

Plum Lifetime ISA Competition - Terms and Conditions

1. This competition (“Plum Lifetime ISA Competition”) is organised by Plum Fintech Limited (“Plum”).
2. The promotion is open only to Plum Customers in the United Kingdom in receipt of this email, who have an active Plum Lifetime ISA, and who meet eligibility criteria as outlined below.
3. You must deposit a minimum of £500 into A Plum Lifetime ISA account to be entered into the Competition before **2pm GMT, 2nd April, 2026**.
4. Deposits must be made into a qualifying account, held with Plum.
5. You must maintain an active Plum Lifetime ISA account, defined as holding a balance of at least £500 at all times during the competition period.
6. To qualify for the reward, the full deposited amount must remain in your Plum Lifetime ISA account. Participants should be reminded that a Lifetime ISA must be open for at least 12 months before it can be used for a penalty-free withdrawal for the purpose of purchasing a first home (up to £450,000) or retirement (after age 60). Withdrawing money within the first 12 months (or for reasons other than buying a home/retirement) incurs a 25% government charge, meaning you may get back less than you paid in. Tax treatment is based on your individual circumstances and could change in the future. We recommend you always do your own research.
7. Only users located in GB who have received email communication from Plum about the “Plum Lifetime ISA Competition” are eligible to participate.
8. Eligible participants will be automatically entered into the prize draw upon meeting all criteria.
9. The prize draw will be held in May 2026. Winners will be contacted via email or phone.
10. Prize: 1 grand prize winner: £1,000
11. For the £1,000 grand prize, we will contact the winner directly to arrange payment to their verified external bank account after the end of the competition (2nd May 2026).
12. Once funds are deposited into your Plum account, Plum’s General Terms & Conditions apply.

13. By entering the competition, you agree to be bound by these Promotion Terms & Conditions.
14. Plum reserves the right to cancel, amend, or suspend the competition at any time and for any reason.
15. Plum also reserves the right to disqualify any participant who violates these terms or Plum's General Terms & Conditions.
16. This is not financial advice. Plum's General Terms & Conditions apply.