12. The make and model of the car selected for the Members' Monthly Car Draw is at the sole discretion of the Board.

13. The Board, Board Oversight Committee, volunteers or staff of St. Canice's Credit Union will not be liable for any defects mechanical or otherwise that may be found in any vehicle supplied. Cars supplied will be subject to the normal warranty issued by the manufacturers.

14. St. Canice's Credit Union may offer a cash amount in lieu of the car or any other prize. However, the amount offered will be set at an amount lower than the value of the car or other prize being raffled and the amount will be set by the Board at its sole discretion.

15. The draw will be self-financing and non-profit making. Any surplus funds will be disposed of by way of additional prizes. The amounts and order of any additional prizes will be at the sole discretion of the Board.

16. All expenses and overheads relating to the operation or promotion of the draw will be borne out of the draw fund.

17. Winning members will be notified personally and their names will be publically announced. A photograph will be taken for use on the Credit Union website, in promotional material, social and local media and at promotional outlets. The location of the prize giving will be at the discretion of the Board.

18. In the event that the notified winner has died, the prize will become part of the deceased member's estate.

19. All car draws will be held publicly and under the supervision of at least one member of the Board Oversight Committee and one member of the Board. Similarly, all draws for cash or other prize draws will be held publicly, however, these can be held without the attendance of a member of the Board or Board Oversight Committee.

20. Financial accounts at each year end will be audited by the auditor and presented at AGM.

21. A register of entrants will be maintained at St. Canice's Credit Union's head office in High Street, Kilkenny.

22. The winning member(s) of the car must collect the car within one month of being notified of their win, unless otherwise approved by the Credit Union.

23. Members must notify the Credit Union in writing if they wish to cancel their car draw entry. All cancellations will take effect from the next annual deduction date, usually the following March. Entry fees cannot be refunded during the year.

24. The Board of Directors of St. Canice's Kilkenny Credit Union reserves the right to alter any of these terms and conditions in any manner whatsoever or to terminate the Car Draw at its sole discretion without prior notice.

25. The decision of the Board of Directors of St. Canice's Kilkenny Credit Union Limited concerning the foregoing rules or any matter arising from the Members' Monthly Car Draw will be final and not subject to appeal.

How are the winners picked?

Every month, members entered into the Car Draw are allocated a random number prior to the draw taking place. The draw is usually held in our High Street office where members waiting in the queue at the time help to select the winners. Four numbered balls, one from each compartment of our draw drum are picked out by our members and these numbers when combined are referenced back to a specific account. This is how we determine who the lucky winners are!

Once contacted with the good news, all winners are announced publically. We also like to have a photograph taken of all our winners when collecting their prizes.

St. Canice's Credit Union Offices:

78 High Street, Kilkenny
(056) 77 22042

MacDonagh Junction Shopping Centre, Kilkenny
(056) 77 22042

Dunnamaggin, Co. Kilkenny
(056) 77 28408

Mary Street, Durrow, Co. Laois
(057) 87 36522

Castle Street, Ballyragget, Co. Kilkenny
(056) 88 33428

All Offices

info@stcanicescu.ie facebook.com/stcanicescu
www.stcanicescu.ie @StCanicesCU

Terms & Conditions apply.
St. Canice's Kilkenny Credit Union Limited is regulated by the Central Bank of Ireland.

St. Canice's Credit Union

Members' Monthly Car Draw

Guaranteed new car and cash up for grabs every month. You could be our next winner!

Making Dreams Come True!

ST CANICE'S KILKENNY

Car Draw Entry & Deduction Authorisation Form

I/we wish to be included in the St. Canice's Kilkenny Credit Union Members' Monthly Car Draw and I/we confirm that I/we have read, understand and accept the terms and conditions of this draw.

I/we authorise St. Canice's Credit Union to deduct the annual Car Draw entry fee from my/our shares and I/we confirm that this instruction should remain in place until such time that I notify the Credit Union in writing that I/we no longer wish to be included in the Members' Monthly Car Draw and that deductions from my/our shares should cease.

Account Number: ☐☐☐☐☐☐ ☐☐

Account Name: _____

Address: _____

_____

_____

Contact Number: _____

Email Address: _____

Member Signature (1): _____

Member Signature (2): _____

Date: _____

05/2016 CD S&D

St Canice's Credit Union offers members an exciting opportunity to win a fabulous new car every month, together with cash and other great prizes, all for just **€42** per year!

As the draw is self-funding and non-profit making all surplus funds are used for extra prizes. This means the more members we have participating the more substantial the car and the cash prizes become.

How can I enter the Monthly Car Draw?

If you are a Credit Union member you can sign up at any time during the year, just complete the form attached and drop it into your nearest Credit Union office.

If you're not already a member, just get in touch about becoming a member and we will take it from there.

Members' Monthly Car Draw Terms and Conditions

1. The draw will take place monthly until the Board of Directors (hereafter called the Board) of St. Canice's Kilkenny Credit Union Limited deem otherwise.
2. Participation in the draw is limited to eligible members of St. Canice's Kilkenny Credit Union Limited.
3. Eligible members must complete and return a Car Draw Entry & Deduction Authorisation Form to St. Canice's Credit Union prior to participation. Terms and conditions must be accepted and no entry is valid until the entry fee is paid in advance.
4. The current cost of entry is €42 per year. However, this is subject to change at the discretion of the Board.
5. The annual car draw deduction usually takes place in March each year. However, for members joining the draw later in the year, the first year's subscription will be charged on a pro-rata basis up to March of the following year.
6. The car draw entry fee will only be deducted from a member's shares where the deduction does not reduce the share balance below €5.00. This is the minimum balance required to qualify for membership of St. Canice's Credit Union.
7. It is the member's sole responsibility to ensure that sufficient funds are held in their specified account to allow deduction of the car draw entry fee. The Credit Union has no obligation to notify members with insufficient funds in their account.
8. Members must be 18 years of age or over to qualify for entry to the draw.
9. Participation in the draw is limited to one entry per account. Joint account holders may also enter the draw, however, if successful, prizes will be awarded in the joint names of the account holders.
10. 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 St. Canice's Credit Union, the Board may make a decision to withhold or delay delivery of the car or any other prize won by the member until the arrears have been paid or the default has been rectified. Should the winning member fail to comply with the requirements of the Board in relation to such arrears or default, the Credit Union shall be entitled to substitute the car or other prize for a cash in lieu amount determined by the Board and pay over to the winning member the net proceeds after deducting any such arrears or paying any monies required to remedy such a default. Where the member in arrears has won the car, the cash in lieu amount will not necessarily comprise the list or garage selling price of the car. The decision of the Board of Directors on this matter will be final and not subject to appeal.
11. In the event that the winning member of the car or other prize cannot be contacted using contact details provided by the member, the Credit Union will exhaust every reasonable method available to it to locate and make contact with the winning member. However, any costs incurred by the Credit Union in this regard will be borne by the winning member and the Board may withhold or delay delivery of any prize won until such costs have been repaid to the Credit Union.