Friends of Serve and Protect
Play & Give Lottery

Terms of Reference

Everyday across the UK individuals and organisations are going above and beyond to help *Serve and Protect* the nation.

To show our support and say thank you, Friends of Serve and Protect are launching a Welfare and Community Fund – which aims to use funds generated by our Play & Give Lottery to support individuals and initiatives that are for the 'greater community good' of the *Serve and Protect* family.

Distribution of funds:

- The committee will agree a budget annually and review alongside participation.
- At least 50% paid back to participants in monthly cash prizes as part of the Play & Give Lottery.
- The remaining funds will be split between the initiatives:
    - Welfare and Hardship Fund which is accessible by Serve and Protect Credit Union members;
    - Community Fund – accessible to individuals and organisations which support the 'greater community good' and makes a positive impact and directly benefits the wider Serve and Protect family.
    - Annual service charge from Serve and Protect Credit Union – including costs associated with processing the Play & Give Lottery.

Qualification

To qualify individuals and organisations must meet the usual Eligibility Criteria as outlined below.

1. General

1.1. The following Terms and Conditions apply to the Friends of Serve and Protect Lottery.

1.2. The promoter of the Community Fund is Friends of Serve and Protect Lottery. Friends of Serve and Protect has engaged Serve and Protect Credit Union to provide services in relation to the Community Fund, including powering the Community Fund Webpage. By participating in the Community Fund, you confirm that you accept:

a. these Friends of Serve and Protect Terms and Conditions; and

b. Serve and Protect Credit Union's Terms of Use, and that you agree to comply with them.

Whether you are an individual applying for the Community Fund, or doing so on behalf of an Organisation or third party, you agree that you will be bound by these Community Fund Terms and Conditions and Serve and Protect Credit Unions Terms of Use.

If you do not want to be bound (or your Organisation does not want to be bound, if applicable) by the Community Fund Terms and Conditions and Serve and Protect Credit Unions Terms of Use, please do not apply for the Community Fund.

1.3. In the event of inconsistency between these Community Fund Terms and Conditions and Serve and Protect Credit Unions Terms of Use, the Community Fund Terms and Conditions shall prevail.

1.4. If there is any reason to believe that there has been a breach of these Community Fund Terms and Conditions and/or Serve and Protect Credit Unions Terms of Use, Friends of Serve and Protect and Serve and Protect Credit Union may, at their sole discretion, exclude any individual or organisation from applying for funding.

1.5. Friends of Serve and Protect reserves the right to hold void, suspend, cancel or change the Community Fund and/or make changes to these Community Fund Terms and Conditions in its sole discretion.

In cases where funding has been granted, but projects cease or discontinue applicants are required to return funds back to Friends of Serve and Protect.

1.6. Friends of Serve and Protect and Serve and Protect Credit Union employees do not accept any responsibility:

a. for verifying the identity of the individual or organisation;

b. for the content of a Submission or a message contained within an application;

If you have any concerns about the activities of any of the Organisations that apply to the Community Fund, you should raise these with the Organisation in question or, if you have particular concerns, with the relevant regulatory body who has responsibility for the supervision of the Organisation.

1.7. While nothing in the Community Fund Terms and Conditions will limit the liability of Friends of Serve and Protect for death or personal injury caused by our negligence or fraud, Friends of Serve and Protect will not be legally responsible to any individual or organisation for any losses that were not foreseeable to us or to you at the time of application or which are caused by a third party.

1.8. Friends of Serve and Protect may amend these Fund Terms and Conditions from time to time. Subject to any legal requirements to provide additional notice, changes to the Community Fund Terms and Conditions will be communicated through the Community Fund Webpage.

1.9. The Community Fund Terms and Conditions are subject to the laws of England and Wales. Individual applicants and Organisations submit to the jurisdiction of the courts of England and Wales.

1.10. The Community Fund Terms and Conditions were last updated on 12 May 2026 If you have any questions about the Community Fund Terms and Conditions, please contact: lotteryapplications@serveandprotectcu.co.uk

2. Definitions

"Serve and Protect Credit Union" means Serve and Protect Credit Union which is a trading name of Serve and Protect Credit Union Limited, registered in England and Wales under company number 213306, registered office: Guardians House, 2111 Coventry Road, Sheldon, Birmingham, B26 3EA.

"Eligibility Criteria" means the criteria set out in section 4 (Eligibility Criteria).

"Community Fund" means the Friends of Serve and Protect Community Fund.

"Fund Terms and Conditions" means these Friends of Serve and Protect Community Fund terms and conditions.

"Fund Webpage" means https://serveandprotectcu.co.uk/play-give/

"Organisation" means an organisation on behalf of which applications are submitted to the Fund.

"Funding" means a donation by Friends of Serve and Protect.

"Application" means a Welfare and Hardship or Community Fund application submitted to the Fund by and individual or organisation.

