

The Means to More Fund Terms and Conditions

Promoter

This competition is operated and promoted by Digital Moneybox Limited, which is a private limited company registered in England & Wales with the company number 09597755 whose registered office is Suite 1.07 1-2 Hatfields, London SE1 9PG ("Moneybox", or "we" / "us" / "our").

How to enter and eligibility

1. To qualify for this competition you must: (1) be eligible in accordance with paragraph 34 and these terms; and (2) submit a Creative Entry (as defined in paragraph 2 below) to <https://www.moneyboxapp.com/means-to-more-fund> along with your name, email address and phone number.
2. "Creative Entry" means a photograph, an image, a voicenote under 30 seconds, a video under 30 seconds or a blog. [We will only accept PDFs, JPEGs, PNGs, GIFs or MP3s, MP4 and M4A uploaded to <https://www.moneyboxapp.com/means-to-more-fund>, we will not accept hard copies sent through the post.]. Each Creative Entry must be content which you own (and can demonstrate you own) the rights to.
3. Entries for this competition open at 12am on 29 October 2025 and close at 23:59pm on 18 November 2025. Creative Entries received after this time will not be considered.
4. There is no fee for entering this competition.
5. This competition is limited to one (1) Creative Entry per person.
6. Once submitted, Money box will review your Creative Entry and either accept or reject the Creative Entry. You agree that a member of the Moneybox team may contact you via email or phone number (provided by you upon submission of your Creative Entry) for more information about your Creative Entry if required.
7. Moneybox will not accept any Creative Entry which includes (but is not limited to) any of the following:
 - a. Personal and Private Information: Do not include any personal data, whether it's your own or someone else's. This includes full names, addresses, phone numbers, email addresses or any other personally identifiable information.
 - b. Harmful or Illegal Content: We have a zero-tolerance policy for content that is illegal, dangerous or promotes violence. This includes submissions that depict illegal activities, promote hate speech, show nudity or sexually explicit material. Further, entrants must not have breached any laws when creating or submitting their Creative Entry.

- c. Copyright and Intellectual Property Violations: You must be the owner of your Creative Entry and must not infringe the rights of any other party. Do not use images, videos, music, or text that you have not created yourself and that you do not own.
 - d. Offensive or Discriminatory Material: Creative entries should be respectful and appropriate for a general audience. Do not submit a Creative Entry that is harassing, threatening, discriminatory or disrespectful to any individual or group.
 - e. Content Involving Children: Do not submit any images or information of a child and ensure your entry is suitable for all audiences.
8. Moneybox, in its sole discretion, reserves the right to approve or reject any Creative Entry at any time and for any reason.

Intellectual Property

9. By entering this competition and submitting a Creative Entry, you grant Moneybox a perpetual, worldwide, irrevocable, sub-licenceable, royalty-free and non-exclusive licence to use, reproduce, edit, distribute, modify and display the Creative Entry, in whole or in part, in any and all media and for any promotional and/or marketing purpose. This includes, but is not limited to, on our websites, mobile apps, social media platforms (e.g. [Instagram](#), [TikTok](#), [YouTube](#)), print and television advertising, and internal communications.
10. You irrevocably waive your right to review, approve or inspect any Creative Entry before it is used, published or posted by Moneybox.
11. You will not be entitled to any payment or other compensation from Moneybox for our use of the Creative Entry.

Social Media Disclaimer

12. This competition is in no way sponsored, endorsed, administered by, or associated with any social media platform, including but not limited to, Instagram, TikTok, or YouTube. Entrants are providing their information to Moneybox and not to the social media platform. By participating, entrants release the social media platform from any and all liability related to this competition.

Warranties

13. By submitting a Creative Entry, you warrant and represent that:
- a. The Creative Entry is entirely original and has been created solely by you.

- b. The Creative Entry does not infringe upon any copyright, trade mark, patent, trade secret or other intellectual property or proprietary rights of any third party.
 - c. The Creative Entry does not violate any applicable laws or regulations.
 - d. You have the legal right and necessary permissions to submit the Creative Entry and grant the licence set out in paragraph 9 above.
14. Moneybox makes no warranties or representations, express or implied, regarding the prizes, the competition or any outcomes thereof.

