

Did you know?

You're more likely to **win the Top Prize** in our members' car draw than you are to win the **Lotto**.

That's because our car draw is for **members only**, not the whole country.

12 chances to win.

Plus additional chances to win with our bumper draws.

We've a **new car draw every month**, so once you sign-up, you've 12 chances of winning.

Only **€5 per month**.

And here's the best bit – **it's only €60 per annum**. Where else would you get the chance to drive away in a brand new car for only **€5 per month**?

Who can enter the draw?

Any member who is **18 years** of age or over can enter the draw, subject to **one entry per member**. See rules for full terms and conditions.

What are the prizes?

We give away at least **one car each month** or a **cash alternative**. There are also other prizes from time to time, including smaller cash amounts. The draw is self-financing and not for profit which means the **more people** who enter, the **more prizes** we can hand out.

How much does it cost?

It only costs **€60 per annum** to enter the draw. The fee is deducted annually from your shares account.

How do I enter?

Simply complete the **application form** below and drop it into any of our offices. It couldn't be easier. So don't delay, **sign up today**.

t 01 299 0400
e info@capitalcu.ie
www.capitalcu.ie

We  lending

Application Form Members' Monthly Car Draw

I wish to be included in the **Capital Credit Union** Members' Monthly Car Draw.

I hereby authorise deduction of the relevant amount from my shares (currently €60 per year). This instruction should remain in place until further notice is received from me in writing. I have read the rules and I hereby agree to be bound by them.

FIRST NAME: SURNAME:

ADDRESS:

TELEPHONE: ACCOUNT NO:

SIGNATURE: DATE:

Terms & Conditions Rules for Member's Monthly Car Draw

1. The Car Draw will continue monthly until the Board of Directors deems otherwise.
2. The subscription will be €60 per annum, per member. Subscriptions are made annually by deducting €60 from the participating member's share balance.
3. In the event that insufficient numbers subscribe to the draw, it may be suspended, amended or discontinued at the discretion of the Board of Directors.
4. Staff and volunteers are not permitted to participate in the draw.
5. Participation in the draw is limited to eligible members of **Capital Credit Union Limited** and they must be 18 years old on or before the draw date.
6. It is the member's responsibility to ensure that sufficient funds are in place at the relevant time to enable their entry to be included. The **Credit Union** has no obligation to notify members with insufficient funds in their account.
7. Each month the Board will allocate each entrant a draw number and a Register of Entrants and their respective draw numbers will be held at the **Credit Union** offices.
8. The make and model of the car will be at the sole discretion of the Board of Directors. A cash alternative may be provided in lieu of any prize, at the sole discretion of the Board of Directors.
9. All draws will be held in a location and date specified by the Board under their supervision. The date and location of the Draw will be advised in the offices of the **Credit Union** in advance of each draw.
10. The draw will be non-profit making. Any surplus funds may be disposed of by way of additional prizes. The value of any such prizes will be at the sole discretion of the Board. All legitimate expenses and overheads relating to the setting up and operation of the Draw will be borne by the Draw.
11. Where there are multiple draws for the car and/or additional prizes, the order of the draws will be decided in advance by the Board.
12. The winning members will be notified and the winners' names and photos may be displayed in the **Credit Union** offices and in other **Credit Union** publications.
13. The Board, Supervisors and Staff of **Capital Credit Union** will not be liable for any defects, mechanical or otherwise, found in any vehicle supplied, or for any insurance or motor tax in respect of the vehicle.
14. Audited financial accounts of the draw fund will be presented to the Annual General Meeting of **Capital Credit Union** as part of the consolidated accounts of the **Credit Union**.
15. In the unlikely event of the winner being in default of any financial commitment to the **Credit Union**, the delivery of the car or other prize may be delayed until such default is rectified and, if necessary, the car or other prize may be disposed of in order to meet such commitments and the net proceeds, if any, paid to the winner.
16. The decision of the Board concerning the interpretation of the foregoing rules on any matter pertaining to the draw will be final and not subject to appeal.
17. Entry is limited to one entry per member per draw.