



NBS World Cup Score Predictor Competition Terms and Conditions

1. Promoter

1.1 The promoter of this competition is **NBS Underwriting Limited** of **NBS House, Aire Valley Business Park, Wagon Lane, Bingley, West Yorkshire, BD16 1WA**, with registered office at **One Fleet Place, London, England, EC4M 7WS**, company registration number **07566393** (“NBS”, “we”, “us” or “our”).

1.2 Any questions about the competition should be sent to **dawn.harding@nbsunderwriting.co.uk**.

2. Acceptance of these Terms

2.1 By entering this competition, entrants will be deemed to have accepted and agreed to be bound by these Terms and Conditions.

2.2 Please retain a copy of these Terms and Conditions for your records.

3. Eligibility

3.1 Entry is open only to individuals aged **18 or over** who are resident in the **United Kingdom** or **Republic of Ireland** and whose company holds an active agency with NBS at the time of entry and winner verification.

3.2 Entry is not open to:

- a. employees of NBS for the purposes of this broker competition;
- b. employees, contractors, consultants or agents of NBS directly involved in the administration of this competition; or
- c. any person who does not satisfy clause 3.1.

3.3 NBS may operate a separate internal staff version of the competition. Any such internal competition is separate from this promotion, and NBS employees are **not eligible to win prizes** under these Terms and Conditions.

3.4 NBS reserves the right to verify the eligibility of any entrant and to require such information as it reasonably considers necessary for that purpose.

3.5 Entries submitted on behalf of another person, by automated means, in bulk, or through professional competition entry services will not be accepted.

4. Competition Period

4.1 The competition will open on **4 June 2026** and will close on **19 July 2026**, subject to the applicable entry deadline for the final round of the competition (the “**Competition Period**”).

4.2 The first round is scheduled to begin on **11 June 2026**.



4.3 Each round will have its own specified entry deadline, which will be displayed on the relevant competition page. All times referred to in the competition are **UK time**.

4.4 Entries received after the applicable round deadline will not be accepted. CAP (Committee of Advertising Practice) guidance treats entry deadlines and other significant conditions as information that should be stated clearly upfront.

5. How to Enter

5.1 Entry is **free** and no purchase is necessary.

5.2 To enter a round, eligible entrants must complete the online prediction form and submit:

- a. full name;
- b. email address;
- c. company name; and
- d. confirmation of acceptance of these Terms and Conditions and the applicable Privacy Policy.

5.3 Only **one entry per email address per round** is permitted. Any duplicate entry for the same round using the same email address may be rejected.

5.4 Once submitted, entries **cannot be amended**.

5.5 There is no limit on the number of entrants from the same agency, provided each entrant is individually eligible and submits their own valid entry.

5.6 NBS accepts no responsibility for entries not successfully completed or submitted due to technical fault, technical malfunction, computer hardware or software failure, network or server issues, or any other reason beyond its reasonable control. Such clauses should still be applied fairly and transparently.

6. Competition Format and Scoring

6.1 Each round will contain a selection of fixtures chosen by NBS.

6.2 Entrants must predict the **full-time score after 90 minutes** for each fixture in the round. For knockout matches, only the score at the end of normal time counts for scoring purposes. Extra time and penalty shoot-outs do not count. For example, if a match is 2-2 after 90 minutes and 3-2 after extra time, the relevant score for this competition is **2-2**.

6.3 Scoring for each fixture is as follows:

- a. **5 points** for correctly predicting the exact full-time score; and
- b. **2 points** for correctly predicting the full-time match outcome only (home win, draw or away win).

6.4 Points are awarded on a per-fixture basis and combined to form each entrant's round score.

6.5 The overall competition leaderboard will be based on the total points accumulated by each entrant across all calculated rounds.

6.6 If any fixture in a round is abandoned, cancelled, postponed, or otherwise does not produce an official full-time result after 90 minutes, that fixture will be treated as void for the purposes of the competition and no points will be awarded in respect of that fixture.



6.7 If a void fixture was the designated tie-break fixture for that round, NBS reserves the right to either:

- designate another completed fixture in that round as the tie-break fixture; or
- if that is not reasonably possible, determine the round winner in accordance with the remaining applicable tie-break provisions or treat tied entrants as joint round winners where appropriate.

7. Tie-Breaks

7.1 For each round, NBS will designate one fixture as the **tie-break fixture**. Entrants must predict the total number of goals scored in that fixture.

7.2 If two or more eligible entrants finish a round on the same number of points, the round winner will be the entrant whose tie-break prediction is correct or, if no exact prediction is made, closest to the actual total number of goals scored in the designated tie-break fixture.

7.3 If two or more eligible entrants remain tied after application of clause 7.2, all such tied entrants will be treated as round winners and will each receive a round prize.

7.4 If two or more eligible entrants finish the Competition Period level on total points in the overall leaderboard, the overall winner will be the entrant with the greater number of correctly predicted exact scores across the Competition Period.

7.5 If entrants remain tied after application of clause 7.4, NBS reserves the right to apply the greater number of correct outcomes across the Competition Period as a further tie-break or, if still tied, to award duplicate prizes at its discretion.

8. Prizes

8.1 In any round that contains exactly **six (6) fixtures**, the eligible entrant ranked highest in that round in accordance with these Terms and Conditions will receive an **NBS football-themed prize package** (the "Round Winner Prize").

8.2 No Round Winner Prize will be awarded in any round containing fewer than six (6) fixtures.

8.3 The entrant who finishes **first** on the overall competition leaderboard at the end of the Competition Period will receive an **Amazon voucher valued at £300** (or Euro equivalent if based in ROI).

