

TERMS AND CONDITIONS

PAY IT FORWARD PROGRAMME 2026 – TWENTY FIVE £2,000 CHARITABLE DONATIONS (£50,000 IN TOTAL)

- For the purpose of these Terms and Conditions, the promoter is Ecclesiastical Insurance Office Plc (company registered number 24869) whose registered office is at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW (**the “Promoter”**).
- The Pay It Forward Programme (**“Programme”**) is a charitable giving programme of the Promoter, whereby upon the terms set out in these Terms and Conditions, the Promoter shall give 25 donations of £2,000 each to Eligible Charities.
- The Programme will have a total of five donation ‘chains’ – each of which can run to a total of £10,000 in donations (£50,000 in total).
- To start each chain, **the Promoter** will select, at their discretion, five Eligible Charities who have been nominated and well supported in The Benefact Group’s Movement for Good programme in multiple years, including 2025, but have never been drawn for a donation. One will be selected from England, one from Wales, one from Scotland, one from Republic of Ireland and one from Northern Ireland.
- Each Eligible Charity chosen will receive £2,000 (the **“Winning Charity”**). The five Winning Charities will then be invited to choose a different Eligible Charity to ‘pay it forward’ to. This shall continue until a total of five donations have been reached per chain. The Promoter reserves the right to award the £50,000 unevenly across the chains if the programme progresses in a way that makes that necessary.
- Each Winning Charity in the chain will be required to pass a due diligence process before the donation is paid. A Winning Charity will be disqualified from the programme if it does not pass the due diligence process.
- In the event that a charity that has been chosen to receive a donation does not want to participate, or fails the due diligence process, the Promoter will ask the nominating charity to make another choice.
- If the Promoter does not hear from a Winning Charity within 7 days of notifying them they have won (by email or telephone call), they lose the right to choose an Eligible Charity to ‘pay it forward’ to. They will however still receive the £2,000 donation. The Promoter will subsequently select a new Eligible Charity who have been nominated and well supported in The Benefact Group’s Movement for Good programme in multiple years, including 2025, but have never been drawn for a donation, and restart the process.
- The Promoter will ask nominating charities not to tell the Eligible Charity they nominate until due diligence on the Eligible Charity is complete. In the event that the nominating charity does tell the charity they nominated, and that charity does not pass due diligence, the Promoter will be unable to pay the charity in question. The outcome of the due diligence process will be final, and no correspondence will be entered into in this regard.



A Benefact Group Initiative

- For the purpose of these Terms and Conditions, an “**Eligible Charity**” is any charity which:
 - (a) has been in existence for at least six months;
 - (b) is registered with one of the following:
 - the Charity Commission for England and Wales;
 - the Jersey Charity Commissioner or the Guernsey Registry as applicable in respect of the Channel Islands, or the Central Registry in respect of the Isle of Man;
 - the Charity Commission in Northern Ireland;
 - the Charities Regulator for the Republic of Ireland; and
 - the Office of the Scottish Charity Regulator; (each a “Regulator” and together “the Regulators”); or is exempt from registration with any of the Regulators, but is accepted as an eligible charity by the Promoter at the Promoter’s sole discretion;
 - (c) is a not for profit organisation or a registered community interest company;
 - (d) has satisfied the due diligence process requirements of the Promoter;
 - (e) does not discriminate unlawfully in any way, as determined by the sole discretion of the Promoter;
 - (f) does not support any specific political party or affiliated group; and
 - (g) does not relate to any controversial subject matter that is contrary to the values and expectations of the Promoter and its group of companies.
- Only Eligible Charities approved by the Promoter, at its sole discretion, will be eligible to receive a donation.
- An Eligible Charity can only win one donation in the Programme. For example, if ‘Charity X’ receive a donation, they cannot subsequently be nominated by any of the other winning charities.
- The details of the Winning Charities will be published on the Promoter’s website at www.benefactgroup.com/payitforward at each stage they are announced.
- Each donation will be paid directly by the Promoter by BACS payment to each Winning Charity. No correspondence will be entered into. The Promoter will not be responsible for any inability of a Winning Charity to take up a donation. If the Winning Charity resides in the Republic of Ireland, the donation will be converted and paid in Euros (€) at the exchange rate on the day of transfer.
- Each donation is not transferrable and is given at the Promoter’s sole discretion.



