

Aviva Broker Community Fund 2025 Terms and Conditions

Note, these Terms and Conditions have been updated to reflect the following changes:

- **The Competition Closing Date has been extended to 21st November 2025 at 5.00 p.m**
- **The Presentation and Awards Ceremony has been rescheduled to 22nd January 2026**

Aviva is aiming to invest a total of €135,000 in the 2025 Aviva Broker Community Fund. This money will be granted to not for profit Charities and Community Organisations/Clubs operating in the Republic of Ireland who make a positive impact in people's lives. Aviva wishes to acknowledge the important contributions made by such organisations. Insurance Broker Employees and Financial Advisors may nominate a Charity or Community Organisation/Club for an Award by submitting a Nomination Form as outlined below.

Please read these Terms and Conditions carefully for further details of this Competition. Other information is contained in our Frequently Asked Questions.

1. Definitions

The following terms which are used in these Terms and Conditions have the following meanings:

"Award" means the Charity Fund, Community Organisation/Club Fund, Charity Runner-Up Awards, Community Organisation/Club Runner-Up Awards or Early Entry Awards;

"Award Winner" means a nominated Charity or Community Organisation/Club that has won an Award;

"Awards Website" means www.aviva.ie/broker-community-fund

"Charities Register" means the Republic of Ireland's national statutory Regulator for charitable organisations, established under the Charities Act 2009;

"Charities Trust" means the fulfilment provider working with the Promoters in relation to the Awards;

"Charity" means a registered charity, an organisation with a regulatory body, a Charitable Company, Community Interest Company, Non-Governmental Organisation, International Non-Governmental Organisation, Not-for-profit association, United Nations Bodies;

"Charity Fund Runner-Up Awards" means a prize of €10,000 to a registered charity. There will be three Charity Fund Runner Up Awards who will receive a prize of €10,000 each;

"Charity Fund Winner Award" means a prize of €20,000 to a registered charity. There will be one Charity Fund winner of €20,000. If two entries score the same, this prize can be split so that two charities receive €15,000 each. Charities who received runner up or winner prizes in the past three years can only receive early entry prizes, they will not be shortlisted for top prizes in 2025;

"Crowdfunder" means that platform which hosts the Jotform application form;

“Community Organisation/Club” means a non-profit organisation which covers a series of activities at the community level aimed at bringing about desired improvement in the social wellbeing of individuals, groups and neighbourhoods. This includes sports clubs, tidy town groups and community bands;

“Community Organisation/Club Fund Runner-Up Awards” means a prize of €10,000 to a Community Organisation/Club. There will be three Community Organisation/Club Runners up Prize Winners who will receive a prize €10,000 each;

“Community Organisation/Club Fund Winner Award” means a prize of €20,000 to a Community Organisation/Club. There will be one Community Organisation/Club winner of €20,000. If two entries score the same, this prize can be split so that two Community Organisations/Clubs receive €15,000 each. Community Organisations/Clubs who received runner up or winner prizes in the past three years can only receive early entry prizes, they will not be shortlisted for top prizes in 2025;

“Competition” means the Aviva Broker Community Fund Competition 2025;

“Competition Promotional Period:” - This Competition period has been extended and will run from **10.00 am on Friday 3rd October 2025 (the “Opening Date”) to 5:00 pm on 21st November 2025** inclusive;

“Due Diligence” means the due diligence background checks carried out by the Moderator in respect of Nominated Charities or Community Organisations/Clubs that have been shortlisted; Further details of the Due Diligence Process are outlined in **Appendix 4**

“Early Entry Awards”:

- **Prize:** €700 to each of the first 50 eligible entries from Charities or Community Organisations/Clubs.
- **Limit:** One award per broker office.
- **Ineligible:** Past winners or runners-up of top prizes (from 2022–2024) cannot win again, except for Early Entry Awards.
- **Exclusion:** Organisations that win a top prize or runner-up prize in 2025 are not eligible for Early Entry Awards.

“Finalist” means a nominated Charity or Community Organisation/Club who has been shortlisted and selected by the Moderator to make a 15-minute presentation to the Judging Panel;

“Financial /Insurance Broker” means a person or body that is registered with the Central Bank of Ireland and has a valid agency number with either Aviva or Friends First at the date of Nomination;

“Insurance Broker / Financial Broker Employee” means a person employed by an Insurance Broker or Financial Broker and includes an Insurance Broker or Financial Broker where that Broker is a natural person

“Judging Panel” means the panel of individuals who will judge the presentations and will calculate the Final Score of each of the Finalists. The Judging Panel will be comprised of the following

persons: - two Senior Aviva Executives, two Aviva Sustainability Representatives and an Independent Representative.

“Opening Date” 10:00am on Friday 3rd October 2025;

“Moderator” means a person or group of persons who will review the Aviva Broker Community Fund nominations against nomination criteria and decides on the shortlist of nominations to put forward. Charities Trust will undertake this role for the Aviva Broker Community Fund;

“Nomination” means an entry into the Awards which has been made by an Insurance Broker Employee competing and submitting a Nomination Form pursuant to these Terms and Conditions;

“Nomination Form” means the online entry form available at <http://www.aviva.ie/broker-community-fund>

“Nominated Charity” means a Charity which has been named as the Nominated Charity in a Nomination;

“Nominated Community Organisation/Club” means a Community Organisation/Club which has been named as the Nominated Community Organisation/Club in a Nomination;

“Project” means the clearly outlined purpose for which the Charity or Community Organisation/Club will use any Award funds received. The Project should be time bound and have tangible outcomes;

“Promoters” means the following Aviva companies:

Aviva Life & Pensions Ireland Designated Activity Company, a private company limited by shares. Registered in Ireland No. 165970. Registered office at Building 12, Cherrywood Business Park, Loughinstown, Co. Dublin, D18 W2P5. Aviva Life & Pensions Ireland Designated Activity Company, trading as Aviva Life & Pensions Ireland and Friends First, is regulated by the Central Bank of Ireland.

Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. A private company limited by shares. Registered in Ireland No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland, D18 W2P5.

“Registered Charity” means an organisation that has been registered as a charity with the Charities Register of the Republic of Ireland for a continuous period of at least six months prior to the date of Nomination;

“Shortlist” is the initial list of nominations selected by the Moderator;

“You” and **“Your”** and **“Nominator”** mean the Insurance Broker Employee that has made the Nomination on behalf of a Nominated Charity or Organisation as the case may be;

“ We” “Us” and “Our” means the Promoters i.e. Aviva, or Charities Trust as the case may be.

2. General

These terms and conditions (“**Terms and Conditions**”) apply to the **Aviva Broker Community Fund Competition 2025** (‘the “**Competition**”) in the Republic of Ireland and submitting a Nomination Form is deemed as acceptance of these Terms and Conditions.

Therefore, please read these Terms and Conditions carefully.

3. Promoter

The Promoters of this Aviva Broker Community Fund (“**ABCF**”) are Aviva Life & Pensions Ireland Designated Activity Company and Aviva Insurance Ireland Designated Activity Company. Both companies are regulated by the Central Bank of Ireland and their registered offices are at Registered Offices: Cherrywood Business Park, Dublin, Ireland, D18 W2P5.

4. Nominator

A Nominator is a person that nominates or proposes something for an award, recognition, or other forms of selection or consideration.

5. The Prizes

A Nominated Charity and a Nominated Community Organisation/Club may only win one Award. Awards are as follows: -

Charity Fund Award - a prize of €20,000.

Charity Fund Runner-Up Award - a prize of €10,000.

Community Organisation/Club Fund Award - a prize of €20,000.

Community Organisation/Club Fund Runner-Up Award - a prize of €10,000.

Early Entry Awards - a prize of €700.

6. Key Dates

The following dates are key dates to be aware of:

Competition Opening Date Friday 3rd October 2025 at 10.00 a.m.

Competition Closing Date (extended): Friday 21st November 2025 at 5.00 p.m.

Shortlisting Announced: Tuesday 16th December 2025

Presentation: Thursday 22nd January 2026

Final Announcement: Thursday 22nd January 2026

Awards Ceremony: Thursday 22nd January 2026

7. Conditions of Award

The ABCF Award funds of €20,000 are classed as “restricted funds”.

These restricted funds are funds that can only be used for the purposes for which they were given and are outlined in the Nomination and must be utilised within the Republic of Ireland.

If the restricted funds are used for any other purpose it may be viewed as fraud or deception. If for any reason the funds cannot be used for the purposes originally intended the Award Winner can approach the Promoter to approve the redirection of funding. If the revised Project does not meet the Terms and Conditions of the Awards the Promoters reserve the right to claim the Award in full or in part.

The ABCF Runner-Up Awards funds of €10,000 and Early Entry funds of €700 are classed as “unrestricted funds”. These are funds available for the purposes of the Award Winner to be spent as they see fit subject to their charitable objectives. However, it would be expected that the funds are spent on the Project outlined in the Nomination or a similar project. The ABCF Runner-Up Award funds must be utilised within the Republic of Ireland. If they are used for any other purpose it may be viewed as fraud or deception and the Promoters reserve the right to take all measures to reclaim the Award in full or in part.

8. Tax Liability

Any tax liability arising from the award of any prize will be the responsibility of the Prize-winner. It is advisable that the prize-winner seeks independent tax advice upon acceptance of the prize.

Subject to passing due diligence checks, Prize Winners will be announced at the Awards Ceremony.

9. You Agree to be Bound

By entering this Competition, You are accepting and agree to comply with:
These:

- a) a) the Aviva Broker Community Fund Terms and Conditions;
- b) And [Crowdfunder's Terms of Use](#)

No purchase is necessary to submit a Nomination to the Awards.

You are responsible for the cost (if any) of sending the Nomination Form and if applicable making any presentations to the Judging Panel.

10. Application Process

The Competition opens at **10.00am on Friday 3rd October 2025** (“The Competition Promotional Period”).

Nominations for the **ABCF Awards** are open only to Insurance Broker Employees in the Republic of Ireland (A valid agency number with one of the Promoter companies listed above is required to submit the **Nomination Form**).

In order to nominate a Charity or a Community Organisation/Club for the **ABCF Award** an Insurance Broker Employee will be required to fully complete and submit the online Nomination Form by the **Closing Date**.

Any entries received after the **Closing Date** will be disregarded.

Only one Nomination will be permitted per Insurance Broker Employee (i.e., an insurance broker employee may only nominate one Charity or one Community Organisation/Club).

Nominations can be submitted online by the Nominator at <http://www.aviva.ie/broker-community-fund>

Nomination entries must contain all the details requested in the online Nomination Form a sample of which is included in **Appendix 5**

The Nomination Form should include rationale as to why you think your Nominated Charity or Community Organisation/Club deserves an Award.

No accompanying materials will be accepted.

Each Nominating Broker will receive an automatic email response confirming that their submission has been received and each Nominated Charity and Community Organisation/Club will be notified by an email notification from Aviva confirming that they have been nominated by the Nominating Broker after the Extended Closing Date of **Friday 21st November 2025**. This email account must be verified with a response from the Charity or Community Organisation/Club within 5 days, thereby consenting to entry. If no response is received verifying the email address and the proposed entry, then the nomination will be automatically withdrawn from the Competition.

Only fully completed Nominations which are submitted in accordance with these Terms and Conditions will be eligible for the Awards.

Entries that are not in accordance with the rules of entry will be disqualified.

Nominations received by any other means (including by hand delivery) will be invalid.

Eligible Charities or Community Organisation/Club (as the case may be) will not have a greater chance of winning by virtue of submission of multiple nominations by Nominators. It is the quality and content of the nominations that matters, rather than the quantity.

