

MEMBERS' ALL CASH PRIZE DRAW

INISHOWEN CREDIT UNION



MEMBERS DRAW
€10 EACH DRAW
ENTER TO WIN!

REF. NOV 2021

TOP CASH PRIZE OF €10,000

Buncrana | Carndonagh | Moville
E. info@inishowencu.ie
www.inishowencu.ie



Inishowen Credit Union Limited is regulated by the Central Bank of Ireland. Registered No. 274 CU

MEMBERS' ALL CASH PRIZE DRAW

INISHOWEN CREDIT UNION

TOP CASH PRIZE OF

€10,000



MEMBERS DRAW
€10 EACH DRAW
ENTER TO WIN!



TERMS AND CONDITIONS

16. Where there are multiple prizes, the order of the draw will be decided in advance by the Board of Directors.
17. The draw will take place in the main Inishowen Credit Union office at Cockhill Road, Buncrana under the supervision of the following: one member of the Board of Directors, one member of the Board Oversight Committee and one Independent Observer.
18. The winning members will be notified by phone and post within five working days of the draw, and the winners' names and photos may be displayed in all Inishowen Credit Union offices and in other credit union publications, subject to the member's consent and data protection legislation.
19. All cash prizes to be lodged to the members account, subject to share limits.
20. In the event of the winner being in default of any financial commitment to Inishowen Credit Union, the delivery of the cash prize may be delayed until such default is rectified and, if necessary, the prize proceeds may be utilised in order to meet such commitments and the remaining proceeds, if any, paid to the winner.
21. The accounts and systems of control governing the draw will be audited annually by the external auditor and/or the internal audit function the Inishowen Credit Union.

€10,000 CASH

22. Audited financial accounts of the draw fund will be presented to the Annual General Meeting of Inishowen Credit Union as part of the annual accounts of the credit union.
23. In the event that insufficient numbers subscribe to the draw, it may be suspended, amended or discontinued at the discretion of the Board of Directors. Notice of a change in circumstances will be provided to the members in good time. Any payment made by members in respect of a discontinued draw will be reimbursed to members.
24. The decision of the Board of Directors concerning the interpretation of the foregoing terms and conditions on any matter pertaining to the draw shall be final and not subject to appeal.

Where a cash prize lodgement takes a winning member over the share cap in place at that time. An exception would be made for the lodgement, as long as the shares remain below €100,000.

1. Entry is limited to one entry per member per draw.
2. Participation in the draw is limited to eligible members of Inishowen Credit Union Limited and they must be 18 years of age or over on or before the date of draw.
3. Directors, Board Oversight Committee members and staff of Inishowen Credit Union are not eligible to enter the prize draws.
4. Other volunteers of the Inishowen Credit Union are eligible to participate in the draw.
5. Family members of Directors, Board Oversight Committee members and staff of Inishowen Credit Union are eligible to participate in the draw.
6. With regard to joint accounts, the first named member is deemed to be the account holder for the purpose of the draw.
7. Participation in the draw is recorded & such records are held in the credit union's registered office in accordance with applicable data protection legislation.
8. The credit union will retain members' authorisation and withdrawal forms in accordance with data protection legislation.

WIN

9. A written record of winners and their prizes shall be retained, subject to data protection legislation.
10. Subscriptions of €10 are deducted twice a year from the participating members share balance. The draw is held twice a year.
11. All subscriptions collected from members will be used to pay for the prizes and operating costs of the draw.
12. It is the member's responsibility to ensure that sufficient funds are in place at the relevant time to enable their entry to be included. Inishowen Credit Union has no obligation to notify members with insufficient funds in their account. Sufficient funds is deemed to be at least €10 above the minimum share balance of €10 ie. at least €20 in the account.
13. Deductions shall continue until the member notifies the credit union in writing to cease same.
14. The main prize will be for €10,000 cash. The Board of Directors retains the right to amend the prize. Members will be provided with one month's notice of this change.
15. The draw will be non-profit making. Any surplus funds will be disposed of by way of additional prizes. The value of any such prizes will be at the sole discretion of the Board of Directors and will be carried out in accordance with the break-even basis of the draw.

ENTRY FORM

Please complete this form in BLOCK LETTERS. I wish to be included in the Inishowen Credit Union All Cash Prize Draw and I have read and understand the terms and conditions. I hereby authorise the deduction in advance of the draw of €10.00 from my shares and twice yearly thereafter, unless I give you written notice to cancel my subscription.

NAME		DATE OF BIRTH	
ADDRESS		EMAIL	
		TELEPHONE	
SIGNATURE		MEMBER NUMBER	
		DATE	

MARKETING From time to time Inishowen Credit Union would like to notify you of products, services, competitions and/or promotional offers that may be of interest to you.

If you wish to receive such marketing communications, please tick your preference: POST EMAIL TEXT TELEPHONE In addition, there are certain communications which the Credit Union is obliged to send you such as your statements & AGM notice. Please sign the section below authorising us to send these electronically by email. This will help save the environment and will represent a significant cost saving for your Credit Union. E-Statements E- AGM

signature _____ date _____

You have the right to notify us of change at any time of your right to refuse such marketing by writing to Inishowen Credit Union, Cockhill Road, Buncrana or by emailing info@inishowencu.ie or by using the opt-out options in any marketing message we send you.