Cornwall Hospice Care
LOTTERY

a chance to win... a way to care

Registered Charity No. 1113140

Cornwall Hospice Care Lottery
Full Terms & Conditions

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Introduction

Cornwall Hospice Care Lottery Ltd is a wholly-owned subsidiary of Cornwall Hospice Care. Cornwall Hospice Care Lottery Ltd operates society lotteries on behalf of Cornwall Hospice Care and is licenced by the Gambling Commission under the 2005 Gambling Act www.gamblingcommission.gov.uk

All profits from our lotteries go directly towards funding Cornwall Hospice Care (Registered Charity 1113140) and its care services.

Throughout the year, we operate a number of lotteries including:

- A weekly lottery draw
- Bumper Raffles (i.e. Christmas Bumper Draw; Summer Prize Draw)
- Scratch Card games
- Ad hoc special event draws / raffles

Cornwall Hospice Care lotteries are open to individuals who are aged 16 or over and are resident of Great Britain (this excludes the Channel Islands, the Isle of Man and Northern Ireland).

To take part in one of our lotteries, you must agree to our terms and conditions. We may amend these from time to time. We do not notify members individually of changes, but an up-to-date copy will be available at www.cornwallhospicecare.co.uk/support-us/lottery/ at least 7 days before any changes take effect.

An abbreviated version of the terms and conditions will be provided to all players at the time of joining the lottery and are available on our website or by calling the Lottery Office.

If you require additional copies or a large print version of our terms and conditions please telephone:

01726 66868 option 4

Or visit www.cornwallhospicecare.co.uk/support-us/lottery/

Definitions

CHC
For the remainder of the document we/our/us/CHC refers to Cornwall Hospice Care, “you/your” refer to the lottery player

“Our website” refers to www.cornwallhospicecare.co.uk/suport-us/lottery/

Weekly Lottery Draw

Draw date

Our weekly lottery draw normally takes place on a Friday. We reserve the right to delay the draw in the following circumstances.

a) public holidays
b) draw mechanism is not accessible
c) to allow time for the clearance of Direct Debit payments
d) any unforeseen circumstances beyond CHC control that prevents the draw from being executed.
e) in the event that a draw is delayed it will take place as soon as possible thereafter.

Prizes

The current prize structure for the weekly lottery draw is:

1 x £1000 1 x £200* £1 x 50 50 x £5
£200 Rollover prize (up to the maximum of £10,000)*

***Rollover** – our rollover prize starts at £200. If this prize is not won it will be rolled over to the following week, up to maximum of £10,000 when there will be a guaranteed winner. The current rollover prize will be advertised on our website and at one-off ticket point of sales outlets.

We reserve the right to amend the prize structure at anytime.

Any uncashed or expired prizes will be taken as a donation to the hospice six months after the date of issue.

Prizes cheques

Prizes cheques are issued:

a) to lottery subscribing members automatically within 7 days of the draw taking place.
b) to single ticket winners (CHC shops) within 7 days of the ticket holder making a validated claim.

Prize cheques not issued:

a) As lottery players must be age 16 or over, in the event that a prize winner is found to be under the age of 16 the prize will not be paid out and the stake money returned.

How to check winning tickets

Weekly winners names, ticket numbers (if a single ticket) and Postal Towns are published on our website, in Cornwall Hospice Care Shops and hospices.

Any un-cashed or expired prizes will be taken as a donation to the hospice 6 months after the draw date.

How to make a prize claim for a winning Single Ticket

A prize claim form/process is available on our website and from any CHC shop.
Claims valid within 6 months of the draw date shown on the ticket.
It is your responsibility to keep your ticket safe or email ticket confirmation safe and check if you have won a prize.
Photocopies, damaged or defaced tickets will not be accepted and no prizes will be paid out for lost tickets.
We do not take responsibility for tickets lost in the post so recommend winning tickets and claim forms are made in person or via recorded post.

