

**YOUR LOCAL FRIENDLY
CREDIT UNION**



**SOUTH DUBLIN
CREDIT UNION**



**Members' €10,000
Cash Draw
December 2019**

**Contact: 01 288 4877
www.southdublincu.ie**

Members' €10,000 Cash Draw

Who can enter?

All members over 18 years of age. The draw is *limited to 1,750 members* and each member can enter only once.

How do I enter?

Simply complete the application form and return to us in person or by post. Payment can be made by cheque or cash or deducted from your share account.*

When and where do the draws take place?

The draws take place in public in the foyer of the Stillorgan branch every two months (usually the last Thursday of the draw month except for December to allow for Christmas bank holidays). Winners are drawn by a credit union member and all draws are witnessed by at least one director.

The next draw will take place on **Thursday 19th December 2019**.
Final date for entries for this draw is Friday 13th December 2019.

**You know what they say...
if you're not in, you can't win!**

*Annual subscription is €52. This reduces incrementally by €8 each 2 monthly interval. If you opt to pay for membership from your shares, please be aware that a minimum amount of €5 must be maintained in your share account to fulfil credit union membership requirements.

Please note: Directors, supervisors and employees of South Dublin Credit Union Limited are not permitted to participate in the Cash Draw (as has always been stated in our competition rules – see reverse of booklet for all competition rules).

Application Form

Authorisation:

I wish to participate in the South Dublin Credit Union Members' €10,000 Cash Draw.

Name:

Address:

Credit Union Account No:

Signed:

Date:

Please indicate form of payment:

I enclose €12 cash/cheque:



Please deduct €12 lump sum from my share account:



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South Dublin Credit Union Cash Draw Rules

1. Entry into the South Dublin Credit Union Cash Draw constitutes full acceptance of all rules pertaining to the draw as published herein or later amended.
2. All entrants must be at least 18 years of age on the commencement date of the first draw and participation is limited to members of South Dublin Credit Union. Only one entry per member.
3. Members must subscribe to the cash draw via the entry form. The completed form and subscription fee (€52 per year reducing by €8 incrementally for each 2 monthly interval) must be received by the credit union prior to the commencement of the appropriate draw. The closing date for applications for the next draw is the 13th December 2019. Members can opt to pay their entry fee at either branch office or have the monies deducted from their share balance.
4. It is the member's responsibility to ensure there are sufficient funds in place to enable their entry fee to be collected. The Credit Union holds responsibility to notify members with insufficient funds to meet this obligation.
5. In the event of insufficient participation, the draw may be suspended or discontinued and/or alternative prizes may be given at the discretion of the Board of Directors.
6. The draw will be held on a bi-monthly basis and conducted in public, under the supervision of senior staff management and verified by the Board of Directors. The Board reserves the right to increase the number of individual draws in any 12 month period or discontinue the South Dublin Credit Union Members Cash Draw based on the level of participation.
7. Entry to the draw will be automatically renewed each year unless the member opts out of subsequent draws by notifying their intent to revoke their participation in writing at least 21 days prior to first of each yearly cash draw. Members will be advised of any changes to the draw before the commencement date of each new Cash Draw Year. To have the money deducted from their share balance, the member must maintain a minimum of €5 in shares after payment has been deducted.
8. Winners will be notified in writing and/or by telephone. Additionally, the names of all winners will be posted on www.southdublincu.ie and are available upon request. By joining the draw, you consent to your photo/name being used for marketing materials should you be a winner. These materials include but are not limited to the South Dublin Credit Union website, Facebook page and any future newsletter publications/e-zines. Should you not wish your name/image to be used for this purpose, please notify us in writing.
9. The draw will be non-profit making and surplus funds will be distributed by way of additional draws during the current year or the following years.
10. Final accounts at each year end will be audited by the auditor and incorporated into the consolidated accounts of the Credit Union.
11. The value of prizes will be at the sole discretion of the Board of Directors.
- 12. Directors, supervisors or employees of South Dublin Credit Union Limited will not be eligible to participate in the Cash Draw.**
13. 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 South Dublin Credit Union, the Board of Directors reserve the right to withhold delivery of the prize until the arrears have been paid or the default rectified. This also applies to any winning member who has acted as a guarantor for any account that is in arrears or has defaulted in carrying out any financial commitment or obligation to the Credit Union. In such a case, the winner will be notified of the outstanding amounts in writing. If within 21 days of the notification, the winner has failed to comply with the requirements of the Board of Directors in relation to any arrears/defaults, the Board of Directors may pay over to the member the net proceeds after deducting any such arrears or paying the monies required to rectify the default.
14. All prizes must be claimed within 90 days or will be returned into the Members Cash Draw fund.
15. All decisions of the Board of Directors relating to the South Dublin Credit Union Cash Draw and interpretation of foregoing rules or any matter pertaining to the draw are final and not subject to appeal.