

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.

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 cost incurred by the Credit Union in this regard will be borne by the winning member and the Board may withhold or delay deliver 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 Car Draw is at the sole discretion of the Board.

15. The Board, Board Oversight Committee, volunteers or staff of Cairde Credit Union Ltd, 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. Cairde Credit Union Ltd, may offer a cash amount, to be determined by the Board, in lieu of the car or any other prize.

17. 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.

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

19. Winning members will be notified personally by a member of the Credit Union Staff. Winning members will be asked to consent to the use of their name and photograph on the Credit Union website, in promotional material, on social media platforms (e.g. Facebook, Instagram), in local media publications and at promotional outlets, this consent is optional. The location of the prize giving will be at the discretion of the Board.

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

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

22. A register of entrants will be maintained at the Cairde Credit Union Ltd. Dungarvan branch office.

23. 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.

24. 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 the following March. Entry fees cannot be refunded during the year.

25. The decision of the Board of Directors of Cairde Credit Union Ltd, concerning the foregoing rules or any matter arising from the Members' Monthly Car Draw will be final and not subject to appeal.



**WE'RE HERE FOR YOU**

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connected*

[cairdecu.ie](http://cairdecu.ie)



**Members' monthly  
Car Draw**

**Guaranteed New Car / Cash  
to be won every month.**



## Car Draw Entry & Deduction Authorisation Form

I/we wish to be included in the Cairde Credit Union Ltd. Member's Monthly Car Draw and I/we confirm the I/we have read, understand and accept the terms and conditions of this draw.

I/we authorise Cairde Credit Union Ltd to deduct the annual Car Draw entry fee of €52 from my/our shares and I/we confirm that this instruction should remain in place until such time that I notify Cairde Credit Union Ltd. in writing that I/we no longer wish to be included in the Member's Monthly Car Draw and that deductions from my/our shares should cease.

I/we consent to the use of my/our name(s) and photograph on the Cairde Credit Union website, in promotional material, on social media platforms (e.g. Facebook, Instagram and Twitter), in local media publications and at promotional outlets.

Yes ☐ No ☐

(You have the right to withdraw consent at any time prior to the prize giving)

Account Number \_ \_ \_ \_ \_

Account Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Contact Number \_\_\_\_\_

Email Address \_\_\_\_\_

Member Signature (1) \_\_\_\_\_

Member Signature (2) \_\_\_\_\_

Date \_\_\_\_\_

Cairde Credit Union Ltd. offers members, for just €52 per year, an exciting opportunity to win a

*fabulous*  
new car every month

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/Cash Draw?

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

### Not a member? Not a problem, Join Us!

Anyone can become a member, all you need to do is be living or working within our common bond.

To open a single account with us, simply Download our Cairde Credit Union App to complete the in-app Membership Application, Upload the required documents and call into our branch to collect your book.



### Terms and Conditions

1. The draw will take place monthly until the Board of Directors (hereafter called the Board) of Cairde Credit Union Ltd deem otherwise.
2. Participation in the draw is limited to eligible members of Cairde Credit Union Ltd.
3. Eligible members must complete and return a Car Draw Entry and Deduction Authorisation Form to Cairde Credit Union Ltd. 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 €52 per year.
5. The annual car draw deduction 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 €6.35. This is the minimum balance required to qualify for membership of Cairde Credit Union Ltd.
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. Participation in the draw is limited to one entry per member.
9. Members must be aged 18 years or over in order to qualify for entry in the draw.
10. Joint account holders/members may enter the draw. However, in accordance with clause 9 above, members under 18 years of age will not be eligible to enter. Consequently, in the event of a joint account holder/member who is 18 years or older proving successful, where that account is held with a member under the age of 18 years, the prize will only be awarded to the former.
11. Conversely, if a joint account holder/member is successful, where the joint account is held by members that are over the age of 18, the prize will be awarded jointly.
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 Cairde Credit Union Ltd, 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 in 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