

Tide X Allbright Stepforward Summit Ticket Ballot and £5,000 Prize Draw Terms & Conditions - February 2026

1. THE PROMOTER AND OVERVIEW OF THE PROMOTION

1.1. The promoter is: **Tide Platform Ltd** (09595646), a company incorporated in England & Wales with its registered address at 4th Floor, The Featherstone Building, 66 City Road, London, EC1Y 2AL (the **"Promoter" or "Tide"**). Tide is offering new members the chance to win tickets to attend AllBright's Step Forward Summit, plus a £5,000 cash prize. To take part, simply sign up for a Tide Business Current Account using the code 'STEPFORWARD', then fund at least £100 into your Tide Business Current Account between 6th - 27th February 2026. 25 eligible participants to meet these requirements will receive a free ticket to the Step Forward Summit, these winners will be selected at random using a randomiser. In addition, all eligible participants will be automatically entered into a prize draw for the chance to win one £5,000 cash prize. These terms and conditions set out the rules that apply to this Promotion. By participating, you agree to comply with them.

1.2. OUR CHANNELS

1.2.1. Our privacy policy can be found at: <https://www.tide.co/privacy/> (the **"Privacy Policy"**);

1.2.2. Our website is <https://www.tide.co/> (the **"Website"**);

1.2.3. Our social media channels are:

- a) Twitter: @tidebusiness;
- b) Instagram @tidebanking;
- c) Facebook: @tidebanking; and
- d) LinkedIn: @tide-banking (the **"Social Channels"**); and
- e) Our competition email is: social@tide.co (the **"Email Address"**).

2. THESE TERMS

2.1. These are the Promoter's 'Tide Talks Event Ticket Ballot and Tide £5,000 Prize draw' terms and conditions (the **"Terms and Conditions"**). The communication announcing the competition (the **"Competition Announcement"**) will be made either via our Website or Social Channels, setting out:

- a) What steps you need to take to enter the competition;
- b) What prize will be awarded to winners;
- c) Where you can find these terms.

2.2. The Competition Announcement also sets out:

- a) The Opening Date and Closing Date (defined below); and
- b) The Winners Announcement Date (defined below).

2.3. The Competition Announcement may make reference to further information being available on our Website or our Partner's website or Social Channels. In such circumstances the further information shall form part of the Competition Announcement.

2.4. The Competition Announcement and these terms will form the complete set of terms and conditions for the competition.

2.5. These Terms and Conditions prevail in the event of any conflict or inconsistency with any other communications, including advertising or promotional materials. By participating all entrants will be deemed to have accepted and be bound by these Terms and Conditions.

3. HOW TO ENTER

- 3.1. The competition will run from Friday 6th February (00:00 GMT) (**Opening Date**) to Friday 27th February (23:59 GMT) (**Closing Date**) or until such a later date by which all available tickets have been allocated (**Extended Closing Date**) (the "Promotion Period").
- 3.2. Entrants must visit <https://www.tide.co/stepforward> and apply for a new Tide account via that page during the Competition Period.
- 3.3. All applications for a new Tide account must be submitted and the new Tide account must be successfully opened by no later than 23:59 on the Closing Date or on the announced Extended Closing Date, if any. Any applications for a new Tide account received after this closing time are automatically disqualified.
- 3.4. If the participants do not use <https://www.tide.co/stepforward> to open an account, they have to manually insert promo code: **STEPFORWARD** at account opening via the app or website. Participants can use the promotion code as follows:
 - a) While signing up on <https://web.tide.co/sign-up/>, or
 - b) While signing up via the app, or
 - c) Retrospectively within the apps more menu within 1 week of opening their account, or
 - d) By letting us know through the in-app chat within 1 week of opening their account
- 3.5. To open an account participants will, among others, be required to have Internet access, a valid UK phone number and address, and hold a compatible device registered to a UK App or Google Play store. More information below.
- 3.6. Applications will be subject to a client verification process and onboarding checks according to Tide's processes and the standard terms and conditions applicable to Tide accounts available here: <https://www.tide.co/terms/>.
- 3.7. Once the account has been approved by Tide, an email confirmation of the new Tide Business Account will be sent to the participant. If a participant does not receive an email informing them of their newly opened account, then, the application has not been yet approved and there is no successfully opened account. If you can access your newly opened Tide account through the Tide app but you haven't received a confirmation email note that the email receipt might have been compromised by a technical issue although the email was sent. If you are unsure of the status of your account opening application you can contact us at hello@tide.co.
- 3.8. Tide's standard terms and conditions for account opening apply. Applications that have not been approved by Tide for any reason are automatically disqualified.
- 3.9. Tide reserves its discretion to approve/not approve any application in accordance with its processes and the standard account terms and conditions and shall not be required to provide any reasons or be held responsible that any applicant has not been approved for whatever reason for a Tide account.
- 3.10. No purchase necessary and there is no charge to enter the promotion on the Promoter's website.
- 3.11. The Promoter will not accept:
 - a) responsibility for competition entries that are lost, mislaid, damaged or delayed in transit, regardless of cause, including, for example, as a result of any postal failure, equipment failure, technical malfunction, systems, satellite, network, server, computer hardware or software failure of any kind; or
 - b) proof of sending, posting or transmission will not be accepted as proof of delivery of account application by the Promoter. Any account applications that were not received by the Promoter for any reason will not be entered into the prize draw. The Promoter shall not consider any evidence of receipt of an application aside from its own Promoter's records. Only Promoter's own records will be accepted as proof of account opening/submitting an application and of application being successful/unsuccessful.