"Applicant" means an individual who submits the application to the Fund on behalf of an individual or organisation.

"Submission" means the application an individual or organisation makes to the Fund, including the description of the application, its goals and any other information or material provided to Friends of Serve and Protect in relation to an application.

"You", "your" means applicants and Users, as appropriate.

"We", "our", "us" means Friends of Serve and Protect.

3. Data protection

3.1. Participation in the Community Fund, whether as an individual applicant or on behalf of an organisation, may involve the processing of your personal data and may involve the processing of personal data of any person referred to in your application. It is recommended that you do not include any personal data of any individuals in your application without their express consent.

3.2. Friends of Serve and Protect has engaged Serve and Protect Credit Union to assist with running and administering the Community Fund, including powering the Friends of Serve and Protect Webpage. Friends of Serve and Protect and Serve and Protect Credit Union are each data controllers. For more information about how Friends of Serve and Protect and Serve and Protect Credit Union process your personal data and your individual rights, please see:

Serve and Protect Credit Union Privacy Notice:
https://serveandprotectcu.co.uk/privacy-policy/

4. Eligibility Criteria (Lottery)

4.1. The Friends of Serve and Protect Lottery aims to run monthly, with the draw taking place on the first Tuesday of each month.

The Friends of Serve and Protect Lottery is a private scheme and is only open to members of Serve and Protect Credit Union and upon leaving the Credit Union no individual may take part in it.

The Friends of Serve and Protect Lottery is registered with Birmingham City Council and regulated by the Gambling Act 2005.

The prize breakdown will be determined by the Friends of Serve and Protect committee and published on the website: https://serveandprotectcu.co.uk/play-give/

There may also be one-off special prize draws throughout the year as determined by the Friends of Serve and Protect committee.

In all cases the standard Serve and Protect Credit Union membership terms and conditions apply and supersede the following eligibility criteria.

4.2. To participate in the Lottery you must:

a. 18 years of age or older;

b. resident in the UK (including members of the Armed Forces serving abroad – with a BFPO address)

c. a member of Serve and Protect Credit Union.

d. Participants must have a minimum of £5 in their Serve and Protect Credit Union account to take part in the Lottery. The minimum balance of £5 which is required to be held in the Regular Saver account will not be used to fund lottery entries where there are not sufficient funds in a given month.

e. Lottery tickets must be applied using the Friends of Serve and Protect Lottery application form – this can be done directly via the website or by telephoning the Credit Union.

f. Lottery tickets will be issued via email and participants will also receive a copy of the Terms and Conditions of the Friends of Serve and Protect Lottery.

g. The lottery application form commits the individual to enter each monthly draw until their participation is withdrawn in writing or they no longer have sufficient funds in their account to cover the cost of entry.

h. Lottery tickets are not transferrable.

i. A register of tickets will be held by Friends of Serve and Protect.

Exclusions and individuals who are not permitted to take part in the lottery include:

a. Bad debtors with Serve and Protect Credit Union.

b. Serve and Protect Credit Union Staff and Directors (including family members of Staff and Directors)

c. Committee members of Friends of Serve and Protect.

4.3. To take part in the Friends of Serve and Protect Lottery you must:

a. Submit an application via: https://serveandprotectcu.co.uk/play-give/

b. Tickets cost £1.00 each. Maximum of 5 tickets per member.

c. The deadline for new applications and entrants for each monthly draw, is close of business, the previous working day, ahead of any monthly draw.

4.4 To amend, close or withdraw from the Friends of Serve and Protect Lottery:

a. Applicants must contact Serve and Protect Credit Union via phone 0121 700 1222 or email (info@serveandprotectcu.co.uk)

4.5 Confirmation of Prizes, Results and Payment of Winnings

a. The Friends of Serve and Protect Lottery is overseen by at least one member of the Friends of Serve and Protect Committee.

b. Any member of Friends of Serve and Protect may witness the lottery draw by arranging this in advance with the Promoter.

c. All winners will be contacted by either email or phone by a member of the Serve and Protect Credit Union team.

d. Results will also be shared anonymously, on a monthly email newsletter to Serve and Protect Credit Union members and published online via: https://serveandprotectcu.co.uk/play-give/

e. Prizes are to be paid directly into the individuals Serve and Protect Credit Union Regular Savings Account.

f. If a lottery draw is postponed for any reason the Committee will make this decision and notify participants of the new date for the draw.

g. Prizes may be in cash or of a non-cash nature. Where a member wins a non-cash prize, that member will not have the right to demand a cash alternative prize.

h. Members will be notified of changes to the prizes in writing if and when that occurs.

i. Proceeds from the lottery will be donated to Serve and Protect Credit Union to further its development and/or to good causes which support the members of Serve and Protect Credit Union at the discretion of the Committee.

j. Any queries or complaints about the lottery should be made in writing to: The Promoter, Friends of Serve and Protect, Guardian's House, 2111 Coventry Road, Sheldon, Birmingham B26 3EA.

