

**Please fill out and return**

Name:

Date of Birth:

Address:

Email Address:

Mobile:

Member Number:

Dated:

Signed:

**\* By signing above, I indicate acceptance of the Rules of the Members Draw & I authorise deductions from my account as stated in Rule 5 below.**

**I have read the rules of the Le Chéile Credit Union Member's Draw.**

Please tick box ☐



***T&C's Apply***  
***Le Chéile Credit Union is regulated by***  
***the Central Bank of Ireland***



## **QUARTERLY MEMBER DRAW**

**MARCH | JUNE | SEPTEMBER | DECEMBER**

**1<sup>ST</sup> PRIZE €10,000**

**2<sup>ND</sup> PRIZE €5,000**

**3<sup>RD</sup> PRIZE €3,000**

**Plus many other cash prizes!!**

*€1 per week deducted quarterly - Total €52 per annum*

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## Rules for Members Draw

1. Draws are normally held four times per year, in the months of March, June, September and December. This will continue until the Board of Directors of le Chéile Credit Union (hereafter called the Board) deem otherwise.
2. Draws are supervised by members of the Board and the Board Oversight Committee.
3. All entrants must be over 18 years of age and participation in the draw is limited to members of Le Chéile Credit Union only. There may only be one entry per account. Club and Society accounts may enter the draw as a single entry. Directors, staff and volunteers may not enter the draw.
4. An Application and Authorisation Form for membership of the draw must be completed in full prior to participation and no entry is valid unless the entrance fee is paid in advance. Entry to the draw implies acceptance of these rules as being final and legally binding. A register of entrants will be maintained at the Credit Union offices. Members who do not wish to remain in the draw must notify the Credit Union of their intention in writing. Members cease to participate in the draw on death or on the closing of their account with the Credit Union.
5. The entrance fee is €1 per week which will be collected quarterly in advance or as defined from time to time by the Board. Members joining the draw will participate from the beginning of the following quarter. A member will be ineligible to enter the draw if there are no available funds in their account to pay the quarterly subscription at any time. A member deemed ineligible to enter the draw at any time must complete a new draw application form to re-enter the draw.

6. Winning members will be notified in writing. Their names and photographs may be published in the local media and displayed in the Credit Union offices.
7. In the event of a joint account winning the draw, the prize will be divided equally between both account holders.
8. The amount of the prize fund will be at the sole discretion of the Credit Union and subject to sufficient members taking part.
9. Financial accounts for the draw will be presented at the Annual General Meeting each year as part of the overall financial reporting. The draw must be self-financing and non-profit making. Any surplus funds will be disposed of by way of extra prizes. The legitimate expenses and overheads of the draw will be borne by the draw fund.
10. If the winning member is in arrears or in default of carrying out any financial commitment or obligation to the Credit Union, delivery of the prize won by the member may be withheld until the arrears have been paid or the default has been rectified. A decision to withhold a prize will be notified in writing to such a member. If the member has failed to comply with the requirements of the Credit Union in relation to the arrears or default within seven days of the notification, the Credit Union shall be entitled to use the proceeds to address the arrears or default. Notice of such a decision can be delivered personally or by registered post to the members last known address. Where a notice is posted, the date of receipt will be deemed to be two working days after the date of posting.
11. The Board of Directors of Le Chéile Credit Union must approve any changes to the draw rules. A decision of the Board concerning these rules or any matter pertaining to the draw will be final and not subject to appeal.



**PLEASE  
RETURN  
TO LE CHÉILE  
CREDIT UNION**

