100 Club Official Rules and Terms

1. Purpose

The 100 Club is a monthly lottery draw designed to raise funds for community projects managed by GRASS Cliftonville CIC.

2. Licensing and Compliance

The 100 Club operates under guidelines provided by Thanet District Council (TDC) and adheres to the requirements of the Gambling Act 2005 for small lottery license. Any adjustments or updates to operations to remain in compliance with TDC licensing requirements will be communicated to participants.

3. Membership Eligibility

Membership is open to all individuals aged 18 years or older. Members may purchase a subscription to enter the monthly draw, either by direct debit or a one-time annual payment. By entering the draw, members agree to abide by these rules and all applicable laws and regulations.

4. Subscription and Payment

The 100 Club offers two subscription options:

- Monthly Subscription: £5 per month, collected by direct debit on the 1st of each month.

- Annual Subscription: £60 per year, payable in advance.

Members are entered into each monthly draw upon receipt of their subscription payment. Refunds are not available once payments are processed for the month.

5. Draw Dates and Prize Fund

The draw will take place on the last Saturday of every month. The draw will be recorded and made available to view on the 100 Club's official social media platforms (e.g., Facebook page). Winners will be contacted directly by phone or email, and their names will be published unless they request otherwise. Winning Payment will be made by bank transfer only.

6. Prize Structure and Payout Information

Each month, 60% of the total jackpot is allocated to the prize fund, while 40% goes toward community projects managed by GRASS Cliftonville CIC. Prizes are distributed as follows from the prize fund:

- 1st Prize: 50% of the prize fund

- 2nd Prize: 20% of the prize fund

- 3rd Prize: 10% of the prize fund

Example Calculation: If the monthly jackpot from subscriptions is £500:

Total Prize Fund: £300 (60% of £500)

- 1st Prize: £150 (50% of the prize fund)

- 2nd Prize: £60 (20% of the prize fund)

- 3rd Prize: £30 (10% of the prize fund)

Community Fund: £200 (40% of £500), which goes directly to community projects.

Special Draws: June and December draws will have enhanced prizes based on total monthly contributions, with 70% of the prize fund going to the 1st prize, 20% to the 2nd prize, and 10% to the 3rd prize.

7. Ticket Allocation and Number Assignment

Ticket numbers are assigned sequentially upon registration and cannot be selected or requested by members. Each ticket number is unique to each draw and does not carry over to future months if the subscription is not maintained.

8. Data Protection and Privacy

Members' personal data will be stored securely and used solely for the purposes of managing the lottery draw and notifying winners. Personal information will not be shared with any third parties except as required by law. Members may opt out of public recognition if they win by notifying the 100 Club in writing.

9. Responsible Gambling and Self-Exclusion

The 100 Club promotes responsible gambling and adheres to industry standards for social responsibility. Members may request self-exclusion from the lottery at any time by contacting the 100 Club. Any unspent funds in their subscription will not be refunded but will be used for community projects. If you feel you have a gambling problem, please seek help from a support organisation like GamCare.

10. Termination and Changes to Rules

GRASS Cliftonville CIC reserves the right to terminate or suspend the 100 Club lottery or to amend these rules with notice to members. Any such changes will comply with licensing regulations, and TDC will be notified as necessary.

11. Complaints and Disputes

Complaints or disputes regarding the operation of the 100 Club should be submitted in writing to GRASS Cliftonville CIC. We will respond within 14 days.

12. Governing Law

These rules are governed by the laws of England and Wales. Members agree that the courts of England and Wales will have jurisdiction over any disputes related to the 100 Club.

Summary of Payout Structure

Monthly Prizes

- 1st Prize: 50% of prize fund

- 2nd Prize: 20% of prize fund

- 3rd Prize: 10% of prize fund

Special Draws in June and December

- 1st Prize: 70% of prize fund

- 2nd Prize: 20% of prize fund

- 3rd Prize: 10% of prize fund