

Equals Money “Digital Assets Payments & Banking Survey 2025 O2 Box Prize Draw” – Terms and Conditions

1. The Sponsor

The Sponsor is: Equals Money Plc, a company registered in England and Wales with company number 05539698 and registered office located at 3rd Floor, Vintners’ Place, 68 Upper Thames St, London, EC4V 3BJ.

2. The Prize draw

2.1 The title of the prize draw is the Equals Money “**Digital Assets Payments & Banking Survey 2025 prize draw**” (“the **Prize Draw**”).

2.2 Prize draw entrants must complete the **Digital Assets Payments & Banking Survey 2025 with full and considered answers**. If respondents opt in, they will be entered into the Prize Draw (“**eligible responses**”)

3. How to enter

3.1 Eligible responses must be received by 16:30pm on 6th October 2025 (the “**Closing Date**”) to be entered into the Prize Draw.

3.2 All eligible responses received after the Closing Date are automatically disqualified.

3.3 To enter the Prize Draw, the **Digital Assets Payments & Banking Survey 2025** must be completed with full and considered answers by 16:30pm(GMT)on the 6th October 2025 through the [survey site](#) and opt in to entering the prize draw at the end of the survey.

3.4 The Sponsor will **not** accept:

(a) responsibility for Prize Draw entries that are lost or delayed in transit, regardless of cause, including, for example, as a result of any equipment failure, technical malfunction, systems, satellite, network, server, computer hardware or software failure of any kind; or

(b) proof of transmission as proof of receipt of entry to the Prize Draw.

3.5 By submitting a Prize Draw entry, you are:

(a) agreeing to be bound by these terms and conditions and any decisions made by the Sponsor in good faith with regard to determining the winner of the Prize Draw;

4. Eligibility

4.1 The Prize Draw is only open to those who submit and eligible response and who are aged 18 years or over, **except**:

(a) employees of the Sponsor or its holding or subsidiary companies;

(b) employees of agents or suppliers of the Sponsor or its holding or subsidiary companies, who are professionally connected with the Prize Draw or its administration; or

(c) members of the immediate families or households of (a) and (b) above.

4.2 In entering the Prize Draw, you confirm that you are eligible to do so and eligible to claim the prize. The Sponsor may require you to provide proof that you are eligible to enter the Prize Draw.

4.3 The Sponsor will not accept Prize Draw entries that are:

- (a) automatically generated by computer or created by artificial intelligence (including but not limited to chatbots such as ChatGPT or similar software applications);
 - (b) completed by third parties or in bulk;
 - (c) illegible, have been altered, reconstructed, forged or tampered with; or
 - (d) incomplete.
- 4.4 There is a limit of one entry to the Prize Draw per person.
- 4.5 The Sponsor reserves all rights to disqualify you if your conduct is contrary to the spirit or intention of the Prize Draw or reasonably determines your actions to be in violation of these terms and conditions.
- 5. The prize**
- 5.1 The prize 2 tickets to the Equals O2 London box for one of three events, chosen by the winner. There will only be one winner for the Prize Draw.
- 5.2 The possible events are as follows
 - (a) **Busted vs McFly 30th October 2025** or,
 - (b) **Disturbed 26th October 2025** or,
 - (c) **Architects 12th October 2025**
- 5.3 The Sponsor will select one prize winner at random from the pool of eligible responses after 16:30pm(GMT) 6th October and provide the winner with a choice out of the three previously mentioned events
- 5.4 Any costs taxes and fees associated with the prize receipt and/or use and that are incidental to the fulfilment of the prize will be the responsibility of the winner.
- 5.5 The Prize Draw winner is responsible for all taxes and fees associated with the prize receipt and/or use.
- 5.6 There is no cash alternative for the prize.
- 5.7 The Sponsor reserves the right to replace the prize with an alternative prize of equal or higher value if circumstances beyond the Sponsor's control makes it necessary to do so.
- 5.8 The prize is not negotiable or transferable.
- 6. Winners**
- 6.1 The decision of the Sponsor is final and no correspondence or discussion will be entered into.
- 6.2 The Sponsor will attempt to contact the winner personally as soon as practicable after 16:30pm (GMT) 6th October, using the email address or other contact information provided with the Prize Draw entry.
- 6.3 The Sponsor must either publish or make available information that indicates that a valid award took place. To comply with this obligation the Sponsor will send the surname and county of prize winners and, if applicable copies of their winning entries, to anyone who emails [k.irshad@equalsmoney.com] within one month after the Closing Date of the Prize Draw.
- 6.4 If you object to any or all of your surname, county and winning entry being published or made available, please contact the Sponsor [k.irshad@equalsmoney.com]. In such circumstances, the Sponsor must still provide the information and winning entry to the Advertising Standards Authority on request.

