



TERMS AND CONDITIONS FOR MDBI – HAMPER BASKET COMPETITION 2026

- 1 – The promoter of this giveaway promotion is **Core Credit Union** (the “Promoter”).
- 2 – This Competition is sponsored, endorsed and administered solely by Core Credit Union. You are providing your information to Core Credit Union and not to any other third party. The information you provide will be used for the purpose of administering this competition only and will not be shared with any other party. Please read these Terms and Conditions carefully.
- 3 – To enter the competition, the member must sign up for our €3,000 Member Death Benefit Indemnity (MDBI) cover. The competition itself has no entry fee; however, participation requires enrolment in the MDBI Programme.
- 4 – **Promotional Offer:** Members who sign up for the €3,000 Member Death Benefit Indemnity (MDBI) cover before 1st April 2026 will pay a reduced fee of €78 for cover for the remainder of the year. After this date, the annual fee will revert to the standard price of €104, which is deducted from the member’s Shares Account.
- 5 – All members already signed up to the MDBI Programme are automatically entered into the raffle, excluding Core Credit Union Officers or anyone professionally connected with the promotion.
- 6 – Only one entry per person is permitted.
- 7 – The competition will run from Friday, 6th March 2026 to Wednesday, 31st March 2026, closing at 4:30 PM. A raffle will be held on Friday, 2nd April 2026, where one winner will be randomly selected.
- 8 – The winner selected in the raffle will receive a Hamper Basket filled with assorted items, including chocolates and alcoholic beverages.
- 9 – The valid winner will be contacted by messenger or phone. Upon acceptance of these Terms and Conditions, the winner will be confirmed and may be announced on Facebook, Instagram and TikTok.
- 10 – The Promoter may use the winner’s image for advertising, promotional or publicity purposes in any media without additional compensation. The prize winner agrees to participate in such promotional activities as reasonably required by the Promoter.
- 11 – The decision of Core Credit Union, including any decision regarding eligibility or the awarding of a prize, is final and binding in all matters relating to the promotion. No correspondence will be

entered into except with potential winners. Any derogatory or inappropriate comments may result in disqualification from the competition.

12 – The Promoter shall not be liable for any loss, damage or consequential damage of any nature, whether in contract, tort (including negligence) or otherwise, arising from acceptance of these Terms and Conditions or in connection with any prize.

13 – **Data Protection Notice:** The Promoter will use your personal data for the purposes of administering this promotion, including contacting confirmed winners and, where applicable, including winner details in promotional activities. This processing is based on the Promoter's legitimate interest in generating goodwill among members and fulfilling its obligations in connection with this promotion.

14 – Please see our Data Privacy Notice for further information: <https://www.corecu.ie/data-privacy-notice/>

15 – If you are a winner, you have the right to object to the use of your personal data for promotional activities at any time. This will not affect any promotional activities already undertaken or commenced prior to your objection.

Core Credit Union Ltd. is regulated by the Central Bank of Ireland. Reg. No. 225 CU – E&OE.