How to Play / Join

Speak to one of our Lottery Representatives
Online at www.cornwallhospicecare.co.uk/suport-us/lottery/
Visit or phone the Lottery Office on 01726 66868
Complete the form on a lottery leaflet (regular weekly play only)
Via your employer's payroll department (regular weekly play only)
Wedding Favours
Single Tickets (One off) in our shops or events
Bumper Draw Tickets

Types of Membership

Membership/Regular plays

Once we have received and processed a lottery application, you will receive a confirmation letter with your unique lottery number.

- **Individual -** An individual membership is a membership allocated to one person. Any winnings will be made payable to the named person only.

- **Joint -** Joint membership is permitted for up to two named players. Any prizes will be issued in joint names.

- **Gift -** Gift membership is available for special occasions. Application forms and further information are available from the Lottery Office. Both the person purchasing the gift and the recipient must satisfy the membership terms and conditions.

Single Ticket Entry (one off)
The weekly draw can be entered by purchasing a £1 ticket from any Cornwall Hospice Care Shop, the Lottery Office, at Fundraising Events and through *Wedding Favours. One ticket will buy you entry into a single draw which will be run on the date specified on the ticket purchased, or by email before the draw in the case of an online purchase.

Wedding Favours
Pre ordered, each favour gives selected wedding guests entry into the weekly draw specified on the favour.

No maximum ticket limit due to nature of use.

Bumper Draw
In addition to our weekly lottery, we also hold one-off Bumper Draws throughout the year. Draw dates, closing dates and prizes will be advertised on tickets, point of sale marketing and on our website.

We currently hold 2 Bumper Draws/Raffles per year

Cost of entry

Each entry costs £1 and is paid in advance. Only lottery numbers that have been paid for in advance are entered in the draw. If you miss a payment you never owe us money – instead, your lottery number is not placed in the lottery draw for the period missed. Cornwall Hospice Care Lottery accepts no liability for missed draws.

Players Funds

Lottery payments paid in advance are held by Cornwall Hospice Care Lottery Ltd & Cornwall Hospice Care Ltd and are not protected in the event of the insolvency of either of those two companies. In the event of such insolvency, then advance payers will be treated in the same way as other creditors.

Multiple entries

The number of entries permitted per membership or single ticket entry, per week, is limited to 10. Each entry has an unique lottery number. If you wish to purchase, more than 10 entries per week please contact us prior to your membership application.
Any single application for 3 or more weekly membership/regular plays entries (i.e. £3 per week or £13.02 per month) applicants will be contacted to ensure that they are fully aware of the monthly and annual cost that they are undertaking.

Payment Methods

Continual payments

Standing Order - payments will continue unless you cancel your standing order payment with your bank.

Direct Debits (to replace Standing Orders from March 2015) - payments will continue unless you cancel your direct debit payment with us or your bank.

Payroll (CHC employees only) you can pay via a salary deduction (post tax). Lottery payments will be paid to us by Cornwall Hospice Care and must be received by us in advance of the draw.
Payments for the above can be made annually (£52), biannually (£26) quarterly (£13) or monthly (£4.34

Renewable payments

Cheque/Postal Order & Debit Card– you will receive a renewal reminder before your credit expires. Lottery payments can be made by sending us a cheque or postal order made payable to Cornwall Hospice Care Lottery. Please ensure your unique lottery number is written on the back of the cheque/postal order and allow five working days for payments to clear.

Debit card payments can be made by phoning the lottery office and/or on our website.
Payments for the above can be made quarterly (£13), biannually (£26) and annually (£52.

Cash / Door-to-door collection (in selected areas)

Cash payments through the post are not advisable. If you wish to pay by cash, one of our door-to-door lottery collectors will call to collect your payment. Lottery collectors can also accept cheques (made payable to Cornwall Hospice Care Lottery).

Our collectors will normally collect £5 every 5 weeks. Occasionally if a collector is unable to call (for example at Christmas and holidays), we may ask you for a double payment of £10. Wherever possible we will notify you of this in advance. The collector will acknowledge your payment on the lottery collection sheet in your presence and receipt your payment card that also notifies you of your next due payment.
If you are not in when your collector calls they will leave a calling slip to let you know when they called and the next collection date. As they are unable to call back, they will leave details of how you can make a payment to ensure you are in the draw until your collector is due to call again.
Please note that we only operate cash collection rounds within the certain areas of Cornwall. To check if we have a lottery collector in your area please contact the Lottery Office.