Moneybox Liability

15. Moneybox will not, under any circumstances, be responsible or liable for any loss, damage, personal injury or death occurring as a result of an entrant's Creative Entry into this competition or their acceptance or use of the prize, except where it is caused by the negligence of Moneybox or its employees.
16. Entrants understand and agree that they enter and engage in this competition entirely at their own risk. Moneybox is not responsible for any technical issues, errors, lost, delayed, incomplete or corrupted data, or omissions that may occur in the administration of the competition.

Judging Process

Each Creative Entry will be judged through the following process:

17. All entries will be assessed in the first instance by members of the Moneybox team. The Moneybox team shall judge each Creative Entry on the following criteria:
- a. Composition
 - b. Technical ability
 - c. Originality
 - d. Public appeal
 - e. Is it on theme
 - f. Suitability for inclusion on Moneybox's website
18. From this initial judging process a maximum of 20 of the best Creative Entries will be chosen by the Moneybox team to go forward for the final judging by the public. The Moneybox team's assessment and initial judging shall be final.
19. All 20 finalists will be featured on the Moneybox website at <https://www.moneyboxapp.com/means-to-more-fund> and the public will be asked to vote for their favourite Creative Entry.
20. The public vote will open at 12am on 21 November 2025 and close at 23:59pm on 28 November 2025. Votes received after this time will not be considered.

21. The overall winner will be the Creative Entry which receives the most public votes (subject to paragraph 23 below).
22. If Moneybox, in its sole discretion, suspects that an entrant or voter is deliberately hacking votes on the Moneybox website, Moneybox reserves the right to disqualify such entrant immediately and without notice.
23. In the event of a technical problem or evidence of impropriety regarding the public's votes, the Moneybox team shall have the final decision. If the public's vote results in a tie, the Moneybox team shall have the casting vote. The Moneybox team's decisions in all respects will be final, and no correspondence can be entered into in respect of such decisions.
24. Unsuccessful entrants will not be contacted and no feedback on any Creative Entry will be provided.

Prizes

25. There is 1 cash prize of £5,000 for the winner of the competition.
26. There are 19 merchandise prizes of Moneybox merchandise for the runners up of the competition. There will be no cash alternatives for the runners up.
27. The cash prize will be paid to the competition winner directly into their chosen UK bank account under their name after the relevant checks are carried out.
28. The merchandise prizes will be sent via post to each runner up to their chosen address under their name.

Winners

29. The winner and the runners up will be selected by the public. The Creative Entry with the most votes from the public will win the cash prize of £5,000. All runners up shortlisted on our website at <https://www.moneyboxapp.com/means-to-more-fund> will each win a merchandise prize.
30. The winner and the runners up will be notified by email within five (5) calendar days following the end of the competition using contact details submitted with the Creative Entry.
31. The winner and each runner up will need to respond to Moneybox to confirm they accept or decline the prize within five (5) calendar days from receiving an email about the prize by Moneybox.
32. If the cash prize winner does not respond to our email within this timeframe, either to accept or decline the prize, the runner up with the second-highest number of votes from the public will be selected. For the avoidance of doubt, the new selected winner will also need to respond to Moneybox to accept or reject the prize within a five (5) calendar day timeframe.

33. We will endeavour to: (a) complete the payment of the prize monies; or (b) send the merchandise prizes (as applicable) within five (5) calendar days from the date on which the winner responds to confirm they accept the prize.

Other

34. Entrants cannot enter into this competition if they are: (a) a resident of the United States; (b) not a UK resident for tax purposes; (c) an employee, contractor, officer or director of Moneybox (or its group companies) or any member of such a person's immediate family or household; or (d) under 18 years of age.

35. Moneybox reserves the right to cancel this competition or alter any of the rules at any stage, if deemed necessary in its opinion, and/or if circumstances arise outside of its control.

36. Please note we are required to make available information that indicates that a valid award took place. To comply with this obligation, we will send the surname and county of the prize winners to anyone requesting this information. If you object to any or all of your surname and county being published or made available, please notify us by contacting us on support@moneyboxapp.com, and we will remove you from the competition. Please note, we must provide details of any competition entrants to the Advertising Standards Authority, the Financial Conduct Authority, or any other competent authority requiring such details, on request.

37. We will process your name, email address, date of birth, bank details, residential address, and other account details necessary, for the purposes of administering the competition. Personal data supplied will be treated as set out in our [Privacy Notice](#).