- 3.12. By submitting a competition entry, you are agreeing to be bound by the terms and conditions.

4. ELIGIBILITY

- 4.1. In order to be eligible for this Promotion, the applicant must:
- a) Complete the sign-up process using the Promo Code **STEPFORWARD** (as defined below in clause 4).
 - b) Download the Tide app and follow the steps to complete checks ("**KYC**") and successfully open an account between 6th and 23:59 on 27th February 2026. To be entered into the prize draw for the £5,000 cash prize, you must also fund at least £100 into your Tide Business Current Account within 30 days of your account opening date. ("**Promotional Period**"). Tide reserves its right to open a Tide Account for the applicant only after they have passed our KYC checks as per the Tide Terms. Tide shall not be required to provide any reason or be held responsible that any applicant has not been approved for a Tide account.
 - c) Hold an active Tide membership and be compliant with all applicable standard [terms and conditions for Tide accounts](#) ("**Tide Terms**") until receiving the relevant Reward under this Promotion. (each of these sub-clauses referred separately hereinbelow as "**Eligibility Criteria**")
 - d) The competition is only open to all residents in the UK (England, Scotland, Wales), excluding Northern Ireland, sole traders or limited companies, **who are female founders/business owners (sole traders or limited companies)**, aged 18 years or over, except:
 - e) employees of the Promoter;
 - f) employees of agents or suppliers of the Promoter, who are professionally connected with the competition or its administration; and
 - g) members of the immediate families or households of the above.
- 4.2. Go to Tide's official page to see eligibility to open a Tide account (Tide's standard terms and conditions for account opening and maintenance also apply). See general Tide's Competition terms and conditions here.
- 4.3. In entering the competition, you confirm that you are eligible to do so and eligible to claim the prize you may win. The Promoter may require you to provide proof that you are eligible to enter the competition.
- 4.4. The Promoter will not accept competition entries that are:
- a) automatically generated by computer;
 - b) completed by third parties or in bulk;
 - c) illegible, have been altered, reconstructed, forged or tampered with;
 - d) made from trade, syndicates, consumer groups or any third parties.
- 4.5. If it becomes apparent that a participant is reposting the same content multiple times or using a computer(s) to circumvent this or any other condition by, for example, the use of 'script', 'brute force' or any other automated means, that participant's entry/ entries will be disqualified, and any prize award will be void.
- 4.6. Entrants who make an entry on someone else's behalf will be disqualified, at the Promoter's discretion.
- 4.7. Entry is restricted to max one (1) new Tide account per participant. If the participant has multiple companies, they may only choose one of its companies for a Tide account by

applying the promotion code to the account associated with the chosen company. Multiple applications from the same individuals, whether acting as company representatives of different companies and/or as sole traders, will be disqualified and not entered in the draw. Each compliant entrant will be entered only once into the draw subject to clause 4.10 governing second entries into the competition.

- 4.8. The Promoter reserves all rights to disqualify you if your conduct is contrary to the spirit or intention of the competition.
- 4.9. Competition entries cannot be returned.
- 4.10. The Promoter reserves its right to reject entries that are unlawful, indecent, racist, inflammatory, defamatory or which we otherwise consider harmful.