5. Eligibility Criteria (Community & Welfare & Hardship Funding)

5.1. Individuals and Organisations who submit applications to the Community and Welfare & Hardship Fund, must meet the Eligibility Criteria.

Friends of Serve and Protect reserve the right, in their sole discretion, to exclude from the Community Fund Individuals or Organisations that do not meet the Eligibility Criteria, or to reject applications that do not meet the Eligibility Criteria, or are incomplete, incomprehensible, false or fraudulent.

Friends of Serve and Protect reserve the right, in their sole discretion, to remove applications from Individuals and Organisations for Community or Welfare & Hardship Funding at any point.

In all cases the standard Serve and Protect Credit Union membership terms and conditions apply and supersede the following eligibility criteria.

5.2. Individual applicants for the Welfare and Hardship Fund must be:

a. 18 years of age or older;

b. resident in the UK (including members of the Armed Forces serving abroad – with a BFPO address)

c. a member of Serve and Protect Credit Union.

d. actively saving with the Credit Union for a minimum of 6 months.

e. using a UK IP address and not using a disposable email address (as determined by Friends of Serve and Protect in their sole discretion).

5.3 Applications for the Community Fund, whether individual or on behalf of Organisations must be:

a. 18 years of age or older;

b. resident in the UK (including members of the Armed Forces serving abroad – with a BFPO address)

c. an employee, volunteer, trustee, director or officer of the Organisation and have authority from the Organisation to submit the application on its behalf (you may be required to provide evidence of this authority, such as a letter from the Organisation); and

d. using a UK IP address and not using a disposable email address (as determined by Friends of Serve and Protect in their sole discretion).

5.4. Applications must relate to a key funding area:

a. For promoting the 'Greater Community Good' and making a positive and direct impact to the lives of the members we serve.

b. Applications to support Team build activities will be required to provide a breakdown of associated costs to support the request.

5.5. Organisations on behalf of which applications are submitted to the Fund must:

a. be one of the following types of organisations:

i. Charity or Charitable Trust;

ii. Charitable Incorporated Organisation (CIO);

iii. Community Interest Company (CIC);

iv. Company Limited by Guarantee (CLG); or

v. Community Amateur Sports Club (CASC);

b. resident in the UK (including members of the Armed Forces serving abroad – with a BFPO address)

c. have been operating for at least 12 months at the time of the Submission;

d. have a UK bank account in that Organisation's name (building society accounts are not acceptable);

e. if the Organisation supports children or vulnerable people, have a safeguarding policy;

f. if the Organisation employs people, be a living wage employer; and

g. have an active board of trustees or directors or management body.

5.6. Organisations set up as trusts (including charitable trusts) are not currently eligible to participate in the Fund.

5.7. All beneficiaries of applications resident in the UK (including members of the Armed Forces serving abroad – with a BFPO address)

5.8. Projects submitted by, or on behalf of, or in connection with, a religious organisation must have an outcome that is accessible to any person, regardless of their faith or belief.

5.9. Community Fund applications must not:

a. be for the benefit of any one individual;

b. be used to fund alcohol;

c. contain any material owned by a third party, including trademarks, or contain any images or videos that identify individuals unless, in each case, you have the

third party's and each individual's express permission to do so and to permit use of such content by Friends of Serve and Protect;

d. violate any applicable law or regulation or promote or encourage the violation of any law or regulation;

e. contain offensive, obscene or sexually suggestive material, propaganda, potentially misleading information, or defamatory or disparaging material about other people or companies, or endorse any form of hate, hate group or terrorist activity;

f. discriminate unlawfully on the basis of gender, race, religion, creed, national origin, disability, age, sexual orientation, or any other basis prohibited by law;

g. promote or speak negatively about any particular faith, political party or any affiliated group, promote or speak negatively about any legislation or government policy, or promote or encourage the violation of any law;

h. relate to controversial subject matter or any subject that is contrary to the interests of Friends of Serve and Protect (including, but not limited to, applications that present an unacceptable regulatory, reputational or other risk to Friends of Serve and Protect);

i. be used for commercial use or promotion;

j. contain any viruses or other malicious elements that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information; or

k. be raising funds for the purpose of providing beneficiaries with cash grants or vouchers for goods/services.

