



St. Joseph's
Irish Airports & Aviation
Credit Union Limited



Join our CAR DRAW

As a member of St. Joseph's Irish Airports & Aviation Credit Union Ltd.,
I would like to participate in the lottery scheme. I agree to be bound
by the rules of the scheme (see reverse).



For illustrative purposes only

NAME

CREDIT UNION
ACCOUNT NO.

PAYMENT METHOD
(Please choose one) Payroll Direct Debit Other

SIGNATURE

DATE

CAR DRAW EFFECTIVE

CAR DRAW & LOTTERY SCHEME TERMS AND CONDITIONS

1. The Car Draw & Lottery Scheme ("the Scheme") is non-profit making and is solely for the benefit of the members of the Scheme. The Scheme is managed in a transparent and clear manner with the appropriate systems and controls in place. It complies with s. 108 of the Credit Union Act 1997 and other applicable legislation;
2. The Scheme is open to all members of St Joseph's Irish Airports & Aviation Credit Union ("the Credit Union") [excluding staff, volunteers, directors & board oversight members] aged 18 years or over, subject to the payment of the relevant subscription;
3. The Scheme will hold a draw each month, on a date as determined by the Credit Union. All draws will be held publicly in one of the Credit Union offices or any other location as determined by the Credit Union. Notice of dates and location of draws will be updated on the Credit Union website;
4. In order to be entered into the draw, members must give their written consent by way of Entry Form. Members must pay a monthly subscription, one month in arrears. It is the responsibility of the member to fund the Scheme by way of any of the Credit Union's multiple forms of payment systems. The amount of the subscription will be set by the Board of Directors ("the board") from time to time. Changes to subscription and Terms & Conditions will be notified "by post or by notice in our branches or by notice on the Credit Union website or by notice through the Credit Union's social media platforms or all or any of these methods";
5. Members can enter each draw multiple times, provided that the Entry Form is completed & subscription is paid for each entry;
6. The grand prize for each monthly draw will be a car. The make and model of the car will be at the sole discretion of the board. There will be no cash alternative. Further prizes by way of cars and/or cash may be given away each month at the sole discretion of the Credit Union and if the funds of the Scheme permit;
7. All prizes that are supplied to the Credit Union will be subject to any additional terms and conditions of that supplier of the prize. The Credit Union is no way liable for any issue arising out of those terms and conditions or any breach arising therefrom;
8. The first entry drawn at random from all entries received by the closing date will win the grand prize. If there is a runner up prize, the next entry drawn will win the runner up prize;
9. A member of the Management Team will supervise each draw. The decision of the board is final. In the event of unforeseen circumstances, the Credit Union reserves the right to substitute the prize for an alternative of equal or greater value. No correspondence will be entered into;
10. The winners will be notified by post within 28 days of the draw. The winner must claim the prize within 28 days of receipt of notification of the prize. If the prize is unclaimed after this time, it lapses and the Credit Union reserves the right to offer the prize to a substitute winner selected in accordance with these rules;
11. With the winner's consent, their name will be made available to those who request it, in writing, to St Joseph's Irish Airports & Aviation Credit Union, Cloghran House, Corballis Way, Dublin Airport within ten (10) weeks after the draw and enclose a stamped addressed envelope;
12. Members of all draws are recorded & held in the Credit Union office in accordance with applicable Data Protection legislation and regulations;
13. By joining the scheme, all winners will be deemed to have consented to the publishing of their name and address region on the Credit Union's marketing platforms (website/ social media/ newsletters and any other publications made from time to time). The winners may be asked to consent to partake in publicity arising from the draw;
14. By joining the Scheme, all entrants will be deemed to have accepted and be bound by the rules of the Scheme and consent to the transfer of their personal data to the Credit Union for the purposes of the administration of this Scheme and any other purpose to which the entrant has consented;
15. Any tax liabilities arising from the winning of a prize will be the responsibility of the winner of the prize;
16. In the event that a member has accumulated arrears greater than 6 weeks on any Credit Union financial commitment, the member will not be entered into any further draws until the account has been rectified;
17. The Scheme will be conducted by the Credit Union on a breakeven basis. Any surplus as at 30th of September in a particular year will be dispersed by the following 31st of January by way of further draws as determined by the Credit Union. In the event of insufficient support (resulting in insufficient funds) by members of the Credit Union, the Scheme may be suspended or discontinued on reasonable notice to members. In that event, the remaining funds shall only be dispersed to the participants of the Scheme at that time and the method of such dispersal shall be decided by the board;
18. The financial accounts and systems of control governing the Scheme will be audited annually by the Internal Auditors and/or the Statutory Auditor appointed to the Credit Union. The Scheme will be accounted for in accordance with the applicable financial reporting standards;
19. The Board of Directors decision is final in relation to the interpretation and application of these rules and terms and conditions and there will be no appeal;
20. The draw can be terminated, suspended or discontinued at any stage for no reason or any reason that the board deems fit;
21. By entering the Scheme, each entrant agrees to release and hold St. Joseph's Irish Airports & Aviation Credit Union and/or any subsidiary and/or holding companies, their employees, officers, directors, servants, agents and representatives, harmless from any and all losses, damages, rights, claims and actions of any kind including, without limitation, personal injury, death, property damage, either directly or indirectly related to or arising from the Scheme or from acceptance, possession, misuse or use of any prize;
22. These terms and conditions shall be governed by Irish law and the courts of the Republic of Ireland shall have exclusive jurisdiction.

Effective April 2017