## **MEMBERS**





Join our Members Cash Draw and you have an excellent chance of being a lucky prizewinner

Application Form  I agree to be bound by the Rules of the Draw as outlined overleaf and authorise you to deduct the entry fee from my share account. I am included in the draw until I notify the Credit Union otherwise:	
Name:	10
Address:	200118
Phone Number:	108
CU Membership Number:  Signature:	300 mgs
Date:	C Consort

Credit Unions in the Republic of Ireland are regulated by the Central Bank of Ireland.

subsequent draws. Terms & Conditions Apply.

in the Cash Draw, you are automatically entered into







## **Draw - Rules & Conditions**

- The draw will take place monthly until the Board of Directors decide otherwise
- 2. The entrance fee is €2.50 per month per member and will be deducted in advance from cleared, unattached Shares or as defined from time to time by the Board of Directors.
- Participation in the draw is limited to eligible members of Limerick & District Credit Union Limited and they must be over 18 years on or before the draw date.
- Winning members will be notified personally. 4.
- All draws are computer generated and independently verified.
- Entry will be limited to ONE person per 6. account.
- A register of entrants will be maintained at 7. the Credit Union offices.
- Membership of the draw must be completed 8. prior to participation and no entry is valid unless full fees are paid and credited in advance.
- Financial accounts at each year end will be audited by the auditor and presented at the A.G.M.
- 10. The draw will be non-profit making and any surplus funds will be disposed of by way of extra draws or extra cash prizes.
- 11. Only one prize per member per draw is permitted.
- 12. All eligible members can elect to participate in the draw ONLY if the written authorisation is received or delivered to the Credit Union offices at commencement stage OR any time the Board deem appropriate. Members who do not wish to remain in the draw must notify the Credit Union in writing of their intention.
- 13. In the event that the 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 decision to withhold delivery of the cash won by the member until all arrears of such member have been repaid or the default has been rectified. Such decision of the Board of Directors will be notified in writing to such member and if within seven 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, they shall be entitled to use the winnings and pay over to the winning member the net proceeds after deducting any such arrears or paying any monies required to remedy such default. Notice of the Boards decision can be delivered to the member personally or by posting same to him/her by post in which case the date of receipt will be deemed to be two working days after the date of posting.
- 14. The decision of the Board of Directors of Limerick & District Credit Union Limited concerning the foregoing rules or any matter arising from the Draw will be final and not subject to appeal.
- By signing this form you are consenting to the collection, processing and retention of your personal data in accordance with the Data Protection Act, 2018 and General Data Protection Regulation (regulation (EU) 2016/679) in connection with your application to enter the Draw. Please be advised that should you win a prize in the Draw, your completion of this application form will be taken as evidence of your consent to allow the Credit Union to publish your name as a prize winner. This will include posting on all Limerick & District Credit Union Limited social media sites including the website, Facebook and Twitter.



