MY CHIPPY REWARDS SCHEME: Terms & Conditions (October 2026)

To sign up to our new loyalty programme and to receive our online offers and coupons, you will have to opt into marketing. You will not be eligible for these offers if you have not given us your consent to receive marketing communications from us.

'We', 'Our', 'Us' / Fishnchickn Ltd (and our *trading brands: 'Fishnchickn', 'Churchill's Fish & Chips', 'Bankers Fish & Chips', 'The Boundary Fish & Chips and 'Toff's of Muswell Hill)* use a points & stamp combined reward scheme which offers the following:

Points:

- Earn **200 points** and receive a **£10 coupon** to be redeemed.
- Earn **1 point for every £1** spent.
- Points are awarded based on the price of each individual product rounded to the nearest pound, not the final cost of all items combined at checkout. Points are rounded down from 49p and up from 50p on each item.
- **Example 1**: Customer orders 3 x Small Haddock @ £6.35 each and earns 18 points (3 x £6), despite the total basket spend being £19.05
- **Example 2**: Customers orders 3 x 3 SFC & Free Chips @ £8.59 and earns 27 points (3 x £9), despite the total basket spend being £25.77

Stamps:

- Earn a stamp for each transaction with a minimum spend of £10.
- Collect 5 stamps and receive a coupon for 1 free regular portion of chips.

At *Toff's of Muswell Hill* stamps can be earned on takeaway, collection, My Chippy Delivery and restaurant orders. However, points can only be earned on takeaway and My Chippy online orders, restaurant orders do not qualify. Points can be earned on restaurant orders at *The Boundary* and *Bankers* restaurants.

The points reward coupon for £10 can be redeemed in-store, at kiosk, online for collection or My Chippy Delivery and in the restaurants at *The Boundary, Bankers* and *Toff's of Muswell Hill*. It is valid for exactly 30 days, calculated as 720 hours from the date and time of issue. Coupons must be used within this validity period. This means a coupon may expire earlier in the day on the expiry date shown and may not remain available until the end of that calendar day.

To avoid disappointment, we recommend using your coupon before the expiry date shown, rather than waiting until the final day. Once the validity period has passed, the coupon will automatically expire and cannot be reissued, reinstated or redeemed under any circumstances.

The stamp reward coupon for a free regular portion of chips can be redeemed in-store, at kiosk and online for collection or My Chippy delivery, but not in the restaurants at *The Boundary, Bankers and Toff's of Muswell Hill.* It is valid for exactly 30 days, calculated as 720 hours from the date and time of issue. Coupons must be used within this validity period. This means a coupon may expire earlier in the day on the expiry date shown and may not remain available until the end of that calendar day. To avoid disappointment, we recommend using your coupon before the expiry date shown, rather than waiting until the final day. Once the validity period has passed, the coupon will automatically expire and cannot be reissued, reinstated or redeemed under any circumstances.

Coupons:

Coupons can be redeemed in-store and through our online ordering platforms on click and collect and My Chippy delivery (available in selected stores). Coupons **cannot** be redeemed through any third-party aggregators such as Just Eat, Deliveroo or Uber Eats.

Members who have opted into receiving marketing are also eligible to receive additional exclusive coupons. Welcome coupons will be in members accounts on sign-up, these are outlined below. Additional coupons may be automatically loaded onto members online accounts at various points in the month, the number and type of coupons will vary from month to month and from shop to shop.

1. Coupons are not redeemable in conjunction with our lunchtime offers or any other promotions
2. Menus may vary from each location and all products are subject to availability
3. Points, stamps and coupons are not exchangeable for cash
4. Coupons must be used within the validity period outlined on the coupon
5. A minimum spend may be required to redeem discounts and offers
6. We reserve all rights to refuse the redemption of any fraudulent or altered coupons
7. We reserve the right to make changes or withdraw our loyalty offers at any time, without prior notice

Welcome offer coupons

If you have opted into marketing when joining our database and loyalty scheme, you will receive a welcome coupon for:

- 1 free portion of regular chips (when you spend £5). Available any time any day.