8.4 The entrant who finishes **second** on the overall competition leaderboard at the end of the Competition Period will receive an **Amazon voucher valued at £150** (or Euro equivalent if based in ROI).

8.5 The entrant who finishes **third** on the overall competition leaderboard at the end of the Competition Period will receive an **Amazon voucher valued at £50** (or Euro equivalent if based in ROI).

8.6 In any round that contains exactly **six (6) fixtures**, an entrant who correctly predicts the **exact full-time score after 90 minutes** for all six fixtures in that round will win the **Perfect Round Prize**, being an **Amazon voucher valued at £300** (or Euro equivalent if based in ROI).

8.7 For the avoidance of doubt:

- the Perfect Round Prize applies only in rounds containing exactly six fixtures;
- no Perfect Round Prize will be awarded in any round containing fewer than six fixtures;
- no Round Winner Prize will be awarded in any round containing fewer than six fixtures;



- d. predictions for knockout matches are based on the score after 90 minutes only; and
- e. the Perfect Round Prize is separate from the Round Winner Prize.

8.8 If more than one eligible entrant correctly predicts all six exact full-time scores in the same round, the winner of the Perfect Round Prize will be determined using the tie-break mechanism in clause 7. If two or more eligible entrants remain tied after application of that tie-break, each such tied entrant will receive the Perfect Round Prize.

8.9 Prizes are non-transferable and there is **no cash alternative**.

8.10 NBS reserves the right to replace any prize with an alternative prize of equal or greater value if circumstances outside its reasonable control make it necessary to do so.

8.11 NBS will cover the reasonable cost of delivery of physical prizes within the UK.

9. Winner Selection, Notification and Prize Fulfilment

9.1 Round winners will usually be determined within **one working day** of completion of the relevant round and entry of the final match result into the competition system.

9.2 Winners will be contacted by email using the email address provided at the time of entry.

9.3 Winners must respond within **5 days** of the date of the winner notification email to claim their prize. If a winner does not respond within that period, is found to be ineligible, or rejects the prize, NBS reserves the right to withdraw the prize and award it to the next eligible entrant in accordance with the competition results and applicable tie-breaks.

9.4 NBS will make reasonable efforts to contact winners. CAP guidance says winner notification arrangements should be made clear and that promoters should make reasonable efforts to contact prize winners.

9.5 Unless otherwise stated, prizes will be sent within **30 days** of a winner validly claiming the prize. CAP guidance says terms should state how winners will be informed and that winners should usually receive their prize within 30 days.

10. Publicity and Winner Information

10.1 By entering this competition, entrants acknowledge that their **first name and company name** may appear on the competition leaderboard and may be published by NBS in connection with the administration and promotion of the competition.

10.2 By accepting a prize, winners agree that NBS may announce their first name and company name on its website, social channels, email marketing, and other marketing platforms for the purpose of publicising the competition and its results.

10.3 If a winner objects to such publication, they should contact NBS as soon as possible. NBS may still need to provide winner information where required by law or regulation.



11. Data Protection

11.1 Personal data supplied during the course of this competition will be processed by NBS for the purposes of administering the competition, verifying eligibility, contacting winners, delivering prizes, and maintaining the competition leaderboard, in accordance with NBS's Privacy Policy. NBS will process personal data in compliance with applicable data protection legislation, including the UK GDPR, the Data Protection Act 2018, the EU GDPR, and any other applicable data protection laws.

11.2 Personal data will be handled in accordance with NBS's Privacy Policy, available at: [Privacy Policy - NBS Underwriting](#)

11.3 Personal data collected for this competition will not be used for additional marketing solely by virtue of entering the competition. Any separate marketing communications will be managed in accordance with applicable data protection and electronic marketing laws and regulations in the relevant jurisdiction, including the Privacy and Electronic Communications Regulations 2003 (PECR) in the United Kingdom and equivalent electronic marketing requirements in Ireland.

12. Disqualification and Competition Integrity

12.1 NBS reserves the right to disqualify any entrant who:

- a. breaches these Terms and Conditions;
- b. provides false, misleading or incomplete information;
- c. tampers with the entry process or operation of the competition;
- d. acts fraudulently, dishonestly or unfairly; or
- e. is otherwise reasonably considered by NBS to have acted in a manner contrary to the spirit or proper operation of the competition.

12.2 NBS's decision in relation to eligibility, scoring, winner selection and all other matters relating to the competition shall be final, although this does not affect entrants' statutory rights.

13. Cancellation, Variation and Liability

13.1 NBS reserves the right to hold void, suspend, cancel, or amend the competition where it becomes necessary to do so because of circumstances beyond its reasonable control.

13.2 NBS may amend these Terms and Conditions only where reasonably necessary for the proper administration of the competition, and any material changes will be communicated appropriately. CAP guidance says conditions of entry should only be supplemented or amended exceptionally.

13.3 Nothing in these Terms and Conditions limits or excludes liability for death or personal injury caused by negligence, fraud, or any other liability which cannot lawfully be excluded.

13.4 Subject to clause 13.3, NBS shall not be liable for any loss, damage or injury arising from entry into the competition or acceptance or use of any prize, except where caused by NBS's negligence.

14. Governing Law

14.1 These Terms and Conditions and any dispute or claim arising out of or in connection with them shall be governed by the laws of **England and Wales**.



14.2 The courts of England and Wales shall have exclusive jurisdiction, except that residents of Scotland or Northern Ireland may also bring proceedings in their home courts where applicable.