

## Capital Credit Union School Saving Scheme, Terms and Conditions

- The purpose of the School Saving Scheme is to encourage savings by Capital Credit Union's juvenile members who are attending primary school. Upon joining, members of the School Saving Scheme will be given a Savers Reward Card.
- Each time the owner of the Savers Reward Card lodges money into their credit union account, a reward sticker will be placed on the card.
- To participate in the School Saving Scheme, participants must use a Savers Reward Card which can be collected in any Capital Credit Union branch (depending on stock being available).
- To use the Savers Reward Card, you must first be a member of Capital Credit Union and be enrolled in a primary school.
- The Savers Reward Card may only be used by the Capital Credit Union member or their parent or guardian.
- The card owner is the person named on the card.
- The Savers Reward Card may only be used in a Capital Credit Union branch.
- The Savers Reward Card is non-transferable.
- The minimum lodgement amount by the credit union member is €1 in order to receive a reward sticker.
- Members can collect and submit as many cards as they like.
- The card remains the property of the credit union member.

## School Saving Scheme Draw: Terms and Conditions

- The title of the draw is "School Saving Scheme Draw".
- The prize will be €100 per branch, with one winner in each branch.
- The branches involved in the scheme are Dundrum, Ballinteer, Sandyford, Leopardstown, Knocklyon, Drimnagh, Sundrive, Francis Street and Sandymount.
- The period for entries to the draw will run from 10am 1<sup>st</sup> September 2021 to 10am 12<sup>th</sup> May 2022 inclusive.
- Winners of the draw will only be considered if they, or their parents or guardians, complete a Savers Reward Card and hand it into a branch between the above dates.
- Members can only hand in a Savers Reward Card to one Capital Credit Union branch, if they are submitting multiple Savers Reward Cards, all must go to the one branch.
- \*The card is 'complete' when the relevant member has lodged savings into Capital Credit Union **five times and received five reward stickers.**
- The member entering the "School Saving Scheme" draw, must have permission from their parent or legal guardian and permission to receive the prize.
- The winners will be selected at random by an independent officer of Capital Credit Union not connected to any participant of the draw.
- The draw will take place on Thursday 26<sup>th</sup> May 2022.
- An entrant can enter the draw as many times as they like between the above dates, as long as they have completed their Savers Reward Card (s)

- The prize will be €100 per branch, with one winner in each branch and is non-transferable.
- Confirmation of the prize to the selected winner will be made through a phone call to the number provided on the Savers Reward Card.
- The prize money will be lodged directly into the account of the winner on all occasions, i.e., the juvenile member's account.
- In the event of a discrepancy between these standard terms and conditions and the details in the social media post promoting the draw, these terms and conditions shall prevail.
- Capital Credit Union may disqualify, without notice, any entrant and/or winner it reasonably believes has failed to meet the qualifying criteria, has acted fraudulently, tampered, or attempted to tamper with the operation of the draw or is in breach of these terms and conditions.
- To the extent permitted by law, Capital Credit Union will have no liability for any claims, losses or damages of any kind arising out of or in connection with participation in this draw or the allocation or use of a prize.
- The prize draw is not open to children of employees, board members or volunteers of Capital Credit Union.

### School Saving Scheme Draw - Privacy Statement

- This privacy notice describes how Capital Credit Union collects and uses personal information about you for the School Saving Scheme Draw.
- **Who looks after your information?** Capital Credit Union is the Data Controller of the personal information you give us.
- **Our use of your information:** When you participate in the School Saving Scheme Draw, we will process your information for the purpose of managing the "School Saving Scheme Draw"
- **Fulfilling our contract with you:** This allows for the processing of your information which is necessary to:  
Fulfil the School Saving Scheme Draw terms and conditions; Administer the draw; deal with your enquiries and requests; and issue prizes.
- **Will your information be shared?** For the purpose of transparency Capital Credit Union will publish the winners' names on our website, i.e., the names of the juvenile account holder not the parents/guardians of the juvenile. We may also disclose personal data to comply with our legal and regulatory obligations.
- **How and why do we use your information?** We will only process your personal information for the purposes of Capital Credit Unions School Saving Scheme Draw. Your personal information will be collected following your completion of the Savers Reward Card.
- **What information do we collect?** We will collect, store, and use the following categories of personal information about you: Your age, name, address, school, membership number, contact details.
- **How long will we keep your information?** We will hold your information for no more than 4 weeks after the completion of the Draw, thereafter it will be destroyed.

- **Getting in touch:** If have any question in relation to how we use your information please contact us by telephone on 01-2990400, by letter to Capital Credit Union, Main Street, Dundrum, Dublin, D14 PD79 or by email to [DPO@capitalcu.ie](mailto:DPO@capitalcu.ie).
- You may also contact the Office of the Data Protection Commissioner; via their website [www.dataprotection.ie](http://www.dataprotection.ie), by telephone at 076 110 4800 or 057 868 4800 by email to [info@dataprotection.ie](mailto:info@dataprotection.ie) or by post to Office of the Data Protection Commissioner, 21 Fitzwilliam Square South, Dublin 2, D02 RD28.
- Please see <https://capitalcu.ie/privacy-policy/> for Capital Credit Union's full Privacy Statement.

Information is correct as of 13<sup>th</sup> September 2021.