

WINDFALL BOND WINNERS LIST

SEPTEMBER 2017

Mr Giles & Mrs Jody W - BATH
 Mr David C - NORWICH
 Mrs Laurelle P E - DUNBAR
 Mr Thomas C - CARLISLE
 Mrs Linda J H - LONDON

PREVIOUS MONTHS WINNERS...

AUGUST 2017

Miss Marion C - EDINBURGH
 Mr John W - GLASGOW
 Mrs Evelyn H - WALLINGTON
 Mr Kenneth H - PETERBOROUGH

JULY 2017

Mr Adrian W - ESSEX

JUNE 2017

Mrs Elizabeth S - HAMPSHIRE
 Mr Fredrick T - LEICESTER
 Mr Simon B - HAMPSHIRE
 Mr Charles P - LONDON

MAY 2017

Mrs Christina T - HAMPSHIRE
 Mr Lyndall C - DORSET
 Mr Alan E L - BUCKINGHAMSHIRE

APRIL 2017

Mrs Dorothy M - CHESHIRE
 Mr Paul S - CUMBRIA

MARCH 2017

Mrs Anne E - DORSET

MARCH 2017 (CONT)

Mr Sidney R - HERTFORDSHIRE
 Mrs Karen & Miss Lauren N - OXFORDSHIRE
 Ms Rosalind F - SURREY
 Mr Simon S - WILTSHIRE
 Mr William & Mrs Andrea R - ESSEX

FEBRUARY 2017

Mr Keith H - SURREY
 Mr John T - DORSET
 Mr Barry G - NORTH YORKSHIRE

JANUARY 2017

Mrs Ruth R - SOUTH YORKSHIRE
 Mr Darren F & Mr Lee F - CHESHIRE
 Mrs Christine P - SURREY

2016 WINNERS...

DECEMBER 2016

Mrs Barbara A - DEVON

NOVEMBER 2016

No Winners

OCTOBER 2016

Mr Chris B - BIRMINGHAM
 Captain Raymond M - KENT

SEPTEMBER 2016

Mr Andrew P - NORTHAMPTONSHIRE
 Mrs Jill G - SOUTH DEVON
 Mr Abiodun K - LONDON

AUGUST 2016

Mr David & Mrs Patricia W - SURREY
 Mrs Mary M - TONBRIDGE
 Ms Helen M - MIDDLESEX

JULY 2016

Mrs Susan R - SOUTH LANARKSHIRE

JUNE 2016

Mrs Anne M - BELFAST

MAY 2016

No Winners

APRIL 2016

Mr David & Mrs Patricia W - SURREY

MARCH 2016

Mr David & Mrs Edie F - KENT
 Mrs Elizabeth C - LONDON
 Mrs Elizabeth S - HAMPSHIRE
 Mrs Helen K - EAST MIDLANDS

FEBRUARY 2016

Mrs Mary N - EAST SUSSEX

JANUARY 2016 REGULAR PRIZE DRAW:

Miss Anne S - ABERDEENSHIRE
 Mr John C - BERKSHIRE

JANUARY 2016 BONUS PRIZE DRAW:

Mr & Mrs Paul H - DORSET
 Mr & Mrs Stephen T - BEDFORDSHIRE
 Dr David K - NORTHUMBERLAND

2015 WINNERS...

DECEMBER 2015

Mr Nobel C SURREY

NOVEMBER 2015

No Winners

OCTOBER 2015

Mr Patrick C MILTON KEYNES

SEPTEMBER 2015

No Winners

AUGUST 2015

Mr Muhammad K WEST YORKSHIRE
 Mr John U NORTHAMPTONSHIRE
 Mr Sidney R HERTFORDSHIRE

JULY 2015

Dr David K NORTHUMBERLAND

JUNE 2015

No Winners

MAY 2015

Mrs Elizabeth S WILTSHIRE

APRIL 2015

Mrs Sheila L LONDON

MARCH 2015

Mrs Audrey H ESSEX
 Dr Ann W TYNESIDE

FEBRUARY 2015

Mr Michael O WORCESTERSHIRE

JANUARY 2015

Mr Kevin W MIDDLESEX

SO WHAT ARE THE CHANCES OF WINNING?

It goes without saying that there is no sure-fire way to guarantee investment success, but the Windfall Bond plays its role in giving you the opportunity to be rewarded for saving. The breakdown of prizes ensures that each bond has 13 opportunities to win a prize each month - 156 over the course of a year: the more you hold, the greater chances of winning. Of course, should you only hold one bond, your chance of landing a windfall will be reduced but, with odds at 64/1 of winning in the course of the first 12 draws, the opportunity to be named one of the lucky few is tantalising.

HOW IS THE NUMBER OF WINNERS DETERMINED EACH MONTH?

So that the odds of winning are constant and known in advance there are always 10,000 tickets in each monthly free prize draw.

Each eligible Windfall Bond is allocated a ticket in the monthly draw. Every month 13 ticket numbers are drawn at random by an independent third party and these are the winning tickets. Whilst we build up to 10,000 participating bonds there will be winning tickets which have not been allocated to a bond and the prizes for these are not awarded.

This structure means that, unlike a raffle, the odds of winning stay the same and do not change based on the number of bonds participating. As the number of eligible bonds builds up the number of winners each month will increase. More detail on this can be found in the Free Draw Rules, rule 9 being the most relevant.