For further information on the judging criteria and the judging process, please refer to Appendix 1,2 & 3 below.

Insurance Broker Employees may only nominate a recognised Charity or Community Organisation/Club in the Republic of Ireland into this Competition.

As awards cannot be shared, You may only make a nomination in favour of a single entity.

11. We are not responsible for technical difficulties

Proof of submitting a Nomination is not proof of delivery.

The Promoters and those working on its behalf are not responsible for lost, late, misdirected, damaged submissions or attempted submissions or for internet, email, computer hardware, or other technical errors, malfunctions delays that may prevent You from uploading Your Nomination Form into this Competition.

All responsibilities related to submitting a qualifying entry fall on You, the entrant or potential entrant.

No responsibility will be accepted for any difficulties in entering, claiming or any entries/claims delayed or corrupted. We will have no liability for any loss arising out of such an event.

In the event of circumstances outside the reasonable control of the Promoters, or otherwise where fraud, abuse, and/or an error (human, mobile or computer) affects or could affect the proper operation of this promotion or the awarding of offers, and only where circumstances make this unavoidable, the Promoters reserve the right to cancel or amend the Competition or these Terms and Conditions, at any stage, but will always endeavour to minimise the effect to participants in order to avoid undue disappointment.

Sometimes, through reasons outside of Our reasonable control, the Awards website (as with any website) may not be accessible. We cannot guarantee continuous, uninterrupted access to the Awards Website.

12. Publicity

The names of the Award Winners, from the Charity, Community Organisation/Clubs categories, will be published on www.aviva.ie/broker-community-fund (the "Awards Website") from 22nd January 2026 until 12th February 2026, at the latest.

Insurance Broker Employees that have submitted the Award Winner's Nominations agree to having their names disclosed for this purpose and confirm that the Award Winners i.e. Charity or Community Organisation/Club and the Insurance Broker Employers associated with their Nomination have also agreed to have their names and counties disclosed for this purpose. Completing the Nomination Form involves sharing Your details with Charities Trust who process donations and information under the scheme. They will only ever contact You to complete due diligence which is required to claim the donation and if they have any queries relating to Your instructions.

By making a Nomination, Insurance Broker Employees confirm that they have agreed to be contacted and take part in post-competition activity including, but not limited to, regular communications about the Project which the Award has been used towards. This could include, but is not limited to, media activity, social media, or information on the Aviva Broker Community Fund website. By making a nomination the Broker Employee also confirms that they have the consent of the Charity or Community Organisation/Club that are being nominated.

13. Consent

By making a Nomination to the Awards, You confirm that You have obtained the prior written consent of the Registered Charity/Community Organisation that You wish to nominate and that you have confirmed this consent with a senior member of the nominated charity/local organisation with authorisation to accept your submission of their charity into the Competition same (e.g. Treasury, Secretary, Chairperson etc).

This also confirms consent of Your Insurance Broker Employer for their respective images and details (name and associated Brokerage) to be published by the Promoters, and for the Promoters/Moderator to contact that Registered Charity/Community Organisation in respect of the Awards.

Award Winners and associated Broker Employee may be asked to have their photograph taken which will be used on the Aviva Broker Community Fund Website, social media and for the promotion of the Aviva Broker Community Fund for 2026. Please note that if the Charity or Community Organisation/Club does not give permission to having their photograph taken, this will not be to the detriment to their winning of any prize.

14. Our Right to Amend

The Promoters reserve the right to withdraw, cancel, suspend, or amend the Awards or these Terms and Conditions with no liability to any Insurance Broker Employee, Insurance Broker, Nominated Charity, Nominated Community Organisation/Club, Finalist, Award Winner or any third party.

The Promoters reserve the right to alter the dates referred to within these Terms and Conditions should the advertised dates become unavailable for any reason including unforeseen circumstances outside the Promoter's reasonable control.

Subject to any legal requirements to provide additional notice, changes to these Terms and Conditions will be communicated through Broker website www.aviva.ie/broker-communityfund.

If any changes occur after the Extended Closing Date **on Friday 21st November 2025** then each Nominated Charity or Community Organisation/Club will be updated of these changes by Aviva in email notification to their verified email address. For joint submissions between the Charity or Community Organisation/Club and the Submitter (Broker Employee) an email notification regarding changes will be sent to both parties.

15. Due Diligence by Us

Each entrant is subject to the **Due Diligence** process as set out below Appendix 4. If an entrant does not complete Due Diligence within 2 months of receiving an Award, the donation will be split evenly between Aviva's chosen charity partners.

The Promoter (and its agents as the case may be) reserves the right to verify all information contained in the entries including information provided in the Nomination Form.

The Promoter (and its agents as the case may be) also reserves the unqualified right to investigate the bona fides of any organisation, charity or of any private business or individual that is mentioned or featured in an entry. This may include background checks on the winning organisation and principal stakeholders in the organisation.

We reserve the right not to accept or to disqualify an entry, if the entry does not align to Climate Action, Diversity, Inclusion and Equality or Financial Wellbeing or if we are not fully satisfied with the authenticity and validity of the credentials of either the entrant or any associated entity. You understand and agree that We are under no obligation to disclose reasons for not accepting an entry. We will validate all entries and will determine, at Our sole discretion whether a Nomination meets the entry detailed herein for acceptance as an entry in this Competition.

If a Nominated Charity or Nominated Community Organisation/Club fails to meet the Due Diligence requirements and/or has not met the Terms and Conditions for the Awards, they will not be eligible to receive an Award.

16. Accuracy of Information

We are not responsible for accuracy of information supplied by entrants.

17. Disqualification

Any individual or organisation which attempts to manipulate the results of this Competition will be disqualified.

We reserve the right to choose an alternative winner in the event that We believe any Prize Winner has contravened these Terms and Conditions.