- 6.5 In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of prizes as set forth in these terms and conditions to be available and/or claimed, the Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, unawarded, eligible prize claims.
- 6.6 The Sponsor reserves the right to cancel, suspend and/or modify the Prize Draw, or any part of it, if any fraud, technical failures or any other factor beyond the Sponsor's reasonable control impairs the integrity or proper functioning of the Prize Draw as determined by the Sponsor in its sole discretion, acting reasonably.
- 7. Claiming the prize**
- 7.1 If you are the winner of the prize, you will have 3 days from the 6th October 2025 to claim the prize by responding to the Sponsors email from [k.irshad@equalsmoney.com]. If you do not claim the prize by this date, your claim will become invalid.
- 7.2 The prize may not be claimed by a third party on your behalf.
- 7.3 The Sponsor will make all reasonable efforts to contact the winner. If the winner cannot be contacted or is not available, or has not claimed their prize within 3 days of the 6th October 2025 (or a potential winner is disqualified for any reason), the Sponsor reserves the right to offer the prize to the next eligible entrant selected in accordance with the provisions in condition 5.3.
- 7.4 It is your responsibility to notify the Sponsor in writing of any change in your contact information.
- 7.5 The Sponsor does not accept any responsibility if you are not able to take up the prize.
- 8. Limitation of liability**
- 8.1 Insofar as is permitted by law, the Sponsor, its agents 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, use or misuse of the prize except where it is caused by the negligence of the Sponsor, its agents or that of their employees. Your statutory rights are not affected.
- 8.2 By participating in the Prize Draw, you agree to release and hold harmless the Sponsor to the maximum extent permitted by law and its respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers and each of their respective parent companies and each such company, officers, director, employees and agents from and against any claim or cause of action, including, but not limited to, personal injury, death or damage to or loss of property arising out of your participation in this Prize Draw or receipt or use or misuse of any prize, as well as or any claim or cause of action based on publicity rights, infringement of intellectual property, defamation, or invasion of privacy arising from any materials you have submitted in connection with your participation in the Prize Draw.
- 8.3 The Sponsor is not responsible for:
- (a) Any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilised in the Prize Draw;
 - (b) Technical failure of any kinds, including but not limited to, malfunctions interruptions, or disconnections in phone lines or network hardware or software;

- (c) Unauthorised human intervention in any part of the entry process of the Prize Draw;
- (d) Technical or human error which may occur in the offer or administration of the Prize Draw, including but not limited to errors in the advertising, selection and announcement of the winner and distribution of the prize or the processing of entries;
- (e) Any inability of any winner to accept or use any prize for any reason;

9. Ownership of Prize Draw entries and intellectual property rights

- 9.1 All Prize Draw entries and any accompanying material submitted to the Sponsor will become the property of the Sponsor on receipt and will not be returned.
- 9.2 By submitting your Prize Draw entry and any accompanying material, you agree to:
- (a) assign to the Sponsor all your intellectual property rights with full title guarantee; and
 - (b) waive all moral rights,
- in and to your Prize Draw entry and otherwise arising in connection with your entry to which you may now or at any time in the future be entitled under the Copyright, Designs and Patents Act 1988 as amended from time to time and under all similar legislation from time to time in force anywhere in the world.
- 9.3 You agree that the Sponsor may, but is not required to, make your entry available on its website [<https://equalsmoney.com/>] and any other media, whether now known or invented in the future, and in connection with any publicity of the Prize Draw or any future Prize Draws conducted by the Sponsor. You agree to grant the Sponsor a non-exclusive, worldwide, irrevocable licence, for the full period of any intellectual property rights in the Prize Draw entry, to use, display, publish, transmit, copy, edit, alter, store, re-format and sub-licence the Prize Draw entry for such purposes, without further payment, notification, permission or other consideration, except where prohibited by law.

10. Data protection and publicity

- 10.1 The Sponsor will only process your personal information in accordance with the Sponsor's Privacy Policy, which can be found at: <https://equalsmoney.com/privacy>. See also condition 6.3 and condition 6.4, with regard to the announcement of winners.

11. General

- 11.1 If there is any reason to believe that there has been a breach of these terms and conditions, the Sponsor may, at its sole discretion, reserve the right to exclude you from participating in the Prize Draw.
- 11.2 The Sponsor reserves the right to hold void, suspend, cancel, or amend the Prize Draw where it becomes necessary to do so.
- 11.3 If any provision or part-provision of these terms and conditions is or becomes invalid, illegal or unenforceable, it shall be deemed deleted, but that shall not affect the validity and enforceability of the rest of these terms and conditions.
- 11.4 The Sponsor's failure to enforce any of provision contained within these terms and conditions shall not constitute a waiver of that provision.

- 11.5 These terms and conditions are governed by the laws of England and Wales. If any entrants to this promotion wish to take court proceedings, then they must do this within the courts of England and Wales.