5. THE PRIZE

- 5.1. The prizes are as follows:
 - a) **Prize 1:** 25 x free tickets to Allbright's Step Forward Summit. Only one ticket per business will be distributed. The ticket covers event access only. Any additional costs (such as travel or accommodation) are the responsibility of the attendee.
 - b) **Prize 2:** 1 x prize of £5,000 to be won during the promotion which will be credited to the winner's new Tide account.
- 5.2. The prizes are non-negotiable and non-transferable.
- 5.3. Prize 1 and Prize 2 could be won independently. The winner of Prize 2 could be among the winners of Prize 1 or could be among the other participants who meet the eligibility requirements but didn't win a ticket under Prize 1 due to exhaustion of the free tickets based randomised selection..

6. WINNERS

- 6.1. Prize 1 will be distributed at random until all 25 free tickets are allocated. If you are successful, you will receive a confirmation email with your ticket and event details by Monday 2nd March 2026. Tickets will be allocated to 25 new Tide account holders selected at random who meet the eligibility requirements, have opened their account in accordance with the Entry instructions and,
 - a) who have completed their application by the Closing Date (23:59 on 27th February 2026) and have been sent confirmation of account opening approval by 23:59 on 1st March 2026 or by an announced Extended Closing Date, if any. (Only Tide's records of account opening shall be taken as evidence of eligibility); and
 - b) whose Tide accounts at the time of the ticket distribution are active and compliant with all applicable standard terms and conditions for Tide accounts.
- 6.2. The winners of Prize 2 (company or sole trader) will be drawn at random between the 27th February 2026 and 27th March 2026, from all new Tide accounts that meet the Eligibility requirements, have been created in accordance with the Entry instructions and
 - a) who have completed their application by the Closing Date (23:59 on 27th February 2026) and have been sent confirmation of account opening approval by 23:59 on 1st March 2026 or by an announced Extended Closing Date, if any. (Only Tide's records of account opening shall be taken as evidence of eligibility); and
 - b) whose Tide accounts at the time of the draw are active and compliant with all applicable standard terms and conditions for Tide accounts.
- 6.2. The draw for Prize 2 is carried out by a randomly verified electronic automated process.

- 6.3. The Promoter reserves its right to change the notification date due to, but not limited to, delays or otherwise. Entrants can request that disclosure be limited in scope by contacting hello@tide.co.
- 6.4. The Promoter will contact the Prize 2 winner personally via email and via a phone call, at the contact details provided on entry between 27th February and 27th March 2026.
- 6.5. By taking part in this prize draw, Participants agree to be contacted via email and/or phone they have provided to Tide at account opening. The Promoter will not amend any contact information once the competition entry form has been submitted.
- 6.6. Award will be conditional on satisfying all further verification processes of the Promoter.
- 6.7. The winner of Prize 2 will have 7 days from the notification to accept their prize.
- 6.8. Before and after acceptance, it will be a condition of entitlement to the award and for the transfer of the funds that the winner passes all further verification processes by the Promoter (see clause 8 below). Any award for a winner who does not pass the verification process will be deemed void and the Promoter shall not be held responsible or liable to such winner in any circumstance.
- 6.9. Within 6 weeks from acceptance of the prize and subject to the successful verification process: cash prize will be credited to the Prize 2 winner's new Tide account;
- 6.10. If you're a winner, the Promoter will ask you if we can publish your name, county, image, and social media account on our Website and/or Social Channels. If you agree to any or all of your name, image, county and other information to be published, whether through social channels, website or similar channels and then reconsider and withdraw your consent, for example by contacting the Promoter via the Email Address, you agree that insofar as such information has already been published, the Promoter shall remove it only insofar as reasonably possible.
- 6.11. Please note that pursuant to the UK Code of Non-broadcast Advertising and Direct & Promotional Marketing (CAP Code) in all cases the Promoter must, upon request by the UK Advertising Standards Authority (ASA) or other legal authority, make available information evidencing that a valid award took place. To comply with this obligation the Promoter may share the name, surname and county of the Prize 1 and Prize 2 winners.
- 6.12. The winners agree to participate in reasonable, unpaid publicity relating to the prizes on behalf of the Promoter with no further payment over and beyond the award of the prizes. This may include the use of images on the Promoter's social media and marketing platforms.