18. Eligibility Criteria

Charities/Community Organisations/Clubs who received runner up or winner prizes in the past three years can only receive early entry prizes, they will not be shortlisted for top prizes in 2025. They will be eligible for early entry awards. Entries are limited to one per broker employee. Early entry awards are restricted to one per broker office.

Eligibility Criteria for a Registered Charity

A Nominated Charity **must:**

- be a not-for-profit organisation
- be based in the Republic of Ireland
- have a bank account in the name of the Registered Charity
- be registered with the Charities Regulator
- have been in existence and registered with the Charities Regulator in the Republic of Ireland for at least 6 months prior to the date of submission of Your Nomination if submitted on behalf of, or in association with a religious organisation, the organisation must have an outcome that must be accessible to anyone of any faith.

Eligibility Criteria for a Community Organisation

A Nominated Community Organisation/Club **must:**

- be based in the Republic of Ireland
- have a bank account in the name of that Community Organisation/Club
- have been in existence in the Republic of Ireland for at least 6 months prior to the date of submission of Your Nomination
- be a not-for-profit organisation
- create a change that positively impacts the Community, through example specific purchases, activities, or the running costs of a programme within the Republic of Ireland
- be in a position to use and have a plan to have used the ABCF Award fund within 12 months from the date on which the ABCF Award is granted; and
- if submitted on behalf of, or in association with a religious organisation, have an outcome that must be accessible to anyone of any faith.

The Nomination for a Charity or a Community Organisation/Club **must not:**

- be for the benefit of an individual; or
- include any mention of specific individuals, companies, brands, or products for promotion purposes
- contain any third-party trademarks or material including, but not limited to, photographs/images unless You have the express written permission of said third party

- contain offensive, obscene, or sexually suggestive material, propaganda, potentially misleading information, or defamatory or disparaging material about other people or companies, or endorse any form of hate, hate group or terrorist activity
- discriminate unlawfully on the basis of gender, race, religion, creed, national origin, disability, age, sexual orientation, or any other basis prohibited by law, as determined by the sole discretion of the Promoter
- involve any form of mandatory religious study or discriminate against any faith or group.
- projects that promote religious advocacy, attempt to convert people to another religion, or attempt to expand membership are not eligible to win an Award, and may be removed at any point of the Awards at the sole discretion of the Promoter
- support any particular political party or affiliated group
- directly promote or speak negatively about any particular faith, political action, legislation or party, or promote or encourage the violation of any law, as determined by the sole discretion of the Promoter
- promote any activities that may appear unsafe or dangerous, as determined by the sole discretion of the Promoter
- relate to controversial subject matter or any subject that is contrary to the interests of the Aviva Group of companies ('Aviva') (including, but not limited to, projects that present an unacceptable regulatory, reputational, or other risk to Aviva), as determined by the sole discretion of the Promoter
- be used for commercial use or promotion. Ideas that are connected to for-profit business ventures or that financially compensate an idea creator beyond fair wage are not eligible to win any Award and may be removed at any point; or
- be used towards a raffle, chance, or lottery prize.

Submissions for either the Charity or Community Organisation/Club must fall under one or more of the following themes and Broker Employees can select the option, as part of the nomination process for their nomination to be considered.

- **Diversity, Equality and Inclusion:** promoting the fair treatment and full participation of all people, particularly groups who have historically been underrepresented or subject to discrimination on the basis of identity or disability. Projects include developing facilities including female dressing rooms/shower, local community facilities, sensory spaces, school holiday related clubs, adapting premises for accessibility, life skills for people with disabilities, period poverty, support for carers and domestic abuse support.
- **Climate Action:** promoting healthy, thriving communities by preventing, preparing for and protecting against the impacts of climate change. Projects include education activities, community green spaces and gardens, solar panels, waste reduction, pollution prevention, EV infrastructure re-wilding, biodiversity loss/restoration, promoting the circular economy and improving wildlife habitats.
- **Financial Wellbeing:** helping people take control of their wellbeing by giving them the tools to be more financially independent and ready for anything. Projects include homelessness support, apprenticeships, transport access to work, food, clothing and hygiene banks, financial education and digital skills for finance.

19. Picking the Prize Winners

We will review all entries and determine, at Our sole discretion whether the application meets the eligibility and entry criteria detailed in clause 18 above.

Nominated Charities or Community Organisation/Clubs that have qualified as Finalists will be contacted by email by the Moderator on or before **18th November 2025** and will be requested to supply Due Diligence information as requested. Please refer to Appendices for further details.

Each Finalist must submit the required additional information to the Moderator before midnight on **21st November 2025** in order to remain in consideration for an Award.

If any Finalist does not respond to the email from the Moderator on or before midnight **21st November 2025**, providing the required additional Due Diligence information, their place as a Finalist will be forfeited.

Alternative Finalists will be contacted by email by the Moderator after **21st November 2025** and will be requested to provide additional information. Alternative Finalists must submit the required additional information to the Moderator within 48 hours of being contacted by the Moderator.

If any Alternative Finalist does not respond to the email from the Moderator before within 48 hours of being contacted by the Moderator providing the required additional information, their place as a Finalist will be forfeited.

The Promoter reserves the right to select an Alternative Finalist (which will be the Nominated Charity or Community Organisation/Club that has the highest Final Score that has not yet been selected as a Finalist) in place of a removed Finalist.

Charities Trust will carry out due diligence checks on the 8 shortlisted prize winners on the week commencing 15th December 2025 and a deadline of the 22nd January 2026 to be completed.

Once Due Diligence has been passed the 8 finalists will be invited to make a 15-minute presentation on their Project to our panel of Judges on **22nd January 2026**. Our Judging Panel will be made up of a wide variety of judges.

The Award Winners will be chosen by the panel of judges, using a fair and transparent judging process.

There will be two overall Fund Prize Winners receiving an Award of €20,000 each.

