

Terms and Conditions.

Monthly Draw Terms and Conditions.

- The draw will be held monthly in the offices of Our Lady Crowned Credit Union.
- The rules and conditions relating to the draw are attached and must be accepted.
- The winner will be drawn on the first Week of every month.
- Draws of cash prizes to the value of €250.00 will be held each month for January to December 2017.
- Each monthly draw will be open to those members who borrow €250.00 or more in the previous month only.
- Participation in the draw is limited to eligible members of Our Lady Crowned Credit Union, excluding all Board of Directors, Board Oversight Committee, Staff and Volunteers
- Group or Society winners (if any) must nominate an appropriate proxy to whom the prize will be transferred to on behalf of the Group or Society.
- Only those members whose accounts are in good standing and not in arrears at the draw date will be included in the draw. It is the members' responsibility to ensure that their account is fully up to date (i.e. No Arrears) at the relevant time to enable their entry to be included. The Credit Union has no obligation to notify members with arrears on their accounts.
- The nature of any and all prizes will be at the sole discretion of the Board of Directors. Any prize shown on promotional literature will not necessarily be the prize in any particular draw.
- Draw entrants must be over 18 years old and resident in the Republic of Ireland in order to qualify as the prize winner. Our Lady Crowned Credit Union reserves the right to request written proof of any age of any competition winner.
- Entry will be limited to one member per account.
- With regard to joint accounts, the first named member is deemed to be the account holder for the purpose of the draw.
- The draw will be non-profit making.
- Prizes are non-transferable and will only be awarded to the winner.
- Use of a false name or address by a competition entrant will disqualify them from receiving any prize.
- Acceptance of any prize constitutes permission to use the relevant winner's name, hometown and picture for the purposes of advertising, promotion or publicity in any media without additional compensation and prize winners agree to take part in such related promotional activities as Our Lady Crowned Credit Union may require. Participation in this competition denotes acceptance of these terms and conditions and any additional competition specific terms and conditions which may be advertised.
- Our Lady Crowned Credit Union reserves the right to cancel, terminate, modify or suspend a competition and/or vary competition rules at any time without prior notice.
- Prizes not claimed within specified time limit will be deemed to have been forfeited and Our Lady Crowned Credit Union may dispose of such prizes without any liability to the winner.
- Any person found to be in disregard of these rules will be disqualified automatically.
- In the event of any dispute regarding the rules, conduct or the results of the draw the decision of the Board of Directors of Our Lady Crowned Credit Union will be final and not subject to appeal.