

## **Guess the Rate and Win an iPad Promotion – November 2022**

1. Lumon Pay Ltd (“we” or “Lumon”) is a company registered in England with its registered address at 40 Holborn Viaduct, London, EC1N 2PB. Lumon is authorised by the Financial Conduct Authority as an Electronic Money Institution (FRN: 902022).
2. This Promotion is open from 00:01 on 16/11/2022 to 23:59 on 17/11/2022 (“the Promotional Period”).

### **Eligibility**

3. To be eligible for this Promotion you must:
  - (a) have attended the Insurance Innovators Summit in London during the Promotional Period; and
  - (b) complete and submit the entry form hosted at <https://www.lumonpay.com/competitions/guess-the-rate/> during the Promotional Period.
4. The Promotion is not available to any person under the age of 18 years, employees of Lumon and their close relatives.

### **Reward**

5. The Winner is the participant whose entry is equal or closest to the GBPEUR mid-market exchange rate at 12:00 on 18/11/2022, as shown on <https://www.lumonpay.com/live-exchange-rates/>.
6. Subject to satisfying all of the elements set out within clause 2, Lumon will provide the Winner with an Apple iPad 10<sup>th</sup> generation (64 GB Wi-Fi model) in silver (the “Prize”).
7. For the avoidance of doubt, there is one (1) prize available and will only be one (1) Winner.
8. In the event that multiple participants’ entries are exactly the same, and would otherwise be deemed to have won, then one (1) Winner will be selected at random in a prize draw.
9. The Prize is as stated and no cash or other alternatives will be offered. The Prize is not transferable and is subject to availability and we reserve the right to substitute the Prize with another of equivalent value without giving notice.
10. We will notify the Winner within 7 working days following the end of the Promotional Period, using the email address provided as part of the entry submission. If a Winner does not respond to us within 7 working days of being notified to claim the Prize, then the Prize will be forfeited and we will select another Winner.

### **Liability**

11. Lumon will not be liable to you for:
  - a. Any use of the Promotion which does not comply with these terms and conditions.

- b. Any delays encountered in receiving the Prize or any unsuccessful attempts to access or use the Prize.
- c. Any changes to legislation or regulation, or reasons beyond Lumon's control, which prevent from Lumon providing the Prize to the Winner.
- d. Any loss, damage, personal injury or death occurring as a result of taking up or using the Prize except where it is caused by our negligence. Your statutory rights are not affected.

#### **General**

- 12. By participating in this Promotion, you are deemed to have accepted these terms and conditions.
- 13. A participant may only enter the Promotion once only. Multiple entries will be deemed to be 1 entry.
- 14. Entries not complying with these terms and conditions will be invalid.
- 15. Lumon's decision regarding any aspect of the Promotion is final and binding and no correspondence will be entered into about it.

#### **Data Protection**

- 16. By participating in this Promotion, you confirm that you have read our Privacy Policy, as amended from time to time, available here: <https://www.lumonpay.com/policies/privacy-policy/>.

#### **Variation**

- 17. Lumon reserves the right, at its sole discretion and at any time, to change or modify these terms and conditions, and any such change shall be effective immediately upon posting to this webpage.
- 18. Lumon reserves the right, at its sole discretion and at any time, to suspend or terminate the Promotion without prior notice.

#### **Applicable Law**

- 19. These terms and conditions and any relationship between you and Lumon shall be governed by English law and subject to the exclusive jurisdiction of the English courts.