There will be 6 Fund Runners-Up receiving €10,000 each.

There will be 50 early entry submissions receiving €700 each.

Each Nomination will be moderated on Aviva's behalf at submission by Charities Trust.

The Promoter will contact each submitter (Broker Employee) to notify their respective shortlisted nominees and Charities Trust will contact the Charity or Community Organisation/Club directly to advise them of the next steps and the required due diligence documentation.

The first 50 nominees to be entered into the competition will receive €700 each. This excludes those who have won an overall Fund Prize or a Runners-Up Prize. These nominees will be notified by email from the Promoter that they have won.

The Award Winners will each receive their respective Awards by way of an electronic funds transfer from the Moderator. The Award Winners will receive the Award funds within six weeks of notification of winning an Award, providing all relevant Due Diligence information requested by the Moderator has been submitted to the Moderator and is deemed in order by the Moderator.

Further details about the judging process are contained in **Schedule 1**.

20. Limitations on liability

In so far as permitted by law, the Promoter does not assume any responsibility for:

- Incorrect or inaccurate entry, or for any faulty, incorrect, failed, erroneous or failed electronic data transmissions;
- Communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, satellites, servers, computers, or providers utilized in any aspect of this promotion causing delays or disruption;
- Inaccessibility or unavailability of the internet or the website or any combination thereof; or
- Insofar as permitted by law, any injury or damage to participants or to any other person's computer which may be related to or resulting from any attempt to participate in the promotion.

The Promoter accepts no responsibility for any damage, loss, liabilities, injury, or disappointment incurred or suffered by You as a result of any Nomination for the Awards or accepting an Award.

The Promoter cannot accept responsibility for the acts or omissions of third parties.

The Promoter further disclaims liability for any damage to Your or any other person's computer relating to or resulting from participation in or downloading any materials in connection with the Awards.

The Promoter shall not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control.

The Promoter accepts no responsibility for any Nomination which due to a technical error or any other reason, is not received or is delayed.

Nothing in these Terms and Conditions shall exclude the liability of the Promoter for death, personal injury, fraud, or fraudulent misrepresentation as a result of its negligence.

21. Dispute

In the event of any dispute regarding the rules, results and all other matters relating to this Competition, the Promoter's decision and that of its judges is final and no correspondence will be entered into with any person other than in relation to the processing of personal data as outlined in the Data Protection Notice below.

22. Invalidity

If any of these clauses should be determined to be illegal, invalid, or otherwise unenforceable then it shall be severed and deleted from these Terms and Conditions and the remaining clauses shall survive and remain in full force and effect.

23. Jurisdiction

This Competition and these Terms and Conditions are governed by Irish law and the courts of Ireland shall have exclusive jurisdiction over any dispute arising out of or in connection with this Competition.

Data Protection Notice:

This notice explains the most important aspects of how We use your personal information in relation to the Aviva Broker Community Fund and what rights you have in relation to your personal information. Our full Privacy Policy can be viewed on www.aviva.ie, or a copy can be requested by writing to the Data Protection Officer, Aviva Life & Pensions Ireland DAC, Building 12, Cherrywood Business Park, Loughlinstown, Dublin 18, D18 W2P5, Ireland or email us at dpo@aviva.com.

Identity of the Data Controller: The data controllers responsible for this personal information are the Aviva entities that are active within the Republic of Ireland and are known as the Promoter of the Aviva Broker Community Fund Competition.

What information we collect and what we use it for: We will only make use of and process the personal information provided by Nominators, Nominees and Award Winners in connection with the Aviva Broker Community Fund, to the extent necessary to run and administer this Aviva Broker Community Fund Competition and as set out in the terms and conditions of the Competition.

As part of the nomination process, your name and contact details will be required for communication purposes. Additional personal information may be required from the Award Winners to carry out due diligence, including name, contact details and date of birth of the Trustees and Senior Managers.

Award winners and associated broker employees may be asked to be photographed for use on the Aviva Broker Community Fund website, social media, and promotional materials for the 2026 Fund. If permission is not given, this will not affect their eligibility or receipt of any prize.

In line with the Terms and Conditions, by submitting a nomination, Insurance Broker Employees and Financial Advisors confirm that Nominees and Award Winners have agreed to the sharing of their personal information for participation in the Competition and related communications.

If you're sharing someone else's personal information with us, please inform them of what you've shared and provide them with a copy of this Data Protection Notice.

Legal grounds for processing for the purposes of the Aviva Broker Community Fund: The Promoter relies on the legal ground of legitimate interests in order to process the personal data of the participants in the Competition.

Who we share information with: We will share personal information with third parties who provide services to Us in relation to the Aviva Broker Community Fund e.g. Charities Trust who require this to complete due diligence, Crowdfunder and Jotform to process the nomination. Award Winner details will be available on request and will be published on the Awards Website after the Presentation.

How long we keep personal information for: Personal information submitted in relation to the Aviva Broker Community Fund, for those submissions that do not receive an award will be deleted on or before **31st March 2026**.

Personal information submitted for Award Winners will be kept and used for the purpose of following up on how Award money has been spent and for promotional activity for Aviva Broker Community Fund until 1st June 2026.

Your rights:

You have various rights in relation to your personal information, including:

- the right to request access to your personal information;
- correct any mistakes on our records;
- erase or restrict records where they are no longer required;
- to object to the use of your data where the processing is based on our legitimate interest;
- withdraw consent, where applicable.

Note: you have the right to object to the use of your personal information at any stage however, any successful objection may have consequences (e.g. prevent us from processing and/or administering your entry and you may not be able to claim any award that you may otherwise be entitled) and we can discuss this if you want to object.

This Privacy Notice covers all websites operated by Aviva that you may be linked to by using the Awards Website. Any other websites that may be linked to or by our website(s) will be subject to their own policies which may differ from ours. You should carefully read the privacy policies of these websites before submitting any personal information.