One-off payments
Single tickets for a particular draw can be bought in the following ways:

- Cornwall Hospice Care shops
- Online by debit card
- At fundraising events

Single Tickets (One-off) for the current week's draw will be on sale until 2pm on Thursday. Any tickets purchased after the close for the current week's draw will be taken for the following week's draw. The rollover prize will not be guaranteed until the current week's draw has taken place.

Acceptance of Membership
To become a lottery member you must be a resident of Great Britain, (this excludes the Channel Islands, the Isle of Man and Northern Ireland), be 16 years of age or over and agree to our full terms and conditions. If you fail to meet these criteria's we reserve the right not to accept your membership.

Once we have received a valid application and an individual payment or completed Direct Debit or Standing Order mandate, you will be issued with a unique randomly selected lottery number.

This number remains allocated to you unless your membership is cancelled. Only one lottery number is allocated per membership, unless you request multiple entries.

Membership Administration

Change of Personal Details

It is your responsibility to advise us of any change of name, address or other relevant details. This is important as we only issue letters and winners' cheques to the name and address held on our database.

If we become aware that you have moved from the address we hold (e.g. returned mail), and we are unable to contact you to obtain your new details, your lottery number may be suspended or cancelled, with remaining credit and future payments received treated as donations to Cornwall Hospice Care.

Any returned, uncashed or expired prizes will be taken as a donation to the hospice six months after the date of issue.

Cancellation

You may cancel your membership at anytime by contacting the Lottery Office. If you cancel after 12:00 on a Thursday, your number may still be entered in that week's draw if credit is available.
If you pay by standing order, you must also cancel your standing order agreement with your bank as we are unable to do this and payments will continue to be made.

If your lottery number has remaining credit on cancellation, your number will continue to be entered into the draw until the credit runs out. Alternatively you may request a refund of the remaining credit or donate it to Cornwall Hospice Care subject to a £5 administration fee.

For gift memberships, no refunds will be given. On cancellation you can choose to either donate credit to the Hospice or to leave your number in the draw until the credit runs out.

If you move to live outside Great Britain, your membership will be cancelled and any remaining credit will be refunded, less a £5 administration fee.

Deceased players

Where a member is reported to us as deceased, and there is remaining lottery credit, the credit will be removed preventing the entry into the draw and held in the client credit account.

Instruction request letter is sent to the executor with options to:

- donate any remaining credit to the Hospice
- change the name on the lottery membership and apply the balance of credit to the next of kin (proof of Executor status will be required)
- refund any remaining credit (subject to a £5 admin fee)
  Cheques made payable to the Estate/Executor or Next of Kin.

In the event the notification is reported to us by our hospices St Julia's and or Mount Edgcumbe the instruction request is delayed and sent 4 weeks after the notice to be considerate and sensitive to the recently bereaved.

We will accept instructions from an Estate/Executor or Next of Kin:

If payments are made by standing order, the Estate/Executor or Next of Kin must also cancel the standing order agreement with the bank as we are unable to do this. If standing order payments continue to be received, these will be accepted as a donation to the Hospice unless alternative instruction is given.

Bumper / Raffles Draws

In addition to our weekly lottery, we also hold one-off Bumper Draws throughout the year.

Draw Dates

Closing dates and prizes will be advertised on tickets, point of sale marketing and on our website.

We currently hold 2 Bumper Draws/Raffles per year.

Winners & Prizes

The prize structure for Bumper Draws is clearly shown on the tickets and on our website.

Prizes are sent out by post within 7 working days of the draw taking place.

Winner's names, town of residence and corresponding winning numbers are published on our website are also published in our hospices and shops.

Any uncashed or expired prizes will be taken as a donation to the hospice six months after the date of issue.

We reserve the right to amend the prize structure at anytime.

