

RED OR BLACK CLUB

TERMS AND CONDITIONS FOR PLAYERS

1. General Information

- 1.1. The Red or Black Club (the 'Lottery') is a lottery operated by Overbury and Conderton Foundation (the 'Charity'), a registered charity (Charity Registration Number: 1212035) under licence from Wychavon District Council (Lottery Licence: 25/04613).
- 1.2. These terms and conditions govern participation in the Lottery.
- 1.3. By entering the Lottery, players agree to be bound by these terms and conditions.
- 1.4. The Lottery operates as a 'Small Society Lottery' under the Gambling Act 2005 and associated regulations.

2. Eligibility

- 2.1. Players must be resident in Great Britain and aged 18 years or over at the time of entering the Lottery.
- 2.2. Employees of the Charity and their immediate family members are eligible to participate.
- 2.3. The Charity reserves the right to verify the identity and age of any player.
- 2.4. Players found to be under 18 will have their entry fees refunded and be removed from future draws.

3. Draws

- 3.1. Draws will take place live, three times annually on the first Friday of April, August and December. In exceptional circumstances, should it become necessary, this may be changed to the first Saturday or second Friday (of the same months).
- 3.2. Venues, dates and times of draws will be published in advance on the Charity's website.
- 3.3. Each draw will randomly generate a sequence of 7 colours (red or black).
- 3.4. The draw will be conducted using a Flash animation random result generator supplied by Event Technologies Ltd. The draw will be displayed digitally using this Flash animation.
- 3.5. The draw will be performed at a public event and witnessed by no less than one Trustee of the Charity plus one member of the general public.
- 3.6. The results of each draw will be recorded and widely published on social media channels and on the Charity's website.

4. Entry and Payment

- 4.1. Entry costs £20 per entry per draw. This may be publicised as 'equivalent to £5 per month'.
- 4.2. Players may enter individually, or two people jointly (or as a 'couple')
- 4.3. Players may purchase up to 5 entries per draw.
- 4.4. A payment of £5 per entry will be collected by Direct Debit through GoCardless on the 25th of each month (or the first business day thereafter). A total of four monthly payments of £5 are required per entry per draw. For new members, an additional collection will be made upon joining, if necessary, to bring their payments into line with the schedule of payments for the next draw.
- 4.5. Players must set up a Direct Debit mandate before their first entry can be processed.
- 4.6. Payment for each draw must be received before the end of the month preceding the draw. Failure to do so will result in suspension from the next draw.

5. Red or Black Sequence Selection

- 5.1. For each entry, players will select a sequence of 7 colours, each being either red or black.
- 5.2. Players may select any sequence they choose (for example: red-red-red-black-black-red-black).
- 5.3. There is no restriction on duplication of sequences.
- 5.4. Sequences are made on an entry form at the point of registration.
- 5.5. Sequences remain unchanged throughout continued participation in the Lottery. Sequences may ONLY be changed by a Player emailing their request to info.ocfoundation@gmail.com more than 10 days prior to the next draw date.

6. Prizes and Prize Fund

- 6.1. All prizes are monetary.
- 6.2. The prize fund for each draw will be at least 50% of the total entry fees collected for that draw after deduction of costs.
- 6.3. Prize categories are:
 - 1st prize: for matching all 7 colours in sequence
 - 2nd prize: for matching the first 6 colours in sequence
 - 3rd prize: for matching the first 5 colours in sequence.
- 6.4. The maximum ticket sales value for any single draw will not exceed £20,000, and the aggregate ticket sales for all draws in any calendar year will not exceed £250,000.
- 6.5. No individual prize will exceed £25,000.
- 6.6. If ticket sales approach these limits, entry sales will be suspended to ensure compliance.

7. Prize Allocation and Rollover Rules

- 7.1. If multiple players win in the same prize category, as defined in 6.3, the relevant amount will be shared equally among winners.
- 7.2. **1st Prize Rollover:** If no player matches all 7 colours, the 1st prize fund will be added to the 1st prize fund of the next draw.
- 7.3. If no player wins 2nd prize, the 2nd prize fund will be added to the 3rd prize fund.
- 7.4. If no player wins 3rd prize, the 3rd prize fund will be added to the 2nd prize fund.
- 7.5. If no player wins either 2nd or 3rd prizes, these prize funds will be combined and awarded to players matching the highest number of colours in sequence (starting from 4 colours and reducing as necessary until winners are found). As such, 2nd and 3rd prize funds will not roll over to subsequent draws.
- 7.6. After two consecutive 1st prize rollovers, if no player matches all 7 colours on the next draw, the 1st prize fund will be added to the second prize fund.

8. Prize Claims and Payment

- 8.1. Results and the names of all prize winners who have given consent for their identities to be disclosed will be published immediately following each draw.
- 8.2. Winners will be contacted within 7 days of each draw using the email address (or phone number) provided on their entry form, requesting bank account details to be used for the prize payment.
- 8.3. Prizes will be paid by bank transfer within 7 days of those account details being provided.
- 8.4. If entering jointly or as a 'couple', the Charity holds no responsibility for the sharing of prize money between those persons. Payment will be made in one full amount to the bank account provided by the contact nominated on the entry form.

- 8.5. If after 12 months the Charity has made reasonable efforts to pay a prize to a winner but has been unable to do so through no fault of its own, the prize will be forfeited and retained by the charity.

9. Data Protection and Privacy

- 9.1. Personal data will be processed in accordance with the UK General Data Protection Regulation and Data Protection Act 2018.
- 9.2. Data will be used for lottery administration, prize payment and marketing communications (where consent is given).
- 9.3. Players may request to see, amend, or delete their personal data at any time.
- 9.4. Payment processing is handled securely by GoCardless in accordance with their privacy policy.

10. Responsible Gambling

- 10.1. The Lottery is a form of gambling. Players should only spend what they can afford to lose.
- 10.2. Players concerned about their gambling should contact GamCare (www.gamcare.org.uk) or the National Gambling Helpline (0808 8020 133).

11. General Conditions

- 11.1. The Charity reserves the right to suspend or cancel the lottery at any time with reasonable notice.
- 11.2. In the event of technical failures or disputes, the Charity's decision is final.
- 11.3. These terms and conditions may be amended at any time with 30 days' notice to players.
- 11.4. The Charity accepts no liability for any loss or damage arising from participation in the lottery, except where required by law.
- 11.5. Any disputes will be governed by English law and subject to the jurisdiction of English courts.

12. Complaints Procedure

- 12.1. Complaints should be addressed in writing to the Charity at the address given below.
- 12.2. Complaints will be acknowledged within 7 days and resolved within 28 days where possible.
- 12.3. Unresolved complaints may be referred to the relevant licensing authority: Wychavon District Council.

13. Contact Information

The Lottery Adjudicator
Overbury and Conderton Foundation
Overbury Estate Office
Overbury
GL20 7NR
Email: info.ocfoundation@gmail.com

For issues relating to payment / transactions:
The Treasurer
Overbury and Conderton Foundation
Overbury Estate Office
Overbury
GL20 7NR
Email: Treasurer.ocfoundation@gmail.com

Overbury and Conderton Foundation charity registration number: 1212035
Wychavon Lottery Licence Number: 25/04613/LOTLIC

These terms and conditions are effective from 9th January 2026 and supersede all previous versions. Players are advised to retain a copy of these terms and conditions for their records.