Contacting us: If You have any questions about how We use personal information, manage personal information within Our business or if You want to exercise Your rights stated above, please contact our Data Protection team by either emailing them at DPO@aviva.com, writing to the Data Protection Officer, Aviva Life & Pensions Ireland DAC Aviva, Building 12, Cherrywood Business Park, Loughlinstown, Dublin 18.

If You have a complaint or concern about how We use your personal information, please contact Us in the first instance and We will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Office of the Data Protection Commission at any time.

SCHEDULE 1

Appendix 1

Moderator's shortlisting criteria

All Nominations will be reviewed by the Moderator, who will review the Nominations based on the following criteria (the “Judging Criteria”): -

Impact weighting total 45%

- How many people will directly and indirectly be impacted by this Project?
- How urgent is this Project?

•Success, Sustainability and Longevity weighting total 25%

- Does this Project need any other funding?
- Does it already have all funding and this will complete the Project?
- How visible will the funds going towards the Project be?
- How long will project last for? How long will the benefits be felt by the community?

Alignment to Aviva's Sustainability Ambition total 15%

- Will this Project align to Diversity, Equality and Inclusion, Climate Action or Financial Wellbeing?

Uniqueness weighting total 10%

- How unique is this Project?
- Is there anything in the Community already like this?

Effort weighting total 5%

- How much effort has gone into the submission?
- Is it well written and well expressed?

Representatives of the Moderator will give each eligible Nomination a score 0 - 5 for each criterion of the Judging Criteria based on the contents of each Nomination. The weighting will then be applied to those scores to create an overall score.

The overall scores of each representative of the Moderator will then be aggregated and averaged across these representatives of the Moderator to get the Final Score for each Nomination (“Final Score”).

If the Promoter believes there may be a conflict of interest based on a relationship between a representative of the Moderator or a member of the Judging Panel and a Nominated Charity or Nominated Community Organisation/Club, the scores of that representative or member may not be included in the evaluation of the Application or presentation relating to that Nominated Charity or Nominated Community Organisation/Club.

The Promoter reserves the right to remove any Nomination from consideration for an Award at any point and for any reason whatsoever, including, but not limited to the Nominated Charity or Nominated Community Organisation/Club associated with that Nomination failing to meet the Promoter's internal policies regarding charitable donations following Due Diligence.

Should the Nomination being removed from consideration relate to a Finalist, the Promoter reserves the right to select an alternative Finalist which will be the Nominated Charity or Nominated

Community Organisation/Club that has the highest Final Score that has not yet been selected as a Finalist. Any such alternative finalist will also be required to satisfy the Due Diligence requirements.

Nominated Charity or Nominated Community Organisation/Club that have qualified as Finalists will be contacted by email by the Moderator on or before **18th November 2025** and will be requested to supply Due Diligence information as outlined in the Appendices depending on the relevant prize fund.

Each Finalist must submit the required additional information to the Moderator before midnight on **21st November 2025** in order to remain in consideration for an Award.

The Moderator will then conduct Due Diligence following receipt of this additional information. If any Finalist does not respond to the email from the Moderator before midnight on **21st November 2025**, providing the required additional information, their place as a Finalist will be forfeited.

The Promoter reserves the right to select an alternative Finalist (which will be the Nominated Charity or Nominated Community Organisation/Club that has the highest Final Score that has not yet been selected as a Finalist) in place of a removed Finalist.

Alternative Finalists will be contacted by email by the Moderator after **21st November 2025** and will be requested to provide additional information. Alternative Finalists must submit the required additional information to the Moderator within 48 hours of being contacted by the Moderator.

If any alternative Finalist does not respond to the email from the Moderator before within 48 hours of being contacted by the Moderator providing the required additional information, their place as a finalist will be forfeited.

Once Due Diligence has been passed, the 8 finalists will be invited to make a 15-minute presentation on their Project to our panel of Judges on 22nd January 2026.

Appendix 2 - Judging Panel

The Award Winners will be chosen by an extensive panel of judges, using a fair and transparent judging process. Our judging panel will be made up of a wide variety of impartial judges.

The Prize Winners will be notified on 22nd January 2026 as to whether or not they have become the ABCF Award winner or one of the remaining ABCF Runner-Up Award winners. The Award Winners details will then be published on the Awards Website after the Award Winners have been notified.

Appendix 3

Due diligence forms

Forms similar to the below will be sent to organisations being considered for a donation for completion.

Organisations must complete the appropriate form and send a copy of this with evidence required by email to brokercommunityfund@charititrust.org. If you do not provide this information by the due

date, the organisation will not be eligible to receive funding. For assistance completing the form please contact Charities Trust using the email address above.

- a) “Level 1 vetting form” – the charities who will receive the €700 early entry prizes will have to complete this



Charitable Organisation Verification Form			
Contact Details i.e. the best person to contact at your organisation			
Contact Name:		Telephone:	
Position in Organisation:		Email Address:	
Your Details i.e. the person completing this form, if different from main contact			
Contact Name:		Telephone:	
Position in Organisation:		Email Address:	
Organisation Details			
Organisation Name:			
Postal Address:			
Organisation Purpose: Please include an overview of your organisation's charitable purpose / reason for being. Payments made by Charities Trust can only be used to meet this criteria			
If your organisation is registered as a charity or NGO, please provide your charity regulator and registration number			
Regulator:		Registration No:	
Banking Information			
Please include details of the bank account into which you wish to receive Charities Trust donations. Your bank details will be securely stored and they will not be shared with third parties.			
Bank Name:		Account Name:	
Sort Code:		Account Number:	
IBAN/BIC (if required)		SWIFT code:	
FCRA (required for India)		Other (if required)	
Evidence			
As part of our security procedures, we require evidence to verify the banking details you have provided. Please provide a legible scan, photograph or download of redacted bank statement or a voided cheque with this form, clearly showing the account number and account name. <u>Screenshots of online banking and letters from the bank are not acceptable.</u> Sensitive information such as balances or transactions can be obscured if preferred. Please tick the box to indicate that you have provided evidence with this form ☐			
Additional Comments / Information			
If you have any further comments in relation to this verification process please provide them here			
Declaration			
I can confirm that I represent the organisation named in this Verification Form and that it is willing to receive charitable donations that will be used in accordance with our charitable purposes.			
Signed:		Dated:	
Suite 20-22, Century Building, Tower Street, Liverpool L3 4BJ info@charitiestrust.org 0151 286 5129 www.charitiestrust.org.uk Charity Registration No. 327489 Company Registration No. 2142757 VAT Registration No. 112 8670 27			

