

This website and competition are operated by “**CONCEPT CAPITAL GROUP**” also referred to as “we” or “us” whose address is 3 The News Building, 3 London Bridge Street, SE1 9SG.

1. DEFINITIONS

“**CONTEST**”: The Competition operated by the Promoter to which these Terms and Conditions Apply, wherein the Entrants submit entries via the website www.concept-capital-group.com/prize-draw/

“**PRIZE**”: 3 bedroom prefabricated static home, including management of home (maintenance & upkeep, and tenancy placing). Plus a monthly rental income of up to £333.33 per month for the next 12 years. Entering this competition, you accept and agree on the management agreement provided as part of this prize. The winner will have the option to retain or continue the management agreement terms, giving notice 6 months before the expiration of the rental & agreement.

“**VALUATION**”: £39,999.00

“**PROMOTERS**”: Concept Capital Group LTD

“**QUESTION**”: The Question which the Entrants must answer correctly (in substantial accordance with the answer held by the Promoters) to obtain an opportunity to win the Prize, in keeping with the Gambling Commission prize draw rules and regulations

“**ENTRY**”: An answer submitted to the Question by the entrant to obtain an opportunity to win the Prize

“**ENTRANT**”: Any person (not including a limited company, partnership or limited liability partnership) who enters the Competition through the Website must be over the age of Eighteen.

“**WINNER**”: The Entrant chosen at random on or after the Closing Date who will receive the Prize in accordance with these Terms and Conditions

“**WEBSITE**”: www.concept-capital-group.com/prize-draw/

“**OPENING DATE**”: 1st August 2022

“**CLOSING DATE**”: 24th December 2022

“**MINIMUM NUMBER OF PAID ENTRIES**”: A total 20,000 tickets based on a £3 entry.

2. GENERAL

1. By entering the competition via the Website, Entrants are deemed to have read and accepted these Terms and Conditions and agrees to be bound by them.
2. Upon entering the Competition, all Entrants must submit all contact details requested by the Promoters (which must include a valid e-mail address) which will be used for the following purposes:
 1. to notify the Winner that they have won the prize;
 2. to post the Winner's name and town of residence on the Website; and
 3. to comply with the Privacy Policy.
3. All entrants are solely and completely responsible for providing the Promoters with accurate and current contact details.
4. Promoters will be in no way liable for any failure or inability to make contact with any Entrant due to any errors, omissions or inaccuracies in the contact details provided by the Entrants or otherwise.
5. The Entrants and the Promoters recognise that the Promoters may use contact details and other data including personal data as defined by the Data Protection Act 1998 supplied by the Entrants to the Promoters to administer the Website and conduct the Competition according to these Terms and Conditions.
6. The Entrants and the Promoters also recognise that the Promoters may (either by choice or at the request of a third party) also disclose this information to relevant third parties for the purposes of the prevention of fraud, money laundering, legal or other financial or regulatory reasons. See the detailed Privacy page for further details.
7. The Competition is operated by the Promoters.
8. The Competition is open for entry to all persons aged 18 or over excluding the Promoters, their family, agents, employees, professional advisers or anyone else connected with the

development or operation of the Website or conductor administration of the Competition in any way, shape or form.

9. Entries made by the Entrants to the Competition will only be valid if made via the Website or Free postal.
10. Any free postal entries received later than the 23rd of December 2022 will not be entered in to the competition.
11. By entering into the Competition, all Entrants acknowledge that their payment of £3.00 (GBP) per entry to answer the Question and thereby enter the Competition does not guarantee in any way that they will win the prize.
12. Only completed Entries before the 24th of December 2022 will be entered into the Competition.
13. As a condition of entering the Competition, Entrants must ensure that, by doing so, they do not contravene any laws of their country of residence. The Promoter will not be liable in any way if an Entrant enters the Competition unlawfully.
14. The Entrants and the Promoters recognise that the Competition, its administration and all associated activities are governed by English Law and the Promoters and Entrants recognise that the County or High Courts of England shall have exclusive jurisdiction in the event of any dispute arising out of the Competition or its administration.
15. By entering the Competition, Entrants warrant that all information that they submit is accurate, true, current and complete. The Promoters reserve the right to disqualify any entrant (entirely at their own discretion) if there are reasonable grounds to believe the Entrant has acted in breach of any of these Terms and Conditions.
16. There is no limit to the number of entries that any one person can make via this website.
17. The Promoter is not responsible or liable in any way for the Valuation and makes no representation or warranty in respect of its accuracy.
18. All Entries will become the property of the Promoters on receipt and will not be returned.
19. The Promoters reserve the right to amend these terms and conditions at any time and for any reason. It is the responsibility of each entrant to review the current terms and conditions before entering. By entering this competition you are accept and agree to these terms and conditions.

