



**TALLAGHT &
FIRHOUSE
CREDIT UNION**



Join our Members' Draw!

AND WIN UP TO €12,000!

Dear Members,

Since being launched 2002 the Board of Directors of Tallaght and Firhouse Credit Union have found the member draw to be a great success and we encourage all of our members to participate and remember someone has to win, why not you? As the draw is self-financing, the more members who join in the Draw – the more prizes we can give!

In order to be eligible to participate in our members draw you must be a member of Tallaght and Firhouse Credit Union, maintain sufficient shares to be an eligible member and agree to having €33 deducted annually to enter. If you would like to participate in the member draw all you have to do is fill out the authorisation form attached and return it to Tallaght & Firhouse Credit Union.

A copy of the rules and conditions that apply to the draw are available on the reverse side of this form or from the Credit Union office.

Yours Sincerely, Board of Directors.

AUTHORISATION FORM

I would like to be included in the Members' Draw and authorise Tallaght & Firhouse Credit Union Ltd. to withdraw €33 from my shares annually.

I do not wish to be included in the Members' Draw.

Signed: _____ Account Number: _____ Date: _____

TALLAGHT & FIRHOUSE CREDIT UNION – MEMBERS’ DRAW RULES

1. The member draw is subject to achieving a satisfactory number of entrants as determined by the Board of Directors of Tallaght & Firhouse Union (hereafter called the Board of Directors) and will continue thereafter until the Board of Directors deem otherwise.

2. Participation in the draw is limited to eligible members of Tallaght & Firhouse Credit Union and they must be over 18 years on or before the draw date. This will include eligible Directors, Supervisors, Staff and Volunteers.

3. In the event of insufficient numbers, the draw may be suspended, or discontinued, or alternative prizes may be given at the discretion of the Board of Directors.

4. The entrance fee of €33 per annum per member will be deducted annually in December in advance from savings or as defined from time to time by the Board of Directors and where the deduction does not reduce the members balance below €10 the minimum balance required to be a member of Tallaght and Firhouse Credit Union

5. It is the members sole responsibility to ensure sufficient funds are held in their account to allow the deduction of the member draw entry fee. Tallaght and Firhouse Credit Union has no obligation to notify members with insufficient funds in their account.

6. Winning members will be notified personally by phone.

7. All draws will be held in the credit union office/a public place on a date specified by the Board of Directors under the supervision of a member of the Board of directors and or a member of the Board Oversight Committee of the Credit Union and a staff member of the credit union.

8. Entry will be limited to ONE per person per account.

9. The Board of Directors will allocate each entrant a draw number. A register of entrants and their respective draw numbers will be held at the Credit Union Office.

10. Authorisation for inclusion in the draw must be completed prior to participation and no entry is valid unless full membership fees are paid and credited in advance.

11. Financial accounts at each year-end will be audited by the auditor.

12. All Legitimate expenses and overheads relating to the set up and operation of the draw will be borne out of the draw fund.

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

14. All eligible members can elect to participate in the draw ONLY if written authorisation is received or delivered to the Credit Union offices at commencement stage OR subsequently at the beginning of each year. Entries for the draw received during the year will Not be included until next term. Any member who wishes NOT to participate in the draw must complete a Members Draw Form and tick the box applicable. All cancellations will take effect from the next annual deduction date usually December. Entry fees cannot be refunded.

15. In the event that the winning member is a person who is in arrears or in default by carrying out any financial commitment or obligation to the Credit Union, the Board of Directors may make a decision to withhold the prize won by the member until the arrears have been paid or the default has been rectified. Such decision will be notified in writing to such member and if within seven days of the member being notified, if he/she has failed to comply with the requirements to the Board of Directors in relation to such arrears of default, they shall be entitled to 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 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 date of receipt will be deemed to be two working days after the date of posting.

16. The decision of the Board of Directors of Tallaght & Firhouse Credit Union concerning the foregoing rules or any matter arising from the draw will be final.

17. Under the Data Protection Act of 2018 Tallaght and Firhouse Credit Union is required to obtain your consent to collect and process your personal data in order to facilitate the operation of the member draw.



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