6. Your responsibilities

6.1. Applicants and Organisations are responsible for:

a. applying the funds received through the Community Fund solely and directly for the purposes of their application and for no other purposes;

In cases where funding has been granted, but projects cease or discontinue applicants are required to return funds back to Friends of Serve and Protect.

b. meeting all commitments made in connection with their application;

c. promptly and accurately responding to Friends of Serve and Protect satisfaction across any queries, clarifications or requests for information;

d. complying with all applicable laws and regulations in relation to the application, the use of funding, including data protection and privacy laws;

7. Fees payable on application

7.1. There is no charge for submitting an application to the Community Fund.

7.2. Individuals and Organisations will receive funding in accordance with Friends of Serve and Protects Terms of Use.

8. How to apply for the Welfare or Community Fund

8.1. Only one (1) application can be made on behalf of the same Individual or Organisation in any 12 month period*.

**Additional applications may be considered on a discretionary basis – based on exceptional circumstances.*

Application submission and review

8.2. To apply to the Welfare or Community Fund, applicants must go to the Fund Webpage, register and make their application online.

8.3. All applications will be reviewed by the Friends of Serve and Protect Committee to check that the Eligibility Criteria, these Fund Terms and Conditions are met. Application review may take up to 30 (thirty) working days but could take longer depending on the volume of applications received.

There may be occasions Friends of Serve and Protect need to conduct further review (including corresponding with applicants directly). This may include an Open Banking Check or additional documentation to support the application. This will be considered on a case-by-case basis.

Applicants will be notified by email if their applications has been successful.

Friends of Serve and Protect have ultimate discretion whether (i) to accept an application to the Community Fund and (ii) to remove an application from the Community Fund at any time if it is identified that the Eligibility Criteria, these Fund Terms and Conditions or are not met.

8.4. Applicants will be notified by Friends of Serve and Protect by email if their application is either successful or unsuccessful.

Applications that are not successful cannot appeal the final decision.

Friends of Serve and Protect Funding

Welfare and Hardship Fund

8.5. The Friends of Serve and Protect Lottery will provide Welfare and Hardship funding available to Serve and Protect Credit Union – to be made available for the direct benefit of members, where funding can be deemed for the 'greater community good'.

In all cases the standard Serve and Protect Credit Union membership terms and conditions apply and supersede the following eligibility criteria.

8.6 Serve and Protect Credit Union will provide a report of all applications will be provided to Friends of Serve and Protect monthly basis.

8.7 An internal governance process developed and controlled by Serve and Protect Credit union, ensuring they work within the parameters below:

Welfare & Hardship Fund Details	
Maximum Application	£250*
Applications (£51 > £250)	Supporting evidence required to assist application (For example – estimate, invoice, etc)
Support Funding (£1 > £50)	No support evidence required
Eligibility	
Minimum Age	18
Member of Serve and Protect Credit Union	YES
Actively Saving with the Credit Union for a minimum of 6 Months	YES
Maximum number applications per member, per year	1*
Can the funds be paid directly to the member	YES

**Additional applications and those that exceed £250 may be considered on a discretionary basis with approval from the committee – based on exceptional circumstances.*

8.8 The following applications do not qualify for funding:

i. Benevolent Applications (Life cover is provided via the Credit Union)

ii. If the individual has submitted multiple application to other welfare funds

iii. If the individual is receiving additional government funding or support.

Community Fund

8.9. The Community Fund has an application limit of £3,000. Each application will be reviewed on a case-by-case basis and issued at the discretion of the Friends of Serve and Protect committee.

8.10 Friends of Serve and Protect may choose, in its sole discretion, to provide funding for applications on the Fund Webpage by additional mechanisms (for example, Serve and Protect Credit Union Business Development fund).

Community Fund Details	
Maximum Application	£3,000*
Eligibility	
Minimum Age	18
Member of Serve and Protect Credit Union	YES
Maximum number applications per organisation, per year	1*
Funds paid directly to organisation	YES
Application Expiry	6 months

**Applications that exceed this amount may be considered on a discretionary basis – based on exceptional circumstances.*

9. Restrictions

9.1. The Friends of Serve and Protect Committee or Employees and Volunteers (including their family members) of Serve and Protect Credit Union are not permitted to apply for funding.

10. Receiving Funds

10.1. If an application is successful, funds will be transferred to the Individual or Organisation within a reasonable time period.

All applications that were unsuccessful will aim to be contacted via email by the Friends of Serve and Protect Committee within a reasonable time period.

10.2. Successful applications for the Community Fund will not be paid to the individual, but the Organisation or Charity aligned to their application.

Welfare and Hardship applications can be paid directly to the individual applicant – where a bank account name matches that of the applicant.

11. How to apply for Funding

11.1. To apply for Funding, individuals must go to the Friends of Serve and Protect webpage and submit an online application.

11.2 For vulnerable individuals, or groups who may not be able to access the online application, please contact the Serve and Protect team on 0121 700 1222 for a manual application.

12. Information about fund recipients and publicity

12.1. Friends of Serve and Protect may make information about Individuals or Organisations that receive funding through the Community Fund available to show how funds have been distributed.

12.2. Individuals or Organisations that receive funding may be asked to participate in publicity or promotion organised by Friends of Serve and Protect.