



Any decision on this matter is at the discretion of the Board of Directors and their decision shall be final. Notice of such decision can be made by delivering same to the member personally or by posting same to the credit union by registered post in which case the date of receipt will be deemed to be two working days after the date of posting.

13. TCU including its Board of Directors, Staff and Volunteers will not be liable for any defects of any prizes supplied or for any damage or loss to the member or any third party howsoever caused.

14. Members who wish to cancel their participation in the draw must notify TCU in writing.

15. The draw must be supervised by TCU auditors, and any one of the following: the Chief Executive Officer (CEO), a member of the Senior Management team or any member of the Board Oversight Committee.

16. The Chairperson of the Board of Directors or a delegate appointed by the Chairperson or the CEO will act as Master of Ceremonies for the draw.

17. These rules are announced prior to each draw by the Master of Ceremonies and are also available to download online at www.tullamorecu.ie

18. The decision of the Board of Directors of TCU concerning the foregoing rules or any matter arising from them or any aspect of the draw shall be final.

19. The Board of Directors of TCU reserve the right to alter any of the above rules in any manner whatsoever or to terminate the draw at its sole discretion without prior notice.



Tullamore Credit Union Ltd.

You have to be in to win!



Members' QUARTERLY PRIZE DRAW

RULES AND APPLICATION FORM

**Fill out
an entry
form today**

Entry forms are available in the
office or download it from
www.tullamorecu.ie and
return it to Tullamore
Credit Union Ltd.



Graphic Index Ltd | 057 923273 | www.graphicindex.com

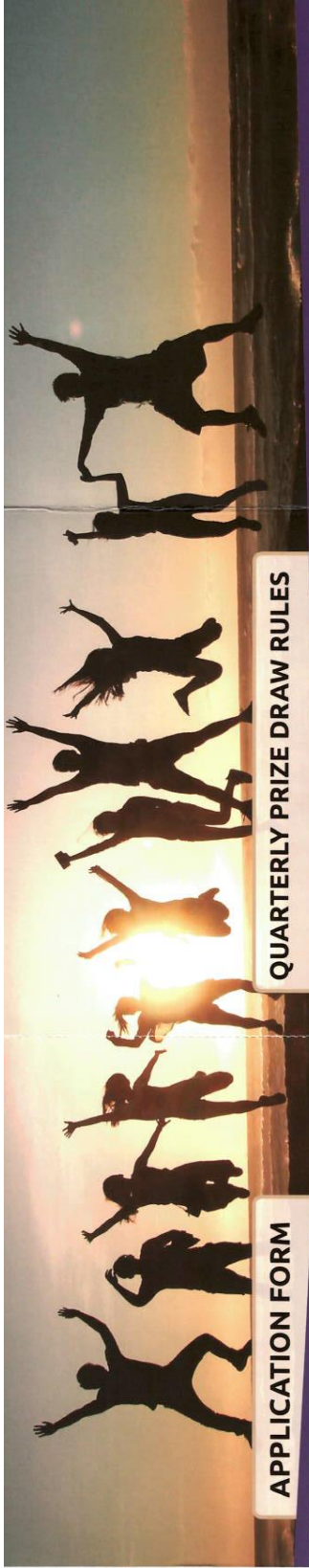
Credit Union House, Patrick Street, Tullamore, Co. Offaly. Eircode: R35 YW58
t: 057 9351780 | freephone teleloan: 1800 56 55 55

f: 057 9351280 | w: www.tullamorecu.ie | e: info@tullamorecu.ie

Tullamore Credit Union Ltd is regulated by the Central Bank of Ireland.



Tullamore Credit Union Ltd.



APPLICATION FORM

Please complete this form in BLOCK LETTERS.

I wish to be included in the Tullamore Credit Union Ltd. Quarterly Prize Draw and I have read and understand the rules.

I hereby authorise deduction of €10 per quarter from my unattached cleared shares. This instruction should remain in place until further notice is received from me in writing.

Name:	
Account No:	
Telephone:	
Signature:	
Date:	



QUARTERLY PRIZE DRAW RULES

1. The Quarterly Prize Draw will be governed by the following set of rules to avoid disputes and to protect the Credit Union and its members.
2. The Draw operates on a quarterly basis for as long as sufficient members are willing to participate or until the Board of Directors of Tullamore Credit Union Ltd (TCU) deem otherwise. The Board of Directors shall have absolute discretion in this matter.
3. The subscription fee of €10 per quarter per member account will be deducted on a quarterly basis in advance from shares. This deduction is made, post 5pm on the day prior to the Draw.
4. The member must complete and submit a written application form for inclusion in the draw. This application incorporates confirmation that the member has read and understood the rules of the Car Draw and an authorisation to the credit union to deduct the relevant subscription fee. The authorisation remains in force until withdrawn in writing by the member. No entry is valid unless fees are paid and credited in advance.
5. Participation in the draw is limited to members of TCU who are 18 years of age on or before the draw date, have submitted the relevant application form and have sufficient unattached cleared shares available for the quarterly deduction. This includes officers of the credit union and their families. Any account that does not have sufficient unattached cleared shares available will not be entered into the draw for the relevant quarter.
6. Members of the Board of Directors, members of the senior management team of Tullamore Credit Union Ltd or members of the Quarterly Prize Draw Committee are not eligible to participate in the draw.
7. By completing the application form, winning members give their consent to their details being published and to the taking part in any promotional activities organised by TCU.
8. Entry will be limited to one entry per member account per draw. In the case of entries in respect of joint accounts, at least one of the members must be over the age of 18 at the time of application. A single entry in joint names will be entered in the draw and if successful the prize will be awarded in the joint names of the account holders
9. Each draw will take place on the first weekend of each quarter, in the public section of the credit union office. All numbers will be drawn by members of the credit union present in the office and who are not officers of the credit union.
10. Winning members will be notified personally by a member of the quarterly prize draw committee or a delegated member of staff. A register of entrants and winners for each draw will be maintained by TCU, subject to relevant data protection legislation.
11. The quarterly prize draw fund account will be audited by TCU's auditor and presented at the A.G.M. The draw will be non-profit making. Any surplus funds, following prizes and operating costs, will be carried forward to the next Draw.
12. In the event that the winning member is a person who is in arrears or in default in carrying out any financial commitment or obligation to TCU the Board of Directors may make a decision to withhold delivery of the prize to the member until the arrears have been paid or the default has been rectified. Such a decision by the Board of Directors will be notified in writing to such member and if within seven days of being notified, if the member has failed to comply with the requirements of the Board of Directors in relation to such arrears or default, TCU shall be entitled to substitute the prize for an equivalent cash amount and pay over to the winning member the prize less the deduction for any such arrears or payment of any money required to remedy any default. In the event that the member in arrears, or default, is the recipient of a cash prize, and fails to address the arrears or default within the specified seven day period, the credit union will be entitled to pay over to the winning member the prize less the deduction for any arrears or payment of any money required to remedy any default.