

Refer a Friend Summer Competition 2026 Terms and Conditions

1. The competition is open to existing or new active GJW Direct policyholders aged 18 or over.
2. The competition runs from 1 July 2026 and closes at 11:59pm on 31 August 2026.
3. Every valid share of your unique referral link during the promotional period will count as one entry into the prize draw.
4. The winner will receive one £200 Amazon Gift Card.
5. The prize draw will take place on or shortly after 3 September 2026.
6. The winner will be contacted using the contact details provided and will have 7 days to claim their prize.
7. If the winner cannot be contacted or does not respond within 7 days, the prize will be forfeited and an alternative winner may be selected.
8. The prize is non-transferable, non-refundable and cannot be exchanged for cash or any alternative.
9. Ripe Insurance Services Limited may use information relating to the prize draw for marketing or promotional purposes, including using the winners' first name and likeness if you have chosen to receive news and offers from Ripe Insurance Services Limited or the Ripe group.
10. Employees of Ripe Thinking Limited and their immediate family members are not eligible to enter.
11. The promoter's decision is final, and no correspondence will be entered into.
12. Participation in this competition is separate from the standard Refer-a-Friend reward. Where a referred friend purchases their first qualifying policy worth £150 or more, both the referrer and the referred friend may be eligible to receive a £40 voucher, subject to the Refer-a-Friend terms and conditions.
13. By entering the competition, participants consent to their contact details being used solely for administering the prize draw.
14. Personal information will be processed in accordance with the Ripe Privacy Policy.
15. Amazon.co.uk is not a sponsor of this promotion and is not affiliated with its administration.
16. Ripe reserves the right to withdraw the prize before any winner is notified, or thereafter if any circumstances beyond reasonable control prevent or restrict Ripe or any other person or party from providing the prize or any aspect of the prize.
17. The competition is free to enter.

18. The winner will be the policyholder with the highest number of valid referral link shares recorded by Mention Me during the promotional period. All share totals are based on Mention Me's tracking records, which are final.
19. Ripe Insurance Services Limited reserves the right to withdraw the prize before any winner is notified or thereafter if any circumstances beyond Ripe's reasonable control prevent or restrict Ripe or any other person or party from providing the prize or any aspect of the prize.
20. The personal information of entrants will always be used in accordance with the Ripe privacy policy, currently located at:
<https://www.ripeinsurance.co.uk/privacy-policy/>
21. This promotion is subject to GJW Direct's Refer-a-Friend Terms and Conditions and all applicable Mention Me Terms and Conditions, which remain in full force and effect. View the full Mention Me terms here: <https://mention-me.com/me/terms/170247/avjphiae>.