



Capital
Credit Union

Members' Prize Draw

With at least €35,000 given away each month, you're always in with a chance!

Also, our Prize Draw is for members only, keeping the money local and in the community.



How Does It Work?

How much does it cost to join?

And here's the best bit – it's only €60 per annum, taken from your Shares Account. Where else would you get the chance to win €20,000 – as a top prize every month – 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 Prize Draw Terms and Conditions overleaf.

What are the prizes?

We give away at least €35,000 each month including a top prize of €20,000.

Other cash prizes, totalling another €15,000, are also given away each month along with bumper draws throughout the year. The draw is self-financing and not for profit which means the more people who enter, the more prizes we can hand out.

How do I enter?

Simply complete the Prize Draw application form and ensure you have enough money in your Shares Account. It couldn't be easier. So don't delay, sign up today!



(01) 299 0400



info@capitalcu.ie



www.capitalcu.ie

Application Form

Members' Monthly Prize Draw

I wish to be included in **Capital Credit Union's** Monthly Prize Draw.

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

FIRST NAME:SURNAME:

ADDRESS:

TELEPHONE:ACCOUNT NO:

SIGNATURE:DATE:

Terms and Conditions

Rules for the Member's Monthly Prize Draw

1. The Prize Draw will continue monthly until the Board of Directors deems otherwise.
2. The subscription will be €60 per annum, per member. Subscriptions are paid annually by deducting €60 from the participating member's share balance.
3. 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.
4. 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.
5. Staff and volunteers are not permitted to participate in the draw.
6. 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. Non-individual members are not eligible.
7. Each entrant will be allocated a ticket number when they join the Prize Draw and a Register of Entrants and their respective ticket numbers will be held at the Credit Union offices.
8. All draws will be held in a location and date specified by the Credit Union. The date and location of the Draw will be advised in advance of each draw.
9. 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.
10. Where there are multiple draws for the top cash prize and/or additional prizes, the order of the draws will be decided in advance.
11. 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.
12. 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.
13. In the unlikely event of the winner being in default of any financial commitment to the Credit Union, the delivery of the prize may be delayed until such default is rectified and, if necessary, the prize may be disposed of in order to meet such commitments and the net proceeds, if any, paid to the winner.
14. 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.
15. Entry is limited to one entry per member per draw.
16. Where a member closes their account, this will automatically result in the withdrawal of that member from the Draw from the date of closure of the account.