

[#FerratumFridays](#) Terms and Conditions

1. **Organiser:** The competition is organised by Ferratum UK (hereinafter "organiser"). This competition is not organised by Facebook.
2. **Participation** All people who are 16 years of age permanently resident in the UK are eligible to participate, except for the organiser who is involved in the organisation of this competition or their family members. Participating in a competition does not require you to order or purchase a product or service. Participation time ends at the time stated in the competition publication. Ferratum reserves the right to change the time of participation. The names of the winners will be published on the organiser's Facebook page and / or on the organiser's website. If the winner has acted in breach of these rules or good practice or otherwise unlawfully, this will lead to disqualification. The organiser has the right to remove competitors from competing to try to misuse competition to change results or lottery probabilities. The organiser reserves the right to remove or refrain from publishing any material deemed inappropriate.
3. **Competition Award** One winner is selected each week by random selection. The prize is 100 pounds in prize money. The winners of the competition will be selected by the organizer. Winners of the competition cannot change the prize. The names of the winners will be published on the organiser's official Facebook page and, where possible, they may be notified personally of the prize if possible. The prize money shall be transferred to the bank account provided by the winner. If a winner cannot be reached within one month of the winner's selection, the organiser has the right to choose a new winner. The winners will be selected every Friday.
4. **Responsibilities of the organiser and the winner** The winner of the prize is responsible for any costs and / or taxes associated with the receipt of the prize or the use or participation in the prize draw. The winner of the prize accepts any liability arising out of or allegedly caused by the participation in the competition or the receipt of the prize. The winner of the prize will also relieve the organiser of any liability relating to the subsequent use of the prize or any defects thereof, as well as any liability for injury or injury arising out of or allegedly caused by participation in this competition or redemption or use of the prize. However, this disclaimer does not undermine consumer rights under the applicable consumer protection legislation. The organiser's liability for the participants does not exceed the value or amount of the award mentioned in these rules. By participating in the competition, the participants undertake to comply with these competition rules and the organiser's decisions. The organiser reserves the right to change the rules unilaterally by notifying them on their Facebook page. By participating in this competition, the participant confirms that he/she is eligible to participate at the competition and accepts all terms and conditions established by the organizer for the competition. The participant authorizes the collection and processing of his/her personal data in accordance with the applicable data protection legislation and the disclosure of his/her name on Ferratum's official channels. The organizer's decisions are final and binding to all participants of the competition. All complaints about the competition must be submitted by e-mail customercare@ferratum.co.uk latest in one week after the end of the campaign.
5. **Facebook's discharge** the competition is not in any way funded, supported, or maintained by Facebook. The campaign runs from Monday to Friday of each week. Ferratum UK reserve the right to end the competition campaign without further notice.

Google Reviews Terms and Conditions

1. **Organiser:** The competition is organised by Ferratum UK (hereinafter "organiser"). This competition is not organised by Google.
2. **Participation** All people who are 16 years of age permanently resident in the UK are eligible to participate, except for the organiser who is involved in the organisation of this competition or their family members. Participating in a competition does not require you to order or purchase a product or service. Participation time ends at the time stated in the competition publication. Ferratum reserves the right to change the time of participation. The names of the winners will be published on the organiser's email communications and / or on the organiser's website. If the winner has acted in breach of these rules or good practice or otherwise unlawfully, this will lead to disqualification. The organiser has the right to remove competitors from competing

to try to misuse competition to change results or lottery probabilities. The organiser reserves the right to remove or refrain from publishing any material deemed inappropriate.

3. Competition Award One winner is selected each month by random selection of eligible entries. The prize is 100 pounds in prize money. The winners of the competition will be selected by the organizer. Winners of the competition cannot change the prize. The winner will be notified personally of the prize by email. The Prize winner must reply to the email sent to them to confirm their acceptance of the prize and confirm the details of their nominated bank account. The prize money shall be transferred to the bank account provided by the winner. If a winner cannot be reached within 48 hours of the winner's selection, the organiser has the right to choose a new winner. The winners will be selected each month the competition runs.

4. Responsibilities of the organiser and the winner - The winner of the prize is responsible for any costs and / or taxes associated with the receipt of the prize or the use or participation in the prize draw. The winner of the prize accepts any liability arising out of or allegedly caused by the participation in the competition or the receipt of the prize. The winner of the prize will also relieve the organiser of any liability relating to the subsequent use of the prize or any defects thereof, as well as any liability for injury or injury arising out of or allegedly caused by participation in this competition or redemption or use of the prize. However, this disclaimer does not undermine consumer rights under the applicable consumer protection legislation. The organiser's liability for the participants does not exceed the value or amount of the award mentioned in these rules. By participating in the competition, the participants undertake to comply with these competition rules and the organiser's decisions. The organiser reserves the right to change the rules unilaterally, any changes can be found in the terms and conditions. By participating in this competition, the participant confirms that he/she is eligible to participate at the competition and accepts all terms and conditions established by the organizer for the competition. The participant authorizes the collection and processing of his/her personal data in accordance with the applicable data protection legislation and the disclosure of his/her name on Ferratum's official channels. The organizer's decisions are final and binding to all participants of the competition. All complaints about the competition must be submitted by e-mail customercare@ferratum.co.uk latest in one week after the end of the campaign.

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