



# ENTER TO WIN MEMBER CASH DRAW WITH DROGHEDA CREDIT UNION

**FIRST PRIZE €10,000. PRIZES RANGE FROM €10,000 TO €500  
WITH A MINIMUM OF 10 CASH PRIZES PER DRAW**

Name: \_\_\_\_\_

Joint Account:  Second Name: \_\_\_\_\_

Credit Union Member Number: \_\_\_\_\_

Email: \_\_\_\_\_

Tel / Mobile No: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

From time to time, Drogheda Credit Union would like to contact you about promotions, events, products & services which may be of interest to you. Please indicate your consent to receive this communication via:

Text:  Email:  Post:  Phone:



**DROGHEDA  
CREDIT UNION**

Drogheda Credit Union is regulated by the Central Bank of Ireland Reg No 23cu.



[www.droghedacu.ie](http://www.droghedacu.ie)

## TERMS & CONDITIONS OF THE DROGHEDA CREDIT UNION LTD PRIZE DRAW

1. All entrants must be over 18 years of age and participation is limited to all members of the Drogheda Credit Union Ltd. Joint accounts require two signatures to authorise deduction. Club accounts will not be eligible for entry. A member of the prize draw cannot win more than one prize in the same draw.
2. All entrants must subscribe to the draw. The deduction is €1 per week (€52 per year) which will be deducted from the participating member's share balance. The deduction will be collected monthly in advance of the draw or as defined from time to time by the Board. Members joining the draw will participate from the beginning of the following month. Where a member closes their account after the monthly deduction for the draw has taken place the member will be removed from the draw and a pro rata refund paid to the member account before closure. Where the credit union is notified of the death of a member a pro rata refund of any draw deduction made will be paid into the members account and the member will be removed from the draw.
3. At the time of the prize draw deductions, all members must have a minimum of the deduction amount plus €6.35 in their account to keep the account open. A new draw application form must be completed for re-entry to the draw. Note that it is the members/participants sole responsibility to ensure funds are in place at the relevant time to enable their entry to be included. No notices will be sent to members with insufficient funds on account at the relevant time.
4. The draw will be held bi monthly on dates to be decided by the Board of Directors, in the presence of a member of the Oversight Committee / External Auditor.
5. The draw will be made up of cash prizes only. These prizes will range from €10,000 to €500 with a minimum of 10 cash prizes and a maximum of 20 cash prizes per draw.
6. Winning members will be contacted directly and will be notified personally prior to any public announcement being made.
7. If there is insufficient support by members, the draw may be suspended or discontinued at any time by the Board of Directors. The draw will be an ongoing project provided sufficient members subscribe to fund the cash prizes. The legitimate expenses and overheads of the draw will be borne by the draw fund.
8. Final accounts at each year-end will be audited by the auditor and incorporated into the consolidated accounts of the Credit Union.
9. In the event that a winning member is a person who is in arrears or in default in carrying out any financial commitment or obligation to the credit union, the Board of Directors may make a final decision to withhold delivery of the prize won by the member until the arrears have been paid or the default been rectified. Such a decision by the Board of Directors will be notified in writing to the member and if within 21 days of the member being notified, he/she has failed to comply with the requirements of the Board of Directors in relation to such arrears or default, the Board of Directors shall be empowered to dispose of the prize and pay over to the member the net proceeds after deduction of any such arrears or paying monies required to remedy the default. Notice of such decision can be made by delivering same to the member personally or by posting same to him/her by registered post in which case the receipt will be deemed to be the two working days after the date of posting.
10. Drogheda Credit Union Ltd. Board of Directors must approve changes in the draw terms & conditions. The decision of the Board concerning interpretation of the terms & conditions in matters pertaining to the draw will be final. In addition, the Board reserves the right to make any amendments or changes to the terms & conditions and prize draw members will be notified by way of notice in the public office of the Credit Union Branches and on the Credit Union Website.
11. Members wishing to withdraw from the prize draw must advise the Credit Union in writing, an exit form is available online on the Drogheda Credit Union website or in any branch. A member will remain in the draw for the period covered by the most recent car draw deduction.
12. The Board of Directors of Drogheda Credit Union Ltd shall have sole discretion and jurisdiction in determining any matter or dispute arising out of the foregoing terms & conditions, and the decision of the said Board shall be final in all respects, and there shall not be any right of appeal against any such decision made by the Board duly convened.
14. The prize draw will be non-profit making and any surplus funds will be disposed of by way of extra prizes.
15. The prize draw is open to volunteers and staff of Drogheda Credit Union in their capacity as Credit Union members.
16. Upon receipt of the completed member application form a member will only be entered into draws taking place after the monthly deduction has been taken from the member account.