1. All chips are served as a regular portion.
2. It is valid for exactly 30 days, calculated as 720 hours from the date and time of issue. Coupons must be used within this validity period. This means a coupon may expire earlier in the day on the expiry date shown and may not remain available until the end of that calendar day. To avoid disappointment, we recommend using your coupon before the expiry date shown, rather than waiting until the final day.

3. Once the validity period has passed, the coupon will automatically expire and cannot be reissued, reinstated or redeemed under any circumstances.
4. All coupons are single use.
5. Coupons must be applied in cart before check-out or scanned in store. They do not apply automatically. For a coupon to apply the qualifying item must already be in basket.
6. The coupon applies to portions of chips in basket, removing the cost of a regular chip portion, it does not add an additional portion to your order. If you wish to enjoy an additional portion of regular chips please add another to basket.
7. Please note, the menu may vary from store to store, and all products are subject to availability.
8. We reserve the right to make changes or withdraw our loyalty offers at any time, without prior notice.
9. This coupon cannot be redeemed through home delivery. This coupon is only redeemable through our click and collect platform or in-store takeaway only, unless otherwise stated.
10. A minimum spend of £5 is required to redeem this offer.

If you signed up before 5th October 2026 you will have received our previous welcome coupon:

- 25% off your first order

1. Starting 1st September 2026
2. For sign-ups before 4th October 2026
3. The maximum discount on any order is £25.
4. It is valid for exactly 30 days, calculated as 720 hours from the date and time of issue. Coupons must be used within this validity period. This means a coupon may expire earlier in the day on the expiry date shown and may not remain available until the end of that calendar day. To avoid disappointment, we recommend using your coupon before the expiry date shown, rather than waiting until the final day.
5. Once the validity period has passed, the coupon will automatically expire and cannot be reissued, reinstated or redeemed under any circumstances.
6. All coupons are single use.
7. You will need to apply the coupon in cart before check-out for all online orders. To apply the discount select it from the “apply promo code or coupon” drop down. Coupon must be scanned in store, discount does not apply automatically.
8. Please note, the menu may vary from store to store, and all products are subject to availability.
9. We reserve the right to make changes or withdraw our loyalty offers at any time, without prior notice.

10. This coupon is redeemable through our click and collect platform, kiosks, My Chippy Delivery or in-store takeaway only, unless otherwise stated. It cannot be used in any of our restaurants.

Birthday Coupons:
If you have opted into marketing when joining our database and submitted your date of birth to us, you will receive a 25% off coupon a week before your birthday to celebrate. You can redeem your coupon in-store or by ordering Click & Collect online. Birthday coupons cannot be redeemed in our restaurants at *The Boundary, Bankers or Toff's of Muswell Hill*

1. This promotion cannot be used in conjunction with any other coupon and cannot be used through any of our external online ordering platforms/ partners,
2. It is valid for exactly 14 days, calculated as 336 hours from the date and time of issue. Coupons must be used within this validity period. This means a coupon may expire earlier in the day on the expiry date shown and may not remain available until the end of that calendar day. To avoid disappointment, we recommend using your coupon before the expiry date shown, rather than waiting until the final day. Once the validity period has passed, the coupon will automatically expire and cannot be reissued, reinstated or redeemed under any circumstances.
3. We reserve the right to make changes or withdraw our loyalty offers at any time, without prior notice

Time limited offers
We may offer time and or location specific offers for example: Double points on Haddock, Double points Thursdays, 10% off purchases between 14:00 and 17:00 in X shop. Not all members of our loyalty scheme will receive the same coupons, some offers may be specific to a location or an individual's purchasing history. Specific terms and conditions for one off coupons will be featured on the coupon.

Gift Cards

The Chesterford Group Limited (registered in England and Wales with company number 08231023, with its registered address at Unit 5, Kierbeck Business Park, Wharf Lane, Vange, Basildon, Essex, SS16 4SW.) ("**we/ us**") supplies both digital and physical gift cards, together referred to as "**Gift Cards**".

