## Members' Prize Draw

(€3.00 per fortnight/€6.50 per month)



## **RULES**

- 1. The main Prize Draw is held once a month with the possibility of other draws held throughout the year, e.g., Bank holidays, Easter, Christmas and AGM.
- The Draw will be run by RTE Credit Union senior staff in the credit union office (or other venue determined by the Board of Directors) and witnessed by either a member of the Board or a member of the Board Oversight Committee or a nominee of the Board of Directors.
- Only members of RTÉ Credit Union are allowed to participate in the Prize Draw.
- 4. Officers of the credit union are not permitted to enter the draw.
- 5. To participate in the Prize Draw members must be 18 years or over on or before the draw date.
- 6. To be eligible for the Prize Draw members must firstly opt in to join the draw and an appropriate amount (presently €78 per annum) will be deducted from a separate Draw Account. Only Single Account holders are eligible to join, membership of the draw from Joint Accounts is not permitted.
- 7. This money will be credited to a Prize Draw Account in the Credit Union's general ledger.
- 8. New Members entering the Prize Draw will be included in the subsequent Prize Draw once there are sufficient funds in their Draw account to cover the contribution.
- Only Members of good standing will be included in the Prize Draw. The Credit Union has no obligation to notify members with insufficient funds in their account.
- 10. A Member will be ineligible to enter the Prize Draw if there are insufficient funds in their Draw account. In this case the member concerned will be excluded from the draw.

- 11. Draw winners will be selected at random using a built in Progress Banking Report: Random Member Report. This will select a specified number of random members from the pool of members participating in the Draw.
- 12. The winning member will be contacted, and their name and photograph (with consent) will be published on the RTÉ Credit Union website, the RTÉ Hub, RTÉ Superannuation and on social media, with their consent.
- 13. Members of the Prize Draw may withdraw at any time by informing the Credit Union in writing.
- 14. The Prize Draw must be self-financing. Any surplus of funds will be used for extra draws.
- 15. Application and Authorisation forms for the Prize Draw must be completed in full prior to participation.
- 16. In the event that the winning member is in arrears or in default in carrying out any obligation to RTÉ Credit Union, the Board will withhold the Prize won by the member until the arrears have been paid and the default has been rectified to the satisfaction of the Board.
- 17. Entry implies acceptance of these rules as being final and legally binding.
- 18. RTÉ Credit Union reserves the right to refuse the entry of, or award a prize to, anyone in breach of these rules. Non-payment of loans and arrears will result in the removal from the Monthly Prize Draw.
- 19. The decision of the Board concerning the foregoing rules or any matter arising from all Prize Draws will be final.
- 20. Prizes will be at the sole discretion of the Board or the Marketing Committee on behalf of the Board.
- 21. Financial Accounts at each year end will be audited by the auditor and presented at the AGM.

## APPLICATION AND AUTHORISATION FORM I wish to be included in the RTÉ Credit Union Prize Draw. I have read the rules and hereby agree to be bound by them. I give my consent to my name and/or photograph being published on the platforms noted above, should I win. Member No.: Name: Address: I wish to make my contribution as follows (Please tick ONE only): Have the subscription deducted from my Shares ANNUALLY. Setup/Increase FORTNIGHTLY deductions to include the draw contribution. Setup/Increase MONTHLY deductions to include the draw contribution. NO ENTRY IS VALID UNTIL THE FULL MONTHLY SUBSCRIPTION HAS BEEN PAID FOR THE RELEVANT DRAW. Signed: Date: