

- 21) The Board reserve the right to approve any changes to the draw rules without prior notification being given to participants.
- 22) 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.
- 23) Membership of the draw must be completed prior to participation, no entry is valid unless the competition fee has been deducted from your account.
- 24) Where the prize is a car, a cash alternative can be provided for winners in lieu of the car, which will not necessarily comprise of the list price or garage selling price of the car.
- 25) 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.
- 26) In the event of a deceased member winning any prize, the proceeds pass to the member's nominee.
- 27) If the prize is not collected by the winning member within 90 days of being notified in writing to members last known address, the prize will be forfeited by the winner and Core Credit Union Ltd. will be entitled to sell the prize at the best available price and pay the net proceeds back into the Core Credit Union Members Draw account.
- 28) Members seeking to exit the draw must complete a Draw Cessation Form which will be available in each office.
- 29) The details provided in this entry form together with any other information that is furnished to us in connection with this application will be retained and processed by Core Credit Union in accordance with the Privacy Notice which is available on our website and in any of our offices.



CORE CREDIT UNION
— STRONGER TOGETHER —

22

Members Draw

Win a Car, Cash or Prizes
every month
all for €52 a year

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



- ▶ 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

2020/10-22



Members Draw Entry Form

To be in with a chance to win a car, cash or prizes every month, 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 Members draw.

I / We authorise the deduction of €52 annually from shares

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

Contact no:

Date:

Member signature:

Member signature:

Members Draw Cessation Form:

If you **no longer wish** to participate in the Members 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 Members Draw. Please stop the deduction of €52 annually from shares (please tick box)

Contact no:

Date:

Member signature:

Member signature:

Checked by Credit Union Official:

MEMBERS DRAW TERMS AND CONDITIONS

- 1) The Members Draw costs €52 annually. For participating members a deduction of €52 from Shares will be taken at the beginning of October each year, unless the member completes the Members Draw Cessation Form. Any member who wishes to participate during the year will have the cost of entering the draw deducted on a pro-rata basis.
- 2) The draw is open to members of Core Credit Union Ltd only, who are aged 18 and over at the time of the draw.
- 3) One entry per member. In the case of joint accounts the prize will be awarded to both members of the account.
- 4) 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.
- 5) Directors, supervisors, staff and volunteers are not eligible to enter the draw.
- 6) Draws are held on a monthly basis. Prizes will be selected based on the funds available. More than one prize may be awarded per month.
- 7) Draws are conducted at selected Core Credit Union offices, the registered office of the Credit Union or public events.
- 8) The draw is an ongoing project, subject to sufficient members subscribing to fund the prize / prizes.
- 9) In the event of insufficient entries, the draw may be suspended or discontinued; alternative prizes may be given at the direction and discretion of the board.
- 10) 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 Ltd. or e-mailing it to members@corecu.ie
- 11) 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 draw members.
- 12) The financial accounts of the Members Draw will be audited and presented at the AGM.
- 13) The Board reserves the right to amend the number and frequency of the draws / prizes should sufficient / insufficient draw members be involved without further reference to the draw members.
- 14) Winner's name will be made public, with the winner or their representative required to participate in a photo shoot - to be used for publicity purposes and on social media, print media, in-store advertising and our website.
- 15) A register of entrants will be maintained by Core Credit Union Ltd at the registered office of the Credit Union.
- 16) A member of the draw cannot win more than one prize in the same draw.
- 17) If a member closes their account after deductions have taken place they will still be part of the draw until the end of the draw year.
- 18) Car brand, colour and model is at the discretion of Core Credit Union Ltd.
- 19) Core Credit Union Ltd accepts no liability for any faults to the car supplied, which will be subject to the normal warranty issued by the manufacturer.
- 20) 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 Ltd has no obligation to notify members with insufficient funds in their account. Members must have a minimum of €62 in their account at all times to be eligible for the draw. €52 for the draw and €10 to keep the account open. Decisions concerning the rules made by the Board are final.