

East Coast Credit Union Bursary Programme 2026 – Terms & Conditions

1. The promoter of this bursary programme (the “Bursary”) is East Coast Credit Union Limited (the “Credit Union”), having its registered office at Main Street, Bray, Co. Wicklow, Ireland.
2. Eligibility to be considered for the Bursary with East Coast Credit Union includes:
 - Resident of the Republic of Ireland
 - Aged 16 years or older
 - Member of East Coast Credit Union before 30th June 2026.
 - Course/apprenticeship must be at least 1 year in duration
 - Offered or enrolled on your course.
3. To apply for the Bursary, eligible individuals must complete and submit the official online Bursary Application Form (provided by the Credit Union via Microsoft Office Forms or as otherwise indicated) before the advertised closing date on the application page. No other method of entry (postal, email, in-branch, etc.) will be accepted.
4. The application form will require applicants to answer a series of questions designed to assess their eligibility and qualifications for the Bursary – these questions serve as the sole basis for determining eligibility. All form fields marked as mandatory must be completed.
5. Applications that are late or not fully and correctly completed, as well as any that do not adhere to these Terms & Conditions or additional instructions on the form, will be disqualified.
6. Each individual may submit only one application; multiple or duplicated applications by the same person will be disqualified.
7. All applications will be reviewed by the Credit Union after the closing date to ensure eligibility (set out in point 2 above).
8. Following eligibility review, all valid applications will be entered into a random draw. Bursary recipients will be selected at random from these eligible entries.
9. The Credit Union’s decisions regarding eligibility, shortlisting and final selection of successful applicant(s) are final and binding. The Credit Union may, at its discretion, respond to reasonable queries relating to the application process or eligibility verification; however, this will not involve reconsideration of the merits of any application or the outcome of the selection process.
10. If, in the Promoter’s sole opinion, no applications meet the necessary standards or criteria, the Promoter reserves the right not to award the Bursary or to cancel or re-run the process.
11. The Bursary is not open to employees, directors, or officers of the Credit Union (or their immediate families) or any associated persons, agencies or companies involved in this Bursary’s administration.

12. The Credit Union reserves the right to verify eligibility and to exclude any applicant who does not meet the criteria or who has provided false/inaccurate information.
13. The Bursary consists of three awards of €1,000 each to successful applicants.
14. No alternative cash awards or substitutions will