

19. All cash prizes will be lodged to the member's account. All other prizes must be signed for in the credit union office by the winning member.
20. In the event of the winner being in default of any financial commitment to the credit union, the delivery of the prize may be delayed until such default is rectified and, if necessary, the cash prize may be allocated to meet such commitments and the net 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 of the credit union.
22. Audited financial accounts of the draw fund will be presented to the Annual General Meeting of the credit union as part of the consolidated accounts of the credit union.
23. The Board will review the operation of the draw on an annual basis to ensure it is operating in line with the relevant legislation and regulation.
24. 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.
25. The decision of the Board concerning the interpretation of the foregoing terms and conditions on any matter pertaining to the draw shall be final and not subject to appeal.

OTHER SERVICES

- 24/7 Online Banking
- Loans and Mortgages at Competitive Rates
- EFT – Electronic Fund Transfers
- Dividend on Savings
- Foreign Exchange
- Free Life Savings Insurance
- Death Benefit Insurance
- 24/7 ATM Cashcard
- Quick Lodge Service
- Discounted Insurance on 'home, life, car, travel' and more.
- Multi Function Mobile App
- Community Loans; Finance for your club / voluntary organisation



(059) 9131994



carlowcreditunion.ie

**Carlow District Credit Union Ltd.
Credit Union House, Askea, Carlow**

Sub offices: Rathvilly, Mayo Doonane

Carlow District Credit Union Ltd.

MEMBERS MONTHLY DRAW



**Cash Prize of
€15,000**

**Monthly Draw
Last Friday of each month**



€33.01 Per Annum

**WE ARE HERE FOR YOU,
NOT FOR PROFIT.**



Members Authorisation

Signed _____

Date _____

Membership No. _____

Phone No. _____

Please Tick box

I wish to be included in Carlow District Credit Union Monthly Draw

☐

Please deduct the amount required from my savings for this year and €33.01 annually in August each year thereafter, until you receive written confirmation from me to cease deduction. I understand that if there are insufficient funds in my account to make this deduction, then I shall not receive any notice in relation to the deficit, and I understand that I shall not be included in the draw for any relevant year.

☐

I acknowledge that I have read the rules, and fully understand same, and agree to abide by the rules, and fully understand same. **I agree to participate in any publicity involving this draw in the event of winning the prize.**

☐

Terms and Conditions

Carlow District Credit Union Ltd.

1. Entry is limited to one entry per member per draw.
2. Participation in the draw is limited to eligible members of Carlow District Credit Union Ltd., whose accounts have not been referred to solicitors or debt collection agencies.
3. Volunteers and staff of the credit union, who are directly involved in the operation of the draw, are not eligible to participate in the draw.
4. Other staff and volunteers of the credit unions **are eligible** to participate in the draw.
5. Family members of staff and volunteers **are eligible** to participate in the draw.
6. Participating members **must be 18 years of age or over** on or before the date 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.
9. A written record of winners and their prizes shall be retained, subject to data protection legislation.
10. Subscriptions are made annually by deducting €33.01 from the participating member's share balance.

• **Members Monthly Draw** •
• **Join at any time** •

Draw Rules

Carlow District Credit Union Ltd.

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. The credit union has no obligation to notify members with insufficient funds in their account.
13. Deductions shall continue until the member notifies the credit union in writing to cease same.
14. The Prize draw will be monthly for €15,000. The Board of Directors retains the right to amend the prize, however members will be provided of 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 but will be carried out in accordance with the break-even basis of the draw.
16. Where there are multiple prizes, the order of the draw will be decided in advance by the Board.
17. The results of the draw will be published on the last Friday of each month at 12.00pm in the credit union offices or any other such location deemed appropriate by the Board of Directors.
18. The winning member(s) will be notified by phone and/or post within 2 days of the draw date and the winners' names and photos may be displayed in the credit union's offices and in other credit union publications, subject to the member's consent and data protection legislation.