#1009 ASK THE EXPERT EVENT FEEDBACK

Join In Opportunity Prize Draw - Terms and Conditions

1. PROMOTER: This promotion is operated by Co-operative Group Limited, a registered society under the Co-operative and Community Benefit Societies Act 2014, Registered No 525R with registered office at 1 Angel Square, Manchester, M60 0AG. References to "we", "us" or "our" in these terms and conditions are references to the promoter.

2. OPENING AND CLOSING DATE: This promotion opens at **00:01 on 13 October 2026 and closes at 23:59 on 30 October 2026** (the ''Promotional Period''). Any entries made before the opening date or after the closing date will not be valid and will not be entered into this promotion.

3. ELIGIBILITY: This promotion is open to UK residents who are members of the Co-operative Group. However, employees of the promoter (or any of its group undertakings and its agencies) who are directly connected with the creation and administration of this promotion are excluded from entering this promotion. The entrant must have Joined in via the Co-op membership email and completed the **MEMBERS ARE SHAPING OUR ONLINE EXPERIENCES** join In opportunity within the Promotional Period in order to be eligible. One entry per member.

4. HOW TO ENTER: Entrants must complete the following Join In opportunity by answering our **MEMBERS ARE SHAPING OUR ONLINE EXPERIENCES** prize draw provided in the membership email to enter the draw:

5. PRIZE: **One winner will receive a £50 credit on their Co-op membership Card.** The Winner will be contacted via their email associated to their Co-op Membership account and the prize credited to the Co-op Membership card once confirmed. The prize is not exchangeable, and no cash alternative can be requested. The prize is provided at our discretion, and we may substitute or change it for a prize of an equivalent or greater value if circumstances beyond our control make it necessary to do so.

6. WINNER SELECTION: Following the end of the Promotional Period, the winner will be selected at random from all entries received using a randomised computer generator. The

Promotor and its agents will not be responsible for the non-inclusion of entries as a result of technical failures or otherwise, including as such failure which is within the control of the Promoter or its agents. Proof of submission of entry is not proof of receipt of entry.

7. NOTIFICATION: The winner will be notified within 10 working days of the competition closing via the email address that was associated with their Co-op Membership account. If any winner declines a prize or fails to acknowledge the winning confirmation email within 5 working days, they forfeit any right to the prize and another winner will be drawn using the same process as detailed at clause 6 above.

8. DECISIONS OF THE PROMOTER: If there is any dispute about the receipt or validity of any entry or any other aspect of the promotion, this will be decided by the promoter. The promoter's decision regarding any aspect of the promotion is final and binding and no correspondence will be entered into about it.

9. WINNER LIST: The winner's Surname and respective county of residence can be obtained by sending an email to joinin@coop.co.uk within 28 days after the closing date of the promotion.

10. AGREEMENT TO THESE TERMS AND CONDITIONS: Entry to this promotion shall constitute your acceptance of these terms and conditions your agreement to be bound by them. These terms and conditions take effect immediately upon entry to the promotion.

11. DISQUALIFICATION: We reserve the right to reject any entry, withhold any prize and disqualify you from the promotion if we suspect you of failing to comply with these terms and conditions or of fraud, cheating or dishonesty. Entries submitted on behalf of another person will not be accepted and joint submissions are not allowed. Incomplete, illegible, misdirected or late entries will not be accepted.

12. NO RESPONSIBILITY FOR ENTRIES NOT RECEIVED: We accept no responsibility for entries not successfully received by us, or which are delayed, due to a technical fault, technical malfunction, computer hardware or software failure, satellite, network or server failure of any kind.

13. USE OF PERSONAL INFORMATION TO ADMINISTER PROMOTION: We, other members of the Co-operative Group and 3rd party agencies acting on our behalf, may collect personal information from you in accordance with the General Data Protection Regulation 2016/679

and other applicable data privacy laws. Except as set out in clause 14 below, we and other members of the Co-operative Group will only use your information for the purposes of administering this promotion. See https://www.coop.co.uk/terms/privacy-notice for our full privacy notice.

14. USE OF PERSONAL AND OTHER INFORMATION FOR PROMOTIONAL PURPOSES: By entering this promotion, you agree that if you win, we, other members of the Co-operative Group and 3rd party agencies acting on our behalf may use your entry, name, photo or image, county of residence and any testimonial you have provided to us, for promotional purposes (including on our websites, social media, within our magazines or within promotional emails).

15. CANCELLATION OR WITHDRAWAL OF PROMOTION: We reserve the right at our absolute discretion to withdraw or cancel this promotion without prior notice and without liability to any party if it becomes necessary to do so.

16. CHANGES TO THESE TERMS AND CONDITIONS: We reserve the right to amend these terms and conditions at any time. It is your responsibility to keep up to date with any such changes. Revised terms and conditions will be available at: https://www.coop.co.uk/prize-terms

17. LIMITATION OF LIABILITY: Insofar as is permitted by law, we, our agents, or distributors will not in any circumstances be responsible or liable to compensate you 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 our negligence or the negligence of our agents or distributors or that of our or their employees. Your statutory rights are not affected.

18. RELEVANT LAW: This promotion and these terms and conditions are governed by the laws of England and Wales, and you agree to submit to the jurisdiction of the English courts if any dispute arises.