

Spend and Win Terms and Conditions

18 May 2026

- a. Prize draw open to NatWest & RBS business credit and debit card customers aged 18 or over who are GB residents. Draw not open to employees of The NatWest Group of companies, Mastercard, or the Big Group Ltd their families or anyone associated with this draw.
- b. Entry is opt in via the email sent to customers once they meet the qualifying spend of £500 on their business debit or credit card (as outlined in the email) during each of the following periods:
 - 22 May – 20 June
 - 21 June – 20 July
 - 21 July – 14 August 2026
- c. during the promotional period of 22nd May to 23:59 hours on the 14th August 2026. The entrant will be entered into the prize draw for each card they make the qualifying spend on.

The following transactions are excluded from the prize draw:

- any gambling transactions
 - ATM and other non-ATM cash withdrawals
 - buying e-money or foreign currency
 - refunded transactions
- d. No purchase necessary or to opt out - email your name and address to CorporateProductTeam@natwest.com stating that you wish to enter or opt out. Entries or opt out requests must be received by 23:59 hours on 14th August 2026.
 - e. Entries not submitted in accordance with these rules, delayed, damaged, incomplete, altered or illegible will be disqualified. No responsibility is accepted for entries lost or delayed. Proof of emailing will not be accepted as proof of entry.
 - f. Prizes will be awarded in the order in which they are drawn as follows:
 1. Main Prizes: There are 5 x New York Travel packages available for 2 people (18+), including:
 - Return transfers between one UK home address and UK airport
 - Return business class flights between UK and NYC
 - Airport lounge
 - Return transfers between airport and hotel in NYC
 - 6 nights, 4* hotel accommodation (based on double occupancy)
 - Experiences to the total value of £1,000, plus travel if required
 - £2,000 spending money on pre-paid card
 2. Runner-up Prize(s):
 - There are 10 x runners-up prizes available, including:
 - Prezzy Smart e-Gift card worth £100, available to spend at <https://www.prezzy.co.uk/store/>
 3. Winners will be drawn at random by 29th September 2026 and will be notified by NatWest within 5 working days of the draw by phone or email.
 4. Winners will be informed by phone or email within 5 working days of the draw, when information about the winners will be available by emailing CorporateProductTeam@natwest.com with the subject "Winner List".
 5. The winner will have 7 calendar days from receipt of the winning notification in writing to confirm:
 - They accept the conditions of the Prize
 - They wish to accept the Prize. Failure to respond in time will result in the prize being forfeited.
 6. If the Winner does not accept the Prize, then it will be offered to entrants in the order they were drawn (and, if accepting the Prize, they will be the Winner for the purpose of the remaining Terms and Conditions).

7. The process will be repeated until all prizes have been claimed or within 3 months of the closing date, whichever is first.
8. Travel, accommodation, and experiences are subject to availability.
9. The Promoter's decision is final and no other correspondence will be entered into regarding the outcome of the draw. The Promoter reserves the right to declare the draw void if it considers it unreasonable that the draw should proceed, whether due to an administrative error or otherwise.
10. Main Prizes (priceless.com experience) are valid until 31st December 2027 excluding Christmas, Easter and all UK Bank Holidays.
11. A pre-approved budget will be set for all experiences and travel. Any overspend is responsibility of the winner.
12. The Prize package is personal to the Winner and the sale or offering for sale, transfer, resale, donation, or exchange of any tickets and/or part of any of the Prize package is strictly prohibited (including, without limitation, in person or online via an online auction website or online ticket resale marketplace). The Promoter reserves the right to cancel tickets and withdraw or make void any and all Prize elements if this term is not complied with.
13. Winner must provide their choice of dates 6 weeks prior to their experience/travel dates. Details on how to book will be given to the winner once selected.
14. The Promoter will not accept responsibility for accommodation or transport being unavailable, withdrawn or amended. In the event of this the Promoter will endeavour to find a suitable alternative.
15. All travel, accommodation and other services provided to the Winner and their guest will be provided subject to the terms and conditions of each such provider. The Promoter will not have any liability in relation thereto, and any dispute arising from travel, accommodation and/or other services must be taken up with such provider.
16. The Prezzy eGift card value can be swapped for one or multiple of any retailer listed on Prezzy, up to the gift card value.
17. The Prezzy Smart eGift Card has a 24-month expiry date for users to exchange with a new retailer gift card of their choice. Once the new gift card has been selected new expiry dates will be set and terms and conditions of the chosen retailer gift card will apply.
18. All runners-up will be required to register for a Prezzy account in order to be able to claim and swap the gift card. Details of how to register will be shared with the winner by The Big Group.
19. Prizes are non-exchangeable, non-transferable and there is no cash alternative or refund for unused portions of any Prize.
20. Personal data may be passed on to selected third parties only insofar as required for fulfilment, delivery and arrangement of the Prize. Personal data will be shared for these purposes with Mastercard and The Big Group Limited (Agency). The Big Group Ltd process your data in accordance with our privacy policy and will retain the same for no longer than three months after the prize is fulfilled.
21. All travel must be completed within the timeframe stated in these Terms and Conditions. Extensions will not be allowed unless first authorised by the Promoter.
22. The Prize winner and their guest are responsible for and must comply with any travel insurance / health advice / regulations / inoculations required by any destination country. Any associated costs for this are the responsibility of the winner and their party (where applicable).
23. Any amendments requested by the prize winner after the booking is confirmed may be agreed by and be subject to administration charges levied by The Big Group Limited.
24. The Promoter may at its absolute discretion award the prize to a reserve selected at the same time as the original winner or dispose of the prize at its discretion without liability to the winner. Any amendments made by the prize winner after the booking is confirmed may be subject to administration charges levied by The Big Group Limited.
25. There is no cash alternative or refund for unused portions of the prize.
- g. The promoter reserves the right to publish or make available such information as is necessary to demonstrate that a valid award took place including, if appropriate, the surname of the winners and copies of the winning entries.
- h. If a prize is unclaimed after reasonable efforts have been made to contact the winners the promoter will be entitled to dispose of the prize as it sees fit without any liability to the winner[s] for having done so.
- i. The promoter reserves the right to alter, amend or foreclose the promotion without prior notice.
- j. The promoter is NatWest Group plc 36 St Andrew Square, Edinburgh, United Kingdom, EH2 2YB. registered in Scotland No SC045551.

How we'll use your information.

Who we are

The organisation responsible for processing your personal and financial information, NatWest & RBS, a member of NatWest Group

We'll use the personal data you provide for the purposes of this only. In processing your personal data for this purpose, we are pursuing our legitimate interest in promoting awareness of the bank and its products and services. In the event you win, we may also use your personal data for the purposes of announcing the result and awarding and providing the prize. We won't disclose your personal data to third parties except, to Mastercard and Big Group Ltd for the purpose of administering the prize draw or, in the case of the winner, providing the prize. We'll retain your personal data in accordance with our retention policy. Further detail can be found in our full privacy policies at <https://www.natwest.com/privacy-policy.html>. & <https://www.rbs.co.uk/privacy-policy.html>.

Your rights.

Details on your rights to access, rectification, and erasure of your personal data; to restrict or to object to processing, and to make a complaint can be found in our full privacy policies <https://www.natwest.com/privacy-policy.html>. & <https://www.rbs.co.uk/privacy-policy.html>.