The Gift Cards cannot be refunded or exchanged for cash or credit. No change will be given but any balance remaining can be used against future purchases until expiry. Please treat the Gift Card as cash. The Gift Card is not a cheque guarantee, credit, debit, or charge card. Gift cards will expire 12 months from the date of purchase of the Gift Card. Any remaining balance will be cancelled on expiry.

The minimum amount required to activate or top-up a Gift Card is £1. The maximum value limit on the Gift Card is capped to £200. Any amounts on this gift card must be in pounds sterling.

Usage of Gift Cards

All Gift cards can be used as full or part payment for food and/ or drink at any retail shops operating under the "fishnchickn", "Churchill's", "Banker's" "Toff's of Muswell Hill" and "Boundary" brands in the UK (the "**Shops**").

- When used as part payment for a transaction, cash & card can be used for the remainder of the payment in store. Online the remainder can be paid by card (or apple/google pay).
- card payments are accepted for the remainder of the payment.
- online on the My Chippy ordering website (order.mychippy.uk) and My Chippy app for Click & Collect, Home Delivery and Order To Table in the UK.
- The Gift Cards may not be used through a third- party.
- The value of any purchases will be deducted from the balance of the Gift Card.
- No change will be given but the balance may be applied to future purchases.

Cooling- Off Period and Returns

If you have purchased a Gift Card online, you have a 14- day period commencing on the day after the purchase was made to change your mind and cancel for a full refund, provided that you are the original purchaser, no balance on the Gift Card has been spent and the gift card has not been personalised. To initiate a refund, please contact us using the details below. Subject to the foregoing, we shall not accept returns of Gift Cards except in accordance with your statutory rights.

Lost, stolen or damaged Gift Cards

We may refuse to accept a Gift Card if we reasonably suspect it to have been tampered with, duplicated or otherwise subject to fraud or misconduct. Damaged, altered or expired gift cards will not be accepted and no refunds will be made.

We shall not be responsible if your Gift Card is lost, stolen, damaged, destroyed or used without permission. We will not replace or reimburse any remaining balance on such lost, damaged, destroyed or misused Gift Cards. Gift Cards cannot be resold.

View your balance

Gift card balances can be checked at: https://order.mychippy.uk/app/check-balance or in person at any of our Shops.

We reserve the right to amend these Gift Card terms and conditions when we consider it necessary and reasonable to do so. Usage of our Gift Cards constitutes acceptance of these terms and conditions. You should check these terms and conditions regularly to ensure that you are aware of any changes which we may have made.

These terms and conditions and any dispute or claim arising out of or in connection with it shall be governed by and construed in accordance with the law of England and Wales, and the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with these terms and conditions.

If you have any questions, please contact us on:
customerservice@tcg-ltd.co.uk
Phone number: 01279 713560

August £5 Bonus Offer - Gift Cards

1. Offer valid from **1 August 2026 until 11:59pm on 31 August 2026**.
2. Receive a **FREE £5 bonus** for every **£20 spent** on Gift Cards in a single transaction.
    - £20-£39.99 - £5 extra
    - £40-£59.99 - £10 extra
    - £60-£79.99 - £15 extra
    - £80-£99.99 - £20 extra
    - £100+ £25 extra
3. Maximum bonus value is **£25 per transaction**, awarded when you spend **£100 or more** on Gift Cards.
4. Bonus value will be added to the Gift Card(s) at the time of purchase.
5. Offer applies to the purchase of **physical and digital Gift Cards** only.
6. Gift Cards can be used as full or part payment in participating Fish 'n' Chick'n, Churchill's Fish & Chips, Bankers Fish & Chips , The Boundary Fish & Chips and Toff's of Muswell Hill locations, subject to the Gift Card terms of use.

Data protection:
We will collect, store, and process your personal information in accordance with our Privacy Policy, which forms part of these terms and conditions. Please have a read of our Privacy Policy to make sure you are happy with its contents. By creating an account, you are telling us that you agree to everything set out in our Privacy Policy.

Contact us: If you have any queries or feedback regarding our loyalty schemes/ discounts or anything else, contact our head office at **customerservice@tcg-ltd.co.uk or call 01279 713560.**