



Howard Wright Referral Competition Terms & Conditions

For each client referral that meets the following conditions, one entry per referral will be granted to the prize draw of £1,000 (known as the prize)

- a. Clients must be referred between 30th April 2024 and 31st March 2025
- b. There are no limits to the number of entries that a referring client can have. For each referred client that meets the criteria, one entry is given
 - You must be making a personal referral, and not acting in the course of any business activity.
 - Employees of Howard Wright or their immediate family will not be eligible for an entry
 - Employees of any business that Howard Wright have an active introducers agreement will not be eligible for entry
- c. Entrants must be over the age of 18 – as we only provide advice to individuals over the age of 18. Both the referring client and the referred client must be over 18.
- d. Entrants must be UK residents at the date of the draw and have a UK bank account for a bank transfer to be paid
- e. The person making the referral does not need to be a client of Howard Wright to be eligible for an entry into the prize draw

2. Selection of the Winner –

- a. The draw for the prize will be made no later than the first working day of May 2025
- b. Only one prize of £1,000 will be given.
- c. There are no draws for any prizes other than the one draw for £1,000
- d. The prize will be paid as a cheque or bank transfer to the named winner only

3. Notifying the winner –

- a. The winner will be contacted by phone email or letter within two weeks of the draw.
- b. The surname and county of the winner may be published on the Howard Wright website, Facebook page, and in the weekly email communication to clients. If you would not like this to be published please email enquiries@howardwright.co.uk prior to the closing date of 31st March 2025.
- c. If the winner cannot be contacted or does not claim the prize within 28 days of being notified, the prize will be forfeited and the promoter will select an alternative winner from the remaining eligible entries (and that winner will also have 28 days to respond to their notification).

4. General -

- a. Howard Wright will record the introducer of the client on our back office system under the introducer section along with a “date became client” we are then able to create a view that allows us to see all clients by date range with a referrer.
- b. In order to create this record the referrer must consent to having their name and contact details stored on our database.
- c. The promotion is run and administered by Howard Wright Limited, Unit 6, Oaktree House, Oaktree Rise, Codsall, Wolverhampton, WV8 1DT (known as the promoter)
- d. **Changes to these terms and conditions.** The promoter shall have the right, at its sole discretion and at any time, to make reasonable changes to these terms and conditions. Such changes will take effect as soon as they are published on this webpage. If any significant changes are made that would affect your right to participate in this program, we will give you notice of these changes by email.
- e. **Withdrawal of the promotion.** The promoter may withdraw this promotion at any time by updating the Howard Wright website. If this should happen, the promoter will honor any successful referrals made prior to the withdrawal date and those entries will be eligible for the final prize draw.
- f. **Cancellation due to circumstances outside of the promoter's control.** The promoter reserves the right to cancel this program and any prize draw under it if circumstances outside of the promoter's control prevent the promoter from operating this program and/or any prize draw, including but not limited to the following events: acts of God, epidemic or pandemic, terrorist attack, civil war or disturbance, war or armed conflict, imposition of sanctions or breakoff of diplomatic relations, action taken by a government or public authority, collapse of buildings, fire, explosion or accident, cyber attack or interruption or failure of utility service.
- g. Acceptance of these terms and conditions. By participating in this program, you confirm that you have read and accept these terms and conditions.