- b) “Aviva due diligence form for non registered organisations” - the community organisations/clubs who will receive the €700 early entry prizes will have to complete this:



To be completed by the organisation being considered for a donation.

Organisation Details

Bank Details

Contact Point

1

Age Group	Male (%)	Female (%)
18-24	50	50
25-34	50	50
35-44	50	50
45-54	50	50
55+	50	50

Section 3: Organisation Statements		True	False
a.	There are no individuals or for-profit organisations that own or benefit from the organisation income and assets other than as outlined in the organisation activities (only applies to charitable donations)	☐	☐
b.	The organisation does not negatively discriminate on the grounds of Race, Religion, Sexual Orientation, Physical or Mental Disability or Age	☐	☐
c.	The activity does not include the propagation of religious belief or discriminate against participants / beneficiaries based on religion	☐	☐
d.	The organisation is not in the process of winding up/dissolving	☐	☐
e.	In relation to the entity and connected individuals: - They are not on a relevant international or local sanctions list, - There are no current bribery and corruption or other criminal investigations, prosecutions or allegations in the public domain connected to them,	☐	☐

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	There are no PEPs/RCA relationships identified.	☐	☐
f.	The organisation does not participate in political campaigning either directly or indirectly	☐	☐
g.	Only for organisations working with children: the organisation has a child protection policy or equivalent	☐	☐

Section 4: Documentation

Guidance Notes The following documents **must** accompany this form. Please tick to confirm their inclusion

Required Documentation

1. List of all Trustees and Senior Management (i.e. CEO, board of directors or equivalent decision makers) (For ALL donations): A list of all Trustees and Senior Management connected to your charity. Full names, D.O.B and residential address will suffice, but we may request further information. These names are required for due diligence purposes and to comply with financial sanctions legislation.	☐
2.	☐
3.	☐
2. Bank Details Evidence (For ALL donations): Please provide a scan or photograph of a bank statement or voided cheque, clearly showing the account number and account name and send it with this form. Information, such as balances or transactions can be obscured/redacted if preferred. Please tick the box to indicate that you have provided evidence with this form. Please provide the evidence in English.	☐

Section 5: Declaration

Guidance Notes This section must be completed by the person detailed in Section 1. Failure to fully complete this section will result in a delay in the vetting process.

I confirm that: - I represent the organisation named in this vetting form - I have attached all the required documentation, as listed in Section 5 - All the information supplied is true to the best of my knowledge at the time of completion	Signed:	
	Print Name:	
	Title:	
	Date:	

- c) "Aviva due diligence form 2020" – charities and the charities who will be shortlisted for donations €10,000 or over will have to complete this



Charitable Organisation Due Diligence – to be completed by the organisation

This information is completed before a donation is approved. It aims to inform our decision-making and may form the basis of a more detailed donation agreement, if required at a later stage (e.g. partnerships or restricted donations).

To be completed by the organisation being considered for a donation.

Section 1: About the Organisation

Organisation Details

Registered Name:			
Commonly Known As (if different):			
Address:			
Postcode / Zip:		Telephone:	
Email:		Web Address:	
Date Organisation Created:		Governing Body:	
Registration No:			

Bank Details

Bank Name:		Account Name:	
Sort Code:		Account Number:	
IBAN (if required)		Swift Code (if required)	
Other (if required)			

Contact Point

First Name:		Last Name:	
Position in Organisation:			
Telephone:		Email Address:	

Section 2: Purpose of the Donation

Guidance Notes

*Restricted donations: Donations given for and specific project or activities.
Unrestricted donations: donations given to support the organisation. Not tied to a specific deliverable or activity.*

Donation amount:	
If applicable, what is the duration of this project /partnership?	

Purpose and Goals

Does the donation support Aviva's strategy?

Keep or delete as appropriate:

1. Environmental and community resilience (E.g. Red Cross)
2. Financial capability and inclusion (E.g. access to insurance)
3. Diversity and inclusion (E.g. LGBT, women's empowerment, etc)
4. Improving health and wellbeing
5. Other, please specify:

Please outline the main purpose and goals to be delivered by the donation:

Please provide a brief description of how the organisation will deliver the purpose of the donation (e.g. through training, awareness raising campaign, volunteering, etc) as well as a description of the main milestones for the project or partnership:

Impact Evaluation

Please provide a brief description of the KPIs this project/partnership will use to report outcomes/impact.

Example of KPIs include:

- Number of direct beneficiaries
- Number of beneficiaries who have gained new skills because of the project
- Number of employees who have volunteered in the project

Section 3: Organisation's Capability

Guidance Notes

Experience

Please summarise the organisation's track record and/or explain why:

- it is best placed to deliver the partnership/project or
- it should receive the donation (i.e. when receiving an unrestricted donation)

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Do more than 20% of your annual income come from one donor/social investor? If so, what is your fundraising strategy to ensure financial continuity should this funding come to an end?