3. THE PRIZE

1. The purpose of the Contest is to win the Prize. Further details in relation to the Promoter's title to the Prize can be found on the Website.
2. The Prize will be transferred by the Promoter to the Winner of the Contest free from all, charges and other encumbrances, at the Promoter's expense and including all fees, charges and taxes relating solely to the Property. The Promoter will not be liable for any liabilities that accrue as a result of the transfer of the Property due to any of the Winners other assets, savings or income.
3. Payments will only be accepted in pounds sterling.
4. English is the only language in which an Entrant may submit their entry.
5. Should the number of tickets sold not amount to the value of the prefabricated home, a cash price of the total raised minus the promoter's expenses & contribution to our chosen charity will be rewarded.
6. The monthly rental income of up to £333.33 per month minus the management fee will be deposited monthly into the bank account of the winner only, a nominated bank account will not be considered.

4. THE CONTEST

1. The process to determine the Winner will begin the day after the closing date and a final decision will be made within 1 day of that date.
2. The price of entering the competition is £3.00 (GBP) per entry (also referred to as a "ticket") and is payable using the Website.
3. In answering the Question, the Entrant recognises that they must exercise skill and judgement to give the correct Answer.
4. When the Maximum Number Of Paid Entries or the Closing Date is reached, the Competition will close; however the Promoters reserve the right to extend the closing date by up to 2 months at their discretion.
5. All Entries to the Competition are final and no refunds shall be made at any time or for

any reason, except in the case of entries submitted after the Closing Date.

6. The winner of the Prize will be the Entrant whose details are randomly drawn by an electronic generator.
7. The Promoters' decision is final and no correspondence will be entered into about the result of the Competition following the determination of the Winner as described above.
8. The Winner will be required to forward a copy of their passport or driving licence to the Promoters to prove their identity and that their Entry was made using a valid debit/credit card belonging to the Entrant or used with the express authorisation of the card holder.
9. Each Entrant agrees that the usual requirement under the Consumer Protection (Distance Selling) Regulations 2000 for any goods and services ordered online to be supplied within 30 days will not apply to this Prize Competition.
10. If the Winner cannot be contacted by the Promoter within 21 days of being notified of their status as the Winner by e-mail, telephone and mail to the contact details submitted in their entry, the Promoter shall be entitled to award the Prize to the Entrant selected by drawing another winning entry at random in the same method as described above ("The Alternate Winner"). The Alternate Winner shall have 7 days from notification of their status by the Promoters to communicate their acceptance of the Prize.
11. The Winner must take all reasonable steps to transfer the property into their name within 21 days of receipt of a signed transfer form (TR1) from the current owner.
12. The Winner agrees to media coverage following the draw, which includes but not limited to being featured in a newspaper article and being featured in a social media post.
13. Secondary Prize Draws: Concept Capital Group may, in its sole and absolute discretion, host other, secondary Prize Draws on the Website (each a "Secondary Prize Draw"). Secondary Prize Draws are those Prize Draws where the only method of entry is through entry into a specific Grand-Prize Prize Draw within a specific timeframe. Participants who enter the specific Grand-Prize Prize Draw during the specific timeframe will also be automatically entered into the Secondary Prize Draw. Unless otherwise stated in the Experience Rules of the applicable Secondary Prize Draw Participants will receive the same number of entries into the Secondary Prize Draw as Participant acquires in the eligible Grand-Prize Prize Draw(s) during the specific timeframe, up to the Secondary Prize Draw's Entry Limit (if applicable), regardless of method of entry(ies) used to enter the eligible Grand-Prize Prize Draw(s).
14. Postal Method of Entry: Write or type your full, legal name, home address, proof of age such as a form of ID attached, (no post office box addresses accepted), city, post code, phone number, email address and which Full Name of the Prize Draw you want to enter (for example, "Win a prefabricated home with Concept Capital Group!"), on either a postcard or letter. Post the completed entry to "Concept Capital Group, 3rd floor The News building, 3 London Bridge Street, London, SE1 9SG. Limit one (1) entry per outer mailing envelope or postcard. Each eligible entry received via the Postal Method of Entry will be equivalent to a single entry into the Grand-Prize Prize Draw, with effect from the date that an entry is received and processed. No mechanically reproduced entries are permitted. Illegible entries are void. Concept Capital Group is not responsible for lost, late, mutilated, delayed, inaccurate, incomplete, postage due, misdirected entries or entries not received by the last day of the applicable Entry Period. You can enter by the Alternative Method of Entry as many times as you wish.
15. Please note paid entries immediately consent to entry to this competition. Refunds or reimbursements will not be made after entry.

