

## **Southway Rewards Questions and Answers:**

### **Q: How Do I Become a Member?**

**A:** You will automatically be entered in to Southway Rewards. There are three different types of Rewards.

But to be entered into the Monthly Prize Draws, the main qualification criteria are:

1. To satisfy us of your commitment to paying the rent due. You can do this by; having a zero balance; being in credit; or, if in arrears, keeping to an agreed repayment arrangement for at least 13 consecutive weeks.

And

2. Have a current gas safety certificate and adhere to the terms of your Tenancy Agreement.

Once you meet the criteria, you'll automatically become a Southway Rewards member and be eligible for the Monthly Prize Draw.

To be entered in to the Quarterly Prize Draw, you may have to fulfil further criteria, for example be paying by direct debit, supplying a National Insurance Number, or by filling out and returning a survey that has been sent out to you. Details will be publicised in Southway Stories and on Southway's Website and Southway's social media sites, in advance of the Quarterly Prize Draw taking place.

### **Q: How will I know if I am eligible for the Monthly and Quarterly Prize Draws?**

**A:** We have an accurate IT system which manages who is in and who is out of the scheme. If you meet the criteria which are set out in the Terms and Conditions, then you know you will be eligible for the scheme.

### **Q: How do I know if you are choosing the winners fairly?**

**A:** We have an auditable random generator which picks the winners. Staff who are involved in the administration of the Scheme, or who are also tenants or Board Members of Southway Housing Trust, will not be involved in the process which generate the prize winners.

### **Q: What happens if I win a prize – am I excluded from future Prize Draws?**

**A:** No, you are not excluded from the Prize Draws if you have already won a prize. You will be entered again provided that you still meet the eligibility criteria.

### **Q: Will you publicise my details if I win a prize?**

**A:** Yes, we will use the street name and area of where you live. In some cases we can limit this to just the area. If you require anonymity - we will always consider individual requests.

### **Q: If I miss a week's rent payment, as part of my agreement can I make it up the next week without losing my eligibility for the Prize Draws?**

**A:** No. If you miss a rent payment as part of an agreement, you will no longer be eligible and you'll have to build up another 13 weeks of uninterrupted weekly payments before you qualify.

**Q:** If I have an agreement to pay my rent and I normally pay my rent every week on a Monday, but one week I pay it later in the week, am I OK?

**A:** No, the same rules apply to any missed or late payments, unless it's a bank holiday or other statutory holiday in which case you can pay on the next working day.

**Q:** Is there a failsafe way of making sure I pay my rent on time, so I don't lose my entry into the Monthly Prize Draw?

**A:** The best way to make sure you pay your rent is by direct debit, which means your rent payment is taken automatically from your bank account and you never miss a payment. These are easy to set up, just contact Southway's Customer Hub on 0161 448 4200.

**Q:** What if I receive housing benefit, or have my Universal Credit paid to Southway, and the payment is delayed?

**A:** If you miss a payment for any reason, your membership of the Prize Draws will end. Once payment is made in full, and if the reason for the missed payment was not your fault, your entry in to the Prize Draw will be reinstated. You will not be entered in to the Prize Draws until your membership is reinstated.

**Q:** How will I know if I've won a prize?

**A:** We will normally contact you by email within two working days following the draw. With the Monthly Prize Draw, we will visit you to ensure that you meet all the eligibility criteria.

**Q:** How will I receive my winnings?

**A:** We will make payments to prize draw winners by direct transfer into your bank account. If you do not have a bank account, we will help you set one up. If you do not want a bank account and refuse to set one up, you will not get your prize.

**Q:** What if I have a joint tenancy, who receives the winnings?

**A:** Joint tenants must agree who will receive the money and advise us.

**Q:** What if I win a prize, but I have rent arrears or another debt with Southway Housing Trust?

**A:** We'll deduct any money you owe to Southway Housing Trust, such as rent arrears, rechargeable repairs etc from the prize amount and pay any remaining balance to you. When we visit you, if we find there are any issues with your property/garden condition which we were not aware of at the time of the Draw, the Prize money may be used to put these issues right. If you win a non-cash prize, the monetary equivalent may be used to reduce your arrears or rectify any breach of your tenancy.

**Q:** What if I don't want to take part in the Prize Draw:

**A:** If you want to opt out of the prize draw element of Southway Rewards you need to tell us and we'll remove you from the Scheme.

**Q:** If I am deemed not to be eligible for the Prize Draws and I think I should be, what can I do?

**A:** You should find out the reason why you are not eligible, contact us on 0161 448 4200 and we'll look in to it.

**Q:** Will winning the prize affect my entitlement to benefits

**A:** If you win a cash prize, you have an obligation to let the relevant authorities know. It will only affect your benefits if your savings are over £6000. There are no tax implications for winning the cash prize as it is not considered to be taxable income.

**Q:** What if I win the Monthly Prize Draw but I'd like some or all of the money to be used to bring my account into credit?

**A:** Just let us know if you would like the money paid on to your rent account and we will be able to arrange this.

**Q:** What if I win the Monthly Prize Draw but I want to donate my cash prize to charity?

**A:** That's fine we would just need the bank details of the Charity to whom you'd like to donate.

**Q:** What if I win a prize in the Quarterly Prize Draw and I don't claim my prize?

**A:** Any prize won in the Quarterly Prize Draw needs to be claimed within a reasonable period of time. This is normally seven days but we will tell you when we notify you that you've won. If you can't collect your prize within that time, call us on 0161 448 4200 and we may be able to help.