



# ns&i

# Terms and Conditions

1. The competition is open to UK residents aged 18 or over, other than any employee of NS&I, RHS or its agencies, or any member of such a person's family. We will accept multiple entries from groups or individuals. Only one £5,000 grant will be awarded per person or per group.
2. No purchase necessary. All entries are free and must be received no later than 5pm, 22 January 2010. Proof of submission is not proof of receipt by NS&I. Incomplete entries may be treated as invalid.
3. There are three separate £5,000 grants to be won. The winners will be chosen by a panel consisting of NS&I and RHS employees. Each grant will be split, with £2,500 transferred directly into the winners' bank accounts shortly after the winner has confirmed acceptance (see paragraph 7 below), and the remaining £2,500 paid by cheque on the last show day of BBC Gardeners' World Live 2010. Winners must provide a breakdown of all material costs prior to the show. Labour is not chargeable. The winners must keep receipts of all costs incurred and may be asked to produce them on request by NS&I or the RHS. The maximum amount spent on the design and production of the garden must not exceed the £5,000 grant.
4. The winners must plan and arrange their own transport, accommodation, labour, subsistence and insurance for the event. The winners can use the £5,000 grant money to cover these costs or they can be self-funded. The £5,000 grant is the maximum amount of money the winner will receive from NS&I. No additional funding or grants will be available.
5. The grant is not transferable or negotiable.
6. NS&I reserves the right to withhold any or all of the remaining £2,500 of the grant should a winner not comply with all of the competition's terms and conditions.
7. Judging will take place on or before 29 January 2010 and the winners will be notified by telephone normally no later than 29 January 2010. Winners must confirm their acceptance of a grant immediately. If a winner does not accept the grant, the judges will award the grant to another applicant. NS&I will normally seek a reference as to your ability to fulfil your obligations under the terms and conditions of the competition.
8. The key focus of the garden must be vegetables and fruit. All plants, flowers, herbs, vegetables and fruits used in the garden must be growing. No fake plants or cut materials may be used.
9. The maximum area of the garden is 25m<sup>2</sup>.
10. The winners must be present and available during the show build, during the event and for the breakdown (a minimum two week period).
11. Winners can use donated, recycled or loaned items as part of their garden, however no reference can be given to any third parties on the garden or elsewhere at the show without prior approval by NS&I. The winners may not seek sponsorship for the garden.
12. All entrants are deemed to have accepted the competition terms and conditions and BBC Gardeners' World Live Summary of Regulations document and must be bound by them. The judges' decision is final and no correspondence will be entered into. Entries that do not comply in full with these rules will be disqualified.
13. NS&I reserves the right to alter, amend or foreclose this competition without prior notice in the event that unforeseen circumstances make this unavoidable.
14. NS&I reserves the right to publish the names of the winners on NS&I marketing materials. This may include any external NS&I newsletters, annual reports or website. We will ask the winners' permission to use their details for any other purpose.

The Promoter is National Savings and Investments, 375 Kensington High Street, London, W14 8SD.