



Members Car Draw

- Car brand, colour and model is at the discretion of Core Credit Union Limited.
- Core Credit Union Limited accepts no liability if there are any faults to the car supplied which will be subject to the normal warranty issued by the manufacturer.
- The Board reserve the right to approve any changes to the draw rules without prior notification being given to participants.
- Winning members will be notified. A list of all winners will be displayed in each credit union office and through print, digital and social media.
- Membership of the draw must be completed prior to participation, no entry is valid unless the competition fee has been deducted from your account.
- There is no cash alternative, however the winner may negotiate a cash sum with the supplier in lieu of the car, which will not necessarily comprise the list price or garage selling price of the car.
- Winners with arrears on their loan account must first clear the arrears before collecting the remainder of their prize fund. If the member has failed to comply with the terms and conditions of their credit agreement, the board shall be entitled to sell the car or the prizes at the best available price and pay the winning member the net proceeds after deducting any such arrears to remedy such default.
- In the event of a deceased member winning any prize, the proceeds pass to the member's estate.
- If the prize is not collected by the winning member within 35 days of being notified in writing to members last known address, Core Credit Union Limited will be entitled to sell the prize at the best available price, and pay to the winning member the net proceeds.
- Members seeking to exit the Car Draw must complete a Car Draw Cessation Form which will be available in each office.
- By joining the draw, all entrants consent to the transfer of their personal data to the credit union for the purposes of the administration of this scheme and any other purpose to which the entrant has consented.

For more information go to www.corecu.ie/cardraw
or ask a member of staff.

Be in with a chance to
**win a new car
every 2 months**



- ▶ Ballybrack
01 272 5603
- ▶ Carrickbrennan
01 272 5608
- ▶ Dalkey
01 272 5605
- ▶ Foxrock
01 272 5607
- ▶ Glasthule / Dún Laoghaire
01 272 5606
- ▶ Sallynoggin / Glenageary
01 272 5604
- ▶ Shankill
01 272 5602

2016/10-18

Only €40 a year - Join today
Application forms available in all offices



www.corecu.ie

Car Draw Application Form

To be in with a chance to win a car every 2 months, tear off and hand in the completed form to a member of staff

Member Authorisation:



I / We (name in block capitals)

member number

wish to be included in the Core Credit Union Ltd Car Draw.

I / We authorise the deduction of €40 annually from shares

I / We have read, understood and agree to be bound by the Car Draw Terms & Conditions attached (please tick both boxes)

Contact no:

Date:

Member signature:

Member signature:

Car Draw Cessation Form:



If you **no longer wish** to participate in the car draw please complete the form below and hand in to a member of staff

I / We (name in block capitals)

member number

no longer wish to be included in the Core Credit Union Ltd Car Draw.

Please stop the deduction of €40 annually from shares (please tick box)

Contact no:

Date:

Member signature:

Member signature:

Checked by Credit Union Official:

Car Draw Terms & Conditions

- The Car Draw costs €40.00 annually. For participating members a deduction of €40.00 from shares will be taken annually at the beginning of October each year commencing on the 01/10/2015, unless the member completes the Car Draw Cessation Form. Any member who wishes to participate during the year will have the cost of entering the draw deducted on a pro-rate basis.
- The draw is open to members of Core Credit Union Limited only, who are aged 18 and over at the time of the draw.
- One entry per member. In the case of joint accounts the prize will be awarded to both members of the account.
- Clubs/Society & Community Group accounts may enter the draw. In the event of such a group winning, the prize will be awarded in the Group name.
- All directors, supervisors, staff and volunteers are eligible to enter the draw, provided they are members of Core Credit Union Limited.
- The first draw will provisionally be held in summer 2015 and every 3 months after that, with the winning entry drawn by the chairperson of the board. From 2017, the draw will be held every 2 months.
- The draw will be an ongoing project, subject to sufficient members subscribing to fund the purchase cost of the car.
- In the event of insufficient entries, the draw may be suspended or discontinued, or alternative prizes may be given - at the direction and discretion of the board.
- Participation in the draw is valid once written authorisation is received, by completing the form attached and handing it into staff of Core Credit Union Limited.
- This draw is self-financing and non-profit making. Should there be a surplus it will be disposed of by way of extra draws or competitions to car draw members.
- The financial accounts of the car draw will be audited and presented at the AGM.
- The Board reserves the right to amend the number and frequency of the car draws / cash prizes should sufficient / insufficient draw members be involved without further reference to the draw members.
- Winner's name will be made public, with the winner or their representative required to attend a photo shoot - to be used for publicity purposes and on social media, print media, in-store advertising and our website.
- A register of entrants will be maintained by Core Credit Union Limited at the registered office which is located in Ballybrack.
- A member of the Car Draw cannot win more than one prize in the same draw.
- If a member closes their account after deductions have taken place they will still be part of the draw until the end of the car draw year.
- It is the member's responsibility to ensure that they have sufficient funds in their account at time of deduction for the draw, those with insufficient funds will be excluded from the draw. Core Credit Union Limited has no obligation to notify members with insufficient funds in their account. Members must have a minimum of €50 in their account at all times to be eligible for the draw. €40 for the draw and €10 to keep the account open. Decisions concerning the rules made by the board are final.