HOW TO ENTER THE MONTHLY PRIZE DRAW

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, 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.

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

HOW THE WINNERS ARE PICKED?

Each member of the Prize Draw has a random Prize Draw number assigned prior to the draw taking place. At the time of the draw, we call on members present where the draw is happening, to pick numbered balls from the tombola. The combination of these numbers picked makes up the final Prize Draw winning number. This is how the winners are selected.

WE AIM TO MAKE OUR COMMUNITY A BETTER PLACE

St. Canice's Credit Union is a community based co-operative that exists only for the good of the people who live or work in our common bond areas which includes Kilkenny city and the towns, villages and most of the surrounding areas of Bagenalstown, Ballingarry, Ballyragget, Callan, Dunnamaggin, Durrow, Graignamanagh, Mountrath, Piltown and Rathdowney. As well as contributing to the financial health of our members through savings and loans, the Credit Union is also involved in a huge range of community organisations and events.

ST. CANICE'S CREDIT UNION
YOU'RE IN GOOD HANDS

Main Branch **78 High Street, Kilkenny**

Enquiries **to any St. Canice's branch**

Email **info@stcanicescu.ie**

Tel **(056) 772 2042**

Website **www.stcanicescu.ie**

Open **6 days a week**

St. Canice's Credit Union Branches:
Check our website for branch details and opening hours.

brandstudio June 2021

ST. CANICE'S CREDIT UNION
YOU'RE IN GOOD HANDS

CAR AND €5,000 CASH DRAW

Members' Monthly Prize Draw is a great perk for St. Canice's Credit Union members.

So what are you waiting for?
Sign up and you could be in with a chance to win.

MEMBERS' MONTHLY PRIZE DRAW ENTRY & DEDUCTION AUTHORISATION

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

Account Number: _____

Account Name: _____

_____

Address: _____

_____

Contact Number: _____

Email: _____

Signature (1): _____

Signature (2): _____

Date: _____

TERMS AND CONDITIONS

1. The Members' Monthly Prize Draw will take place monthly until the Board of Directors (hereafter called the Board) of St. Canice's Credit Union Limited deem otherwise.
2. Participation in the Draw is limited to eligible members of St. Canice's Credit Union Limited.
3. Members must be 18 years of age or over to qualify for entry to the Draw. This also includes joint account holders, where both parties must be 18 years of age or older. Entry to the Prize Draw is also open to Club accounts.
4. Credit Union officers, both staff and volunteers who are members of St. Canice's Credit Union are also eligible to join the Draw.
5. Eligible members must complete and return a Prize 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.
6. Participation in the Draw is limited to one entry per account.
7. The current cost of entry is €42 per year. However, this is subject to change at the discretion of the Board.
8. Members who have signed up and paid their entry fee are guaranteed to be included in the Members' Monthly Prize Draw where a minimum of one car and €5,000 in cash will be raffled every month. Furthermore, they will be automatically included in any additional draws for cash or other prizes.
9. The annual Prize Draw entry fee deduction from member accounts usually takes place in March each year. However, for members joining the Prize 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.
10. The Prize Draw entry fee will only be deducted from a member's shares where the deduction does not reduce the member's share balance below €5.00, the minimum balance required to qualify for membership of St. Canice's Credit Union.
11. It is the member's sole responsibility to ensure that sufficient funds are held in their specified account to allow deduction of the Prize Draw entry fee. The Credit Union has no obligation to notify members with insufficient funds in their account.
12. 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 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 on this matter will be final and not subject to appeal.
13. 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.
14. The make and model of the car selected for the Members' Monthly Prize Draw is at the sole discretion of the Board.
15. 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.
16. 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.
17. The Prize 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.
18. The Prize Draw will be conducted on a break-even basis. All expenses and overheads relating to the operation or promotion of the Prize Draw will be borne out of the Prize Draw fund.
19. Winning members will be notified personally by phone and by post. Once contacted, their names will be publically announced. A photograph of all winners will be taken for use on the Credit Union's 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.
20. The names of all prize winners will be published on the Credit Union's website, social media sites and in branch. A register of all winners will also be maintained in the St. Canice's Credit Union branch located on High Street, Kilkenny.
21. In the event of the death of a winner, the prize will become part of the deceased member's estate.
22. All Prize Draws will be held publically with members present and under the supervision of at least one member of the Board Oversight Committee, one member of the Board and an Independent Observer.
23. Financial accounts at each year end will be audited by the external Auditors.
24. A register of entrants will be maintained at St. Canice's Credit Union's main branch on High Street in Kilkenny.
25. The winner(s) of the car must collect the car within one month of being notified of their win, unless otherwise approved the Credit Union.
26. Members must notify the Credit Union in writing if they wish to cancel their Prize 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.
27. The Board of Directors of St. Canice's Credit Union reserves the right to alter any of these terms and conditions in any manner whatsoever or to terminate the Prize Draw at its sole discretion without prior notice.
28. The decision of the Board of Directors of St. Canice's Credit Union Limited concerning the foregoing terms and conditions or any matter arising from the Members' Monthly Prize Draw will be final and not subject to appeal.