**Junior Savers Card, Terms and Conditions Template**

* The purpose of the Junior Savers Card is to encourage the lodgement of savings by the credit union member listed on the card. Each time the owner of the Junior Savers Card lodges money into their credit union account, a sticker will be placed on the card by Core Credit Union.
* To use the Junior Savers Card, you must first be a member of Core Credit Union.
* The Junior Savers Card may only be used by the Core Credit Union member and account holder, or their parent or guardian.
* The card owner is the person listed on the card.
* The Junior Savers Card may only be used in Core Credit Union as listed on the card.
* The Junior Savers Card is non-transferable.
* Members must lodge a minimum [e.g. €1] in order to receive a sticker.
* Members can collect and submit as many cards as they like, as long as they are in stock in Core Credit Union.
* The Junior Saver card is only available while stocks last.
* The card remains the property of the credit union member.
* Core Credit Union will offer a reward to members who complete their Junior Savers Card of €10 to the child’s school and they will be entered in a raffle to be held on 1st December 2021 to win one of 5 Kids Fitbits (1 per branch). For each completed card, Core Credit Union will gift €10 to the child’s participating school to a maximum of €500 per annum.
* The Junior Savers Card is only available in participating credit unions in Ireland and Northern Ireland.

**Junior Saver Scheme Draw: Terms and Conditions Template**

* The title of the competition is “Junior Savers Scheme Draw”.
* The draw will run from 20th September 2021 to 1st December 2021 inclusive.
* Winners of the draw will only be considered if they, or their parents or guardians, complete a Junior Saver Card and hand it into Core Credit Union between the above dates.
* The card is ‘complete’ when the relevant member has lodged savings into Core Credit Union eight times and received eight stickers.
* If the member entering the Junior Savers Scheme draw is under 18, they must have permission from their parent or legal guardian and parental/guardian’s permission to receive the prize.
* The winners will be selected at random in a draw held by Core Credit Union on 1st December 2021.
* The entrant can enter the draw as many times as they like between the above dates, as long as they have completed their Junior Saver Card (s).
* The prize is as described. The prize is non-transferable.
* Confirmation of the prize to the selected winner will be made in writing by email or through a phone call to the number provided.
* If the prize is declined or unclaimed for whatever reason within 30 Days from notification, the prize will no longer be available to that person without any liability to Core Credit Union. The prize will be forfeited and awarded to the next person selected in the draw. A winner will have to respond to the email or phone call from the ILCU within 40 days of notification or else the prize will be forfeited. A winner, whose prize has been forfeited, is not entitled to payment or compensation of any kind.
* Where applicable, the decision of Core Credit Union is final, based on the criteria set out in the competition and no correspondence will be entered into over this decision. Competitions may be modified or withdrawn at any time.
* In the event of a discrepancy between these standard terms and conditions and the details in the social media post promoting the competition, these terms and conditions shall prevail.
* Core Credit Union may disqualify, without notice, any entrant and/or winner it reasonably believes has failed to meet the qualifying criteria, has acted fraudulently, tampered or attempted to tamper with the operation of the competition or is in breach of these terms and conditions.
* To the extent permitted by law, Core Credit Union will have no liability for any claims, losses or damages of any kind arising out of or in connection with participation in this competition or the allocation or use of a prize.
* The prize draw is not open to children of, employees, board members or volunteers of Core Credit Union or their immediate family or partners of these persons.

**Junior Saver Scheme Draw - Privacy Statement Template**

* Core Credit Union collects your information and that relating to your parents or legal guardian for a number of reasons. This privacy notice describes how Core credit union collects and uses personal information about you for the Junior Saver Scheme Draw.
* ***Who looks after your information?*** Core credit union is the primary data controller of the personal information you give us.
* ***Our use of your information****:* When you participate in the Junior Savers Scheme Draw, we may process your data in a variety of ways, for several different reasons and with a range of legal justifications.
* ***Fulfilling contract****:* This basis is appropriate where the processing is necessary to:

Fulfil the Junior Savers Scheme Draw terms and conditions; administer the draw; and deal with your enquiries and requests; and issue prizes.

* ***Will your information be shared?*** Core credit union may share winners’ names on their website. We may also disclose personal data where we are legally obliged to disclose your information such as to our regulators or the Gardai. The legal basis for the publication of the winners’ names is legitimate interest, in order to ensure the credit union is transparent regarding the outcome of the draw. The legal basis for the disclosure of data to our regulators or the Gardai, is based on a legal obligation.
* ***How and why do we use your information?*** We will only process your personal information for the purposes of Core Credit Union Junior Savers Draw. Your personal information will be collected following your completion of the entry form.
* ***What information do we collect?*** We will collect, store, and use the following categories of personal information about you: Your name, address, school, membership number, contact number.
* *H****ow long will we keep your information*?** We don’t keep it forever, only for as long as we need it to complete the processes as listed above. We will destroy your personal data in a safe manner within one year of the Junior Savers prize draw.
* ***Getting in touch:***If you’re worried about how we get and use your information, you can speak to Core Credit Union staff, who will be able to help you and answer any questions that you have. If you would like to speak to an organisation who look after data protection in Ireland and Northern Ireland, please contact:

**ROI: Data Protection Commissioner** Tel: +353 57 8684800 or +353 (0)761 104 800

Lo-Call Number: 1890 252 231 Webform: <https://forms.dataprotection.ie/contact>;

Post: Data Protection Commissioner, 21 Fitzwilliam Square South, Dublin 2, D02 RD28, Ireland

**NI** Tel: 028 9027 8757 or 0303 123 1114 Email: ni@ico.org.uk Post: ICO, 3rd Floor, 14 Cromac Place, Belfast, BT7 2JB