Section 4: Organisation Statements

True False

a. There are no individuals or for-profit organisations that own or benefit from the organisation income and assets other than as outlined in the organisation activities (only applies to charitable donations)	☐	☐
b. The organisation does not negatively discriminate on the grounds of Race, Religion, Sexual Orientation, Physical or Mental Disability or Age	☐	☐
c. The activity does not include the propagation of religious belief or discriminate against participants / beneficiaries based on religion	☐	☐
d. The organisation is not in the process of winding up/dissolving	☐	☐
e. In relation to the entity and connected individuals: • They are not on a relevant international or local sanctions list, • There are no current bribery and corruption or other criminal investigations, prosecutions or allegations in the public domain connected to them, • There are no PEPs/RCA relationships identified.	☐	☐
f. The organisation does not participate in political campaigning either directly or indirectly	☐	☐
g. Only for organisations working with children: the organisation has a child protection policy or equivalent	☐	☐

Section 5: Documentation

Guidance Notes The following documents **must** accompany this form. Please tick to confirm their inclusion

Required Documentation

- | | |
|---|--------------------------|
| 1. List of all Trustees and Senior Management (i.e. CEO, board of directors or equivalent decision makers) (For ALL donations):
A list of all Trustees and Senior Management connected to your charity. Full names, D.O.B and residential address will suffice, but we may request further information. These names are required for due diligence purposes and to comply with financial sanctions legislation. | ☐ |
| 2. Annual Accounts (Only for donations of £10,000 and over):
The organisation's most recent set of completed audited financial statements. | ☐ |
| 3. Registration Certificate (Only for donations of £10,000 and over):
If your organisation is registered with a governmental department or other regulator (and there is no online public record we could easily access), please provide a scanned copy of this certification. | ☐ |

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- | | |
|--|--------------------------|
| 4. Bank Details Evidence (For ALL donations):
Please provide a scan or photograph of a bank statement or voided cheque, clearly showing the account number and account name and send it with this form. Information, such as balances or transactions can be obscured/redacted if preferred. Please tick the box to indicate that you have provided evidence with this form. Please provide the evidence in English. | ☐ |
|--|--------------------------|

Section 6: Declaration

Guidance Notes This section must be completed by the person detailed in Section 1. Failure to fully complete this section will result in a delay in the vetting process.

I confirm that: - I represent the organisation named in this vetting form - I have attached all the required documentation, as listed in Section 5 - All the information supplied is true to the best of my knowledge at the time of completion	Signed:	
	Print Name:	
	Title:	
	Date:	

Appendix 4

Jotform Application (Nomination Form) linked to Crowdfunder platform



Aviva Broker Community Fund Ireland application

Broker Details

Company name *

Aviva Broker Agency Number *

Employee Name *

First Name

Last Name

Employee Email Address

ex: myname@example.com

This email address will be used in correspondence, including notification of your submission.

Address *

Street Address

Street Address Line 2

City

Eircode

Do you work in general insurance or life insurance?

- ☐ General insurance
- ☐ Life insurance

Aviva Account Manager *

Charity/Community Organisation Details

Please enter the details below of the Charity or Community Organisation/Club that you would like to nominate for this fund.

Confirm that you have read the [eligibility criteria](#).

- ☐ I confirm that I have read the Aviva Ireland Broker Community Fund eligibility criteria

What type of organisation are you nominating? *

- ☐ Charity
- ☐ Community Organisation/Club

Charity or Community Organisation/Club Permission *

- ☐ Please confirm that the nominated Charity or Community Organisation/Club is aware of your nomination and that they have consented to their name being made public as part of the Aviva Broker Community Fund. All Charities/Community Organisations/Clubs will be advised via email of their nomination after submissions close and will be asked to confirm their consent to be part of the ABCF process.

Charity or Community Organisation/Club Project Details

Tell us about the Charity or Community Organisation/Club that you are nominating *

0/100

Tell us about the Project you're looking to secure funds for *

0/100

Which of the below themes does this Project best align to? *

- ☐ **Diversity, Equality and Inclusion:** promoting the fair treatment and full participation of all people, particularly groups who have historically been underrepresented or subject to discrimination on the basis of identity or disability e.g. developing facilities including female dressing rooms/shower, local community facilities, sensory spaces, school holiday related clubs, adapting premises for accessibility, life skills for people with disabilities, period poverty, support for carers and domestic abuse support.
- ☐ **Climate Action:** promoting healthy, thriving communities by preventing, preparing for and protecting against the impacts of climate change e.g. education activities, community green spaces and gardens, solar panels, waste reduction, pollution prevention, EV infrastructure re-wilding, biodiversity loss/restoration, promoting the circular economy and improving wildlife habitats.
- ☐ **Financial Wellbeing:** helping people take control of their wellbeing by giving them the tools to be more financially independent and ready for anything e.g. homelessness support, apprenticeships, transport access to work, food, clothing and hygiene banks, financial education and digital skills for finance.

How does the Project align to this theme? *

How many people will be impacted by this funding and when (prizes range from €700 to €20,000)?" *

Completing this form involves sharing your details with Charities Trust (the Moderator) who process donations and information for the Aviva Broker Community Fund. They will only ever contact you if they have any queries relating to your instructions. For more information on how Charities Trust uses and protects your data please view their privacy policy at <http://www.charitiestrust.org.uk/privacy-statement/>.

Agreement to terms and conditions *

- ☐ By ticking this box you are confirming that you have read and understand the [terms and conditions](#) of the Aviva Broker Community Fund.

If you would like your nominated Charity or Community Organisation/Club to assist you in completing this form, please "SAVE" this form, "skip create an account" and share the "Draft Link" provided with the organisation to allow them to review and edit the application.

Please remember to "SAVE" your changes on your published nomination, otherwise other team members will not be able to edit the form or changes may get lost.

Please remember to "SAVE" your changes on your published nomination, otherwise other team members will not be able to edit the form or changes may get lost.

To submit your nomination, please select "Submit"

If you require any additional assistance or information, please contact support@communityfund.aviva.com

Save

Submit