

MAGPIE COMPETITIONS

REFUNDS & CANCELLATIONS POLICY

Version: 1.0 **Effective Date:** 08 August 2026

1. Purpose

1.1 This Refunds & Cancellations Policy ("the Policy") sets out the circumstances under which Magpie Competitions ("the Company") will provide refunds or cancel entries;

1.2 The purpose of this Policy is to ensure clarity, fairness, and compliance with applicable UK consumer-protection standards.

2. Scope

2.1 This Policy applies to all competition entries purchased through the Company's website or authorised payment platforms;

2.2 This Policy applies to all participants and all staff involved in customer service, payment processing, and competition administration.

3. Policy Statement

3.1 All competition entries are final once purchased;

3.2 Refunds will only be issued in the limited circumstances set out in Section 5;

3.3 The Company does not permit cancellations of entries after purchase unless required under Section 5;

3.4 The Company will act fairly, consistently, and transparently when assessing refund requests.

4. No Right to Cancel After Entry Purchase

4.1 Competition entries constitute participation in a prize draw that is scheduled to occur on a specific date;

4.2 In accordance with UK consumer-protection rules, the statutory “cooling-off” period does not apply to competition entries;

4.3 Participants acknowledge and accept this at the point of purchase.

5. Refund Eligibility

5.1 Refunds will only be issued in the following circumstances:

- (a) duplicate payments caused by a technical error;
- (b) payment processing errors resulting in incorrect charges;
- (c) competition cancellation by the Company;
- (d) material technical faults preventing entry allocation;

5.2 Refunds will not be issued for:

- (a) change of mind;
- (b) misunderstanding of competition details;
- (c) failure to win;
- (d) failure to complete entry questions correctly;
- (e) failure to verify age or eligibility;

5.3 Refunds will only be issued to the original payment method.

6. Competition Cancellation

6.1 If the Company cancels a competition for any reason, all participants will receive a full refund;

6.2 Refunds will be processed within seven (7) working days of cancellation;

6.3 The Company will notify participants via email and/ or website announcement.

7. Technical Errors and System Faults

7.1 If a technical error prevents entry allocation or results in incorrect charges, staff must:

- (a) verify the error;
- (b) confirm affected entries;
- (c) issue refunds where appropriate;

7.2 Staff must document all technical faults in the internal log.

8. Payment Disputes and Chargebacks

8.1 If a participant initiates a chargeback, the Company may:

- (a) restrict or close the participant's account;
- (b) void associated entries;
- (c) refuse future participation;

8.2 Staff must cooperate with payment providers during dispute resolution;

8.3 Fraudulent chargebacks may be escalated in accordance with Section 11.

9. Refund Process

9.1 Participants requesting refunds must contact the Company via:

- (a) email to hello@magpiecomps.co.uk;
- (b) the website contact form;

9.2 Refund requests must include:

- (a) participant name;
- (b) order number;
- (c) reason for request;
- (d) supporting evidence (if applicable);

9.3 Staff will acknowledge refund requests within forty-eight (48) hours;

9.4 Refund decisions will be issued within seven (7) working days.

10. Record-Keeping

10.1 The Company will maintain records of all refund requests, outcomes, and supporting evidence;

10.2 Records will be retained in accordance with the Company's Privacy Policy;

10.3 Records must be stored securely with restricted access.

11. Fraud Prevention

11.1 The Company reserves the right to refuse refunds where fraudulent behaviour is suspected;

11.2 Fraud indicators include:

- (a) repeated chargebacks;
- (b) inconsistent account information;
- (c) misuse of payment methods;

11.3 Suspected fraud may result in account closure and reporting to relevant authorities.

12. Responsibilities

12.1 Staff must follow this Policy when assessing refund and cancellation requests;

12.2 The compliance lead is responsible for overseeing refund decisions and ensuring consistency;

12.3 Participants are responsible for providing accurate information when submitting requests.

13. Review and Updates

13.1 This Policy will be reviewed annually or sooner if required by changes in law, regulation, or operational practice;

13.2 Updated versions will be published on the Company's website.

14. Contact Information

Magpie Competitions Office 1, Izabella House 24–26 Regent Place Birmingham B1 3NJ
Email: hello@magpiecomps.co.uk