5. CLOSING THE CONTEST

1. If the Maximum Number of Paid Entries to the Competition is not equal to the number of entries received as at the closing date, the Competition will close and the proceeds will either be deemed sufficient to award the house as a prize at the discretion of the Promoters, or the remaining funds will be allocated as a cash prize to a winner after the deduction of any expenses and marketing fees.
2. As per section 4(iv) the Competition can also be closed when the Maximum Number of Paid Entries is reached.
7. The Promoters will be entitled to retain 30% of the Entry Fees to cover Administration and Marketing expenditure. The remaining balance following deduction of the 30% is "the Prize Fund". If the Minimum Number of Paid Entries has not been reached, the raised cash fund will

be awarded in place of the Prize and distributed to the winning Entrant including a contribution of our chosen charity will be rewarded.

6. OTHER ISSUES

1. The Winner(s) agrees to allow the Promoters to display his or her name on the Website in accordance with the Privacy Policy. The name, age and town of residence of the Winner will be posted on the Website for the purposes of announcing the Winner of the Competition within 24 hours of the Winner being determined.
2. Entrants authorise the Promoters to enter their personal details into their database and to use the information in accordance with the provisions of the Data Protection Act 1998 and subject to the terms of Privacy Policy.
3. The Promoters reserve the right to cancel the Competition at any time either before or after tickets have been sold. If the Competition is cancelled, the Promoters will return the Entry Fees to each Entrant (either by bank card refund or by cheque and in one combined payment where several entries have been made by a competitor). Where the Entry Fee is returned, the Promoter shall have no further liability to the Entrant or to any other person;
4. The winner of the competition cannot live or stay in the home and to enter this competition you accept the ownership and management terms and conditions (which can be found
5. Save for death or personal injury the Promoters will not be liable for any loss (including economic loss) suffered to or sustained by any person or property as a result of any act or omission of the Promoters, nor will their servants or their agents in developing, planning and Adminstrating the Competition, distributing the Prize to the Winner or following the distribution of the Prize; The Promoters accept no liability for errors or omissions contained within the Prize details, description or specification or any other part of the Website. It is the responsibility of each Entrant (and in particular the Winner) to satisfy him/herself as to the accuracy of any such details and/or any content of this website.
6. The Promoters will not be liable for any loss suffered by an Entrant as a result of incomplete entries or failed computer communications or for any loss suffered as a result of use of the Website.
7. The Promoters do not accept responsibility for entries which they do not receive due to failures in computer systems, other malfunctions, high Internet traffic, hardware failure, software failure, server faults or any other reason.
8. These competition rules shall not create or be construed as creating any form of contract, joint venture or other agreement between any Entrant and the Promoters.
9. An entry shall be declared void (without any refund being given) if the entrant engages in:
 1. any form of fraud (actual or apparent)
 2. fraudulent misrepresentation
 3. fraudulent concealment
 4. hacking or interference with the proper functioning of the website, or
 5. amending, or unauthorised use of, any of the code that constitutes the Website.

Each entrant should retain a copy of these Terms and Conditions for their future reference.

These terms and conditions were last updated on the **22nd July 2022**.

Should you have any queries, comments or complaints about this competition, you may email marketing@concept-capital-group.com providing your full name, date of birth, contact number to reach if needed, the nature of the support you require.