

## Terms & Conditions for our Junior ISA offer

1. The **promoter** of this "Free Paediatric First Aid Class" promotion is Unity Mutual and is a trading name of The Independent Order of Odd Fellows Manchester Unity Friendly Society Limited, Incorporated and registered in England and Wales No. 223F. Registered Office Oddfellows House, 184 - 186 Deansgate, Manchester M3 3WB.
2. By participating in this promotion, referrers are deemed to accept the following key Terms and Conditions.
3. **Eligibility:** to be eligible for this promotion you must:
  - a) open a new Unity Mutual Junior ISA account
  - b) be the parent or guardian of the child named on the Junior ISA account
  - c) not hold another Junior ISA account in the child's name
  - d) be over the age of 18
  - e) abide by the Terms and Conditions of the Junior ISA product.
  - f) meet the minimum contribution level of the promotion highlighted below:

*Regular DD – From £10 per month to £740 per month*

*Lump Sum – From £100 to £9000*

4. **Promotion:** A free paediatric first aid class delivered via Mini First Aid. These classes will be delivered in a group setting where you can attend in person. Where this is not possible a 2 hour online class will be offered as an alternative. You can visit the Mini First Aid [website](#) to learn more about the classes and where they are available and any terms and conditions that are applicable.
5. By applying for this product, you must first read the product information and terms and conditions of the Junior ISA. These can be found [here](#)
6. If the account is closed within 12 months of the promotion been issued, we reserve the right to deduct the value of the first aid class from the premiums refunded.
7. This promotion may be withdrawn at any time or the respective terms and conditions varied without prior notice. This will not impact accounts already opened prior to the relevant offer being varied or withdrawn.
8. Provided the account is still live, an email will be issued within 60 days of account opening, which will provide instructions, a link and code for the promotion to be claimed.
9. The promotion must be redeemed within 6 months of being issued. After 6 months if the promotion has not been redeemed it will expire and you will forfeit this offer.
10. You will need to provide Unity Mutual with an email address to send through the relevant link and code. Unless specified otherwise, this email address will be used only to send information about the Junior ISA account and the relevant promotion information.
11. As part of the promotion Unity Mutual will need to provide your name, email address and postcode to Mini First Aid. This will be used purely as part of this promotion and not in relation to any other activity.
12. If a local class is not available to attend in person, you will be offered our online 2 hour class instead"