A Benefact Group Initiative

- The Winning Charity may be contacted in relation to promotional activity regarding: (a) the Programme; (b) the Promoter's Movement for Good Awards; (c) fundraising resources developed by the Benefact Group; (d) third party fundraising solutions, to help charities achieve their fundraising goals; and (e) challenges which the charity faces (including being invited to complete a survey). Individuals at the Eligible Charities may opt out of this use of their personal information at any time by clicking on the unsubscribe link on any email that they receive from the Promoter or by emailing the Promoter at weboffice@ecclesiastical.com.
- The Promoter reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, this Programme with or without prior notice due to reasons outside its control.
- The Promoter's liability under or in connection with these terms and conditions shall be limited to £2,000 except that the Promoter does not exclude or limit its liability for death or personal injury caused by its negligence, fraudulent misrepresentation or any other liability to the extent that such liability cannot be excluded or limited under applicable law or regulation.
- The Promoter accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by an Eligible Charity as a result of entering the Programme. The Promoter further disclaims liability for any injury or damage to you or any other in connection with the Programme.
- Each of the paragraphs of these Terms and Conditions operate separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.
- These Terms and Conditions are governed by English law and the English courts have exclusive jurisdiction to hear any dispute (including non-contractual disputes) or matter arising under or in connection with these Terms and Conditions.



A Benefact Group Initiative

PRIVACY NOTICE

- The Benefact Group (formerly the Ecclesiastical Group) is made up of different legal entities, details of which can be found [here](#). This Privacy Notice is issued on behalf of the Promoter, who is the controller in respect of the personal data which we hold about you in relation to the Programme.
- The Promoter collects your personal data and personal information that you provide on submission of the nomination form. This personal data may include basic personal details such as your name, email, region, age range and occupation.
- The Promoter may use your personal information:
 - to process the nomination form and to provide you with an update as to whether the donation has been given to the charity listed in your nomination form. For these purposes, the Promoter will process your personal data on the legal basis that the processing is necessary for the Promoter's legitimate business need to administer the Programme and your participation in the Programme via the submission of your nomination form;
 - for the purpose of analysing the nominations received for the Programme. For these purposes, the Promoter shall process your personal data on the legal basis that processing is necessary for the Promoter's legitimate business need of statistical and strategic analysis in relation to the Programme; and
 - to contact you (on behalf of your nominated charity) to gain a better understanding of the risks, challenges and needs of charities. Such contact may include an invitation to complete a survey. For these purposes, the Promoter will process your personal data on the legal basis that the processing is necessary for the Promoter's legitimate business need to better understand the issues facing the charity sector.
- Where you opt in to receive information about any of the Promoter's range of services (preferences and options will be presented to you for selection at the time of submission of your nomination form), the Promoter will add you to the applicable mailing list for which you have opted in. You may opt out at any time by clicking on the unsubscribe link on any email that you receive from the Promoter or by emailing the Promoter at weboffice@ecclesiastical.com.
- The Promoter may share your personal information with other companies in the Benefact Group, other affiliated companies and third parties for the purposes described in this privacy notice. The Promoter may transfer your personal information overseas, including outside of the UK or European Economic Area, but will put appropriate safeguards in place to ensure that your personal information is protected.
- You have a number of data protection rights including the right of access. Full details are set out in our Privacy Policy. If you wish to exercise your rights, please contact the Data Protection Officer of the Promoter at compliance@ecclesiastical.com or by writing to Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.



A Benefact Group Initiative

- For further information on your data protection rights and how the Promoter manages personal data responsibly, including for fraud prevention, please refer to the Privacy Policy at www.benefactgroup.com/privacy-policy/ or contact the Promoter's Data Protection Officer using the contact details above.
- The Promoter reserves its right to change this Privacy Notice and its Privacy Policy from time to time for example to keep it up-to-date and compliant with legal requirements.
- The Winners and nominated Eligible Charities may be contacted in relation to promotional activity regarding: (a) the Programme; (b) fundraising resources developed by the Benefact Group; (c) third party fundraising solutions, to help charities achieve their fundraising goals; and (d) challenges which the charity faces (including being invited to complete a survey). Individuals at the Winners and at nominated Eligible Charities may opt out of this use of their personal information at any time by clicking on the unsubscribe link on any email that they receive from the Promoter or by emailing the Promoter at weboffice@ecclesiastical.com.
- You have a number of data protection rights including the right of access. Full details are set out in our [Privacy Policy](#). If you wish to exercise your rights, please contact the Data Protection Officer of the Promoter at compliance@ecclesiastical.com or by writing to Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW and for the attention of the Data Protection Officer.
- For further information on your data protection rights and how the Promoter manages personal data responsibly, including for fraud prevention, please refer to the Privacy Policy at www.benefactgroup.com/privacy-policy/.
- The Promoter reserves its right to change this Privacy Notice and its Privacy Policy from time to time for example to keep it up-to-date and compliant with legal requirements.