7. VERIFICATION PROCESS

- 7.1. The Promoter reserves the right to verify all entries and the winner account and its representatives, including, but not limited to, asking for proof of address and ID and to refuse to award a prize or withdraw prize entitlement and/or refuse further participation in the promotion and disqualify the participant, at any time during the Promotional period and up until transfer of the prize to the winner's Tide account, where the Promoter believes there has been or there may be:
 - a) a breach of these Terms and Conditions, the spirit of the promotion, or any instructions forming part of this promotions entry requirements;
 - b) a breach of the standard terms and conditions applicable to the Tide account, or any ground for suspension or termination of the Tide account in accordance with latter terms or Tide's policies;
 - c) a financial or reputational risk to Tide's operations in connection with any entrant or winner's account or actions;
 - d) the person who opened the application for Tide account and entered the draw is no longer the authorised representative or director of the business/company holding the winner Tide account;

- e) or otherwise, where a participant has gained unfair advantage in participating in the promotion or won using fraudulent means.
- 7.2. Any decision of the Promoter in connection with this promotion is final.
- 7.3. Prizes 1 and 2 may not be resold or used for promotional purposes. Prizes are non-transferable, non-exchangeable, and tickets cannot be redeemed for cash. Tide reserves the right to verify participant eligibility and may cancel prizes if false information has been provided.

8. CLAIMING THE PRIZE

- 8.1. In the case that the winner does not respond in time to first contact, reject the prizes or have subsequently become ineligible or disqualified in accordance with these Terms and Conditions, the prize will be forfeited and will be awarded to the next eligible entrant for Prize 1, selected at random and for Prize 2, to the next eligible entrant, selected at random from the valid entries.
- 8.2. The prize may not be claimed, accepted or received by a third party on behalf of the company or sole trader holding the account. Further, the person who opened the application for the Tide account needs to remain the authorised representative or director of the business/company holding the winning Tide account.
- 8.3. The process will repeat until an eligible winner is able to claim the prize.
- 8.4. It is the responsibility of all entrants to check their internet and other communication connections to ensure they are in receipt of their winner notification. The Promoter is not responsible for an entrant making a late claim on their win if the award notification is missed or not read/or responded to for any reason.
- 8.5. It is the responsibility of the entrant to provide correct, up-to-date details when entering the promotion and accepting of the prize. The Promoter shall not be held responsible for winners failing to supply accurate information which affects prize acceptance or delivery of their prize.
- 8.6. The Promoter does not accept any responsibility if the entrant is not able to accept or be credited the prize for any reason.
- 8.7. It is the responsibility of the entrant to remain compliant with the standard terms and conditions applicable to Tide accounts and to not engage in behaviour that will pose, within Tide's opinion, financial crime or reputational risk to the Promoter or its affiliates. The Promoter shall not be held responsible in any way to any entrant or winner who subsequent to the draw did not pass the Promoter's verification process and was disqualified or not entitled to receipt of the award.

9. LIMITATION OF LIABILITY

- 9.1. Insofar as is permitted by law, the Promoter, its agents, officers, employees, contractors or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury or death occurring as a result of taking up the prize except where it is caused by the negligence of the Promoter, its agents or distributors or that of their employees. Your statutory rights are not affected.
- 9.2. The Promoter has no control over internet or communication networks and is not liable for any problems associated with them due to traffic congestion, technical malfunction or otherwise. The Promoter will not be held liable to any individual for any fraud committed by any third party nor for any event beyond its control including, but not limited to, user error and any network, computer, hardware, or software failures of any kind which may restrict, delay, or prevent a participant's entry to the promotion.

10. DATA PROTECTION AND PUBLICITY

- 10.1. The Promoter will only process your personal information as set out in our Privacy Policy. See also Clauses 6 and 7, with regard to the announcement of winners.
- 10.2. The winner's image, such as photographs, will be used in any publicity material, as well as their entry, such as being referred to on our Website or reasonably tagged via our Social Channels (or those of our Partner) in relation to the competition, subject to Clauses 6 and 7 and upon obtaining their consent. Any personal data relating to the winner or any other entrants will be used solely in accordance with current UK data protection legislation and will not be disclosed to a third party without the entrant's prior consent.
- 10.3. The Promoter does not conduct this competition in association, sponsorship or partnership with other entities apart from those stated herein or in the Competition Announcement.

11. GENERAL

- 11.1. If there is any reason to believe that there has been a breach of these terms and conditions, the Promoter may, at its sole discretion, reserve the right to exclude you from participating in the competition.
- 11.2. The Promoter reserves the right to hold void, suspend, cancel, or amend the competition or these terms where it becomes necessary to do so.
- 11.3. If any of these clauses (or part thereof) should be determined to be illegal, invalid, or otherwise unenforceable then it shall be severed and deleted from these Terms and Conditions and the remaining clauses (and parts thereof) shall survive and remain in full force and effect.
- 11.4. These terms and conditions and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the law of England. Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with these terms and conditions or its subject matter or formation.