



MuchBetter Free MegaDraw 2020 Program Terms and Conditions

VERSION September 2020

1. Participation in the free MegaDraw ("**MegaDraw**") is open to individuals who maintain an Account with MuchBetter ("**Users**"). The participation is subject to the general [MuchBetter User Terms](#) Capitalized terms used but not defined herein shall have the meaning given to them in the MuchBetter User Terms.
2. The MegaDraw will be held between September 25th, 2020 and December 31st, 2020 ("**MegaDraw Term**"). We may conclude the MegaDraw before the end of the MegaDraw Term, including without limitation, where required for security reasons, to comply with applicable law or regulation, due to abuse or otherwise where the MegaDraw is not capable of being conducted as specified as a result of exceptional circumstances.
3. There is no cost to enter the MegaDraw or any obligation associated with participating in it, so it is offered to all Users by default. If you are still not interested in participating, email us at support@muchbetter.com to opt out. You may still see messages relating to MegaDraw within your App, but any points accumulated will be void at the end of the year if you optout.
4. The Winner of the MegaDraw will receive monthly credits to his or her Account as specified below ("**Monthly Credits**"). Winners must remain a MuchBetter User with an open Account to receive the Monthly Credits in the applicable term defined below. If the Account is closed, the Monthly Credits will no longer be applied to the Account or in any other way.
5. There are several ways to accumulate MegaDraw points during the MegaDraw Term:
 - a. All points awarded in accordance with the terms of the Free Draw will automatically be added as MegaDraw points to the Users that have not opted out of participation in the MegaDraw;
 - Wallet top up
 - Sending cash (P2P)
 - Charity donations
 - Purchase and activate keyfob
 - Purchase and activate MuchBetter Winwatch
 - Refer a friend scheme
 - ID Verification
 - b. Points will be awarded for specific activities in App including deposits and withdrawals. All activities are listed on the promotional website www.muchbetter.com/all/megadraw-20
 - c. Special promotions which will be announced from time to time by MuchBetter (for example, points awarded for referral of friends to download the MuchBetter application, double points for using the MuchBetter application on specific dates and so on). MuchBetter is not obligated to conduct a minimum number of special promotions and the specific terms of each promotions, if any, will be at the sole discretion of MuchBetter.
 - d. Points may be awarded through various social media competitions. Such competitions will be subject to the specific competition rules. We reserve the right to cancel or amend the terms of any such competition at our discretion. These competitions will be promoted on either the MuchBetter Facebook, Twitter or Instagram page, with clear instructions on how to apply. The winner/winners of each competition will be notified via a direct message and their MegaDraw points will be applied to their MuchBetter account within 48 hours.
6. At the end of the MegaDraw Term, the winner will be selected randomly using a computerized process. Each MegaDraw point that is earned as specified above is equal to one ticket/chance in the MegaDraw (except promotions or certain activities that offer multiplepoints).

7. The winner of the MegaDraw will be awarded with the following:
12 Monthly credits of \$5,000 to their MuchBetter Account from January 2021 to December 2021
8. The prize is non-transferable, non-exchangeable for other prizes and will be credited monthly.
9. Any costs related to tax liability for the prize shall be the winner's responsibility.
10. MuchBetter is not responsible in any manner for: any warranties, representations, or guarantees, express or implied, in fact or law, relating to the MegaDraw prize, regarding the use, value or enjoyment of the prize, including, without limitation, its quality, condition, or fitness for a purpose. The winner of the prize hereby agrees to release MuchBetter and its respective parent companies and affiliates, officers, directors, employees, and agents, from any and all claims in connection with the MegaDraw and the award or use of the prize.
11. By participating in the MegaDraw you hereby grant us and our affiliates the right to provide your personal details to any third party vendors or partners providing any services in relation to the MegaDraw prize, in order to facilitate the performance of such prize and the provision of the relevant items comprising the prize awarded pursuant thereto, to the extent applicable.
12. Winning a prize constitutes the User's consent that MuchBetter will publish the following information concerning the winner: first name, first letter of surname, city of residence and the prize.
13. MIR reserves the right to change the amounts and terms of the MegaDraw at any time and without prior notice.
14. Employees of MuchBetter, its group companies or their family members, or anyone else connected with the MegaDraw may not enter the MegaDraw.
15. The MegaDraw will be governed by the laws of England and Wales and entrants to the Prize Draw submit to the exclusive jurisdiction of the English courts.
16. Promoter: MIR Limited, Burleigh Manor, Douglas, Isle of Man, IM15EP