How to Buy Bumper/ Raffle Draw Tickets

Tickets can be purchased:

- From Cornwall Hospice Care Shops
- By calling the Lottery Office
- On our Website
- Postal entry

Regular players and previous Bumper Draw players will be sent reserved numbers through the post in a separate mailing.
There is no obligation to buy tickets in any of these one-off draws.
To buy or sell draw tickets you must be a resident of Great Britain, be 16 years of age or over and agree to our terms and conditions.
Top winners will be invited to take part in publicity.

Cost of entry
Bumper Draw tickets cost £1 each.

Multiple entries
The number of tickets are limited to 100 per person per draw.

Payment Methods
- Cheque/Postal Order made payable to Cornwall Hospice Care Lottery Ltd
- Cash at shops, hospices, cash collector or via the Lottery Office.
- Debit card via the lottery office & website.

Bumper/ Raffle Draw Administration

Change of Personal Details
It is your responsibility to advise us if you change your name or address between buying a ticket and the date of the draw. This is important as we will issue prizes to the name and address provided.

Cancellation
You may cancel your entries into a Bumper Draw by contacting the lottery office. If you require a refund, you must contact us at least 7 days prior to the draw date and any refunds may be subject to a £5 admin fee.

Where a person is reported to us as deceased, and they have already bought tickets in a forthcoming draw, the numbers will continue to be entered into the draw unless we are instructed otherwise. Any winnings will be made payable to the Estate/ Executor. Alternatively, we will accept instructions from an Executor or next of kin to:

- change the name on the tickets (proof of executer status will be required)
- cancel and refund the cost of the tickets (this may be subject to a £5 admin fee)
- cancel the tickets and donate the money to the Hospice

Scratch Card Games
As part of our fundraising we also sell scratch cards throughout the year at fundraising events, in our charity shops and via supporting venders.

Last date of sale
Is clearly marked on the reverse of each card. All prizes must be claimed within 28 days of the last date of sale.

Age restriction
No scratch card shall be sold to or by a person aged under 16 years of age.

Valid Age Identification

Anyone thought to be under the age of 18 will be asked for identification. No ID, No sale policy.

Forms of ID accepted are.

- Citizencard photo ID card
- Photo Driving Licence
- Photo Passport

Prize Claims
Scratch Cards must be surrendered in order to claim a prize and validation testing complete before prizes issued.

Prizes of £10 or less
May be claimed from the retailer where the scratch card had been purchased.

Prizes of more than £10
Must be claimed by completing the address panel and posted to the lottery office. Proof of posting is not proof of delivery. Registered or special delivery is recommended.

Prize cheques
Will be made payable to the name within the address panel within 21 days of receipt of claim, following validation testing.

Validation
Stolen, torn, defaced, mutilated, defective or misprinted scratch cards will become void.

Scratch Card Numbering
Cards are individually numbered for auditing.

Maximum Entries
The maximum number of cards per person per day is 10. If someone would like to purchase a larger amount for a special occasion, authorization is required by prior notice from the lottery manager or Head of Fundraising.

General Information

Identification of Lottery Representatives / Cash Collectors

All our representatives/cash collectors have identification cards which should be clearly visible to you. The card has their photograph, name, ID number and the contact number of the Lottery Office (01726 66868).

All of our cash collectors also carry lottery collection sheets. These sheets show membership details and include players name and address.

Advice given to supporters and on website
If you are unsure of a caller's identity, do not give out any personal details or payment. Genuine lottery representatives are happy to call back once you have verified their identity by contacting the Lottery Office during normal working hours (Monday-Friday, 8.30am to 4.30pm).
If you believe you have been visited by a bogus caller, please contact your local Police immediately and also advise us as soon as possible on 01726 66868.

Payment errors
Occasionally errors are made when processing lottery payments. In these circumstances, you would be informed as soon as an error had been identified, and this would be corrected at no cost to you. Cornwall Hospice Care accepts no additional liability for missed draws due to a payment error.

Payment security
Online card payments take place via a secure third party payment site (WorldPay) and no card details are transferred to us. If you telephone us to pay by card, card details are processed during the phone call and payment processed immediately. We do not store any payment card details. Online direct debit set up is managed through a secure third party payment site (Secure Collections).

Data Protection
We hold your information under the Data Protection Act (1998). For security purposes you may be asked to confirm your personal information before we discuss your membership details.

We do not share or sell your data to third parties not representing or contracted to Cornwall Hospice Care Lottery. To ensure that we keep you up to date with events and developments, we may share your information within Cornwall Hospice Care. Please note that, if you opt out of receiving information from us, you will not receive Cornwall Hospice Care News Magazines.

We cannot accept liability for third party loss, delay or theft of any communication sent by post, email or fax, nor for any delays in the banking systems which are beyond our control.

Our full Data Protection policy is available at www.cornwallhospicecare.co.uk/about-us/policy-and-advocacy/ or by calling 01726 66868

Regulation

We are licensed with the Gambling Commission under the Gambling Act 2005. Qualifying positions are held by Mr Paul Brinsley and Mr Graham Clarke.

The Gambling Commission
www.gamblingcommission.gov.uk
Telephone: 0121 230 6666

We are also members of the following associations:

The Hospice Lotteries Association (HLA) www.hospicelotteries.org.uk

The HLA was established to give hospice lotteries across Great Britain the opportunity to network and share best practice. Members include both adult and children's hospice lotteries which have all worked closely with the Gambling Commission to keep crime out of gambling and protect the vulnerable.

The Lotteries Council
www.lotteriescouncil.org.uk

The Lotteries Council is a cross sector association for any organisation with an interest in society lotteries and works closely with the Gambling Commission

Responsible Gambling

Cornwall Hospice Care Lottery promotes responsible gambling. Under the Gambling Act 2005, we have a duty to ensure gambling is free of crime and protect children, and the vulnerable, from gambling.

It is an offence for anyone under the age of 16 years to participate in a lottery. Where we believe that a person may be under the age of 16, we may ask for proof of age.

The Hospice Lotteries Association and The Lotteries Council, on behalf of its members, makes a financial contribution to BeGambleAware, which is a charity "committed to minimising gambling-related harm". BeGambleAware funds education, prevention and treatment services and commissions research to broaden understanding of gambling-related harm. The aim is to

stop people getting into problems with their gambling, and ensure those that do receive fast and effective treatment and support.

The Hospice Lotteries Association website also has a page dedicated to responsible gambling via the support offered by BeGambleAware and GAMCARE, the leading organisations that provides practical help to problem gamblers. Further support can also be found on the BeGambleAware website.

Gamble Aware
www.begambleaware.org

GAMCARE
www.gamcare.org.uk
0808 8020 133

Self-Exclusion
You can advise us that you wish to be excluded from our lottery at any time. Anyone wishing to be self-excluded will have their details placed on an exclusion database and will not be able to rejoin the lottery or take part in any of our lotteries for a minimum period of six 6 months. If an existing lottery member, with an advance payments balance (i.e. weekly credit entries in-hand), requests self-exclusion any outstanding balance of money will be refunded to the lottery player or donated to Cornwall Hospice Care.

Concerns and Complaints
If you have a concern or complaint, please contact us as soon as possible. Complaints will be dealt with in accordance with our complaints policy, a copy of which is available from the Lottery Office.

In the event of a complaint or dispute not being resolved, it will be referred to arbitration. As we are a member of the Hospice Lotteries Association, this will be referred to The Services of Dispute Resolutions via The Independent Betting Adjudication Service Limited (IBAS).

www.ibas-uk.com
020 7347 5883

Company Information

Cornwall Hospice Care Lottery, is a wholly-owned subsidiary of Cornwall Hospice Care Ltd (Registered Charity Number 1113140) (Company Number 5724116)

Cornwall Hospice Care is an independent charity funded primarily by voluntary giving. It is a member of Hospice UK.

How to Contact Us

Cornwall Hospice Care Lottery Ltd
Porthpean Road
St Austell
Cornwall
PL26 6AB

01726 66868 option 4
Opening hours Monday to Friday, 8.30am to 4.30pm

chclottery@cornwallhospice.co.uk
www.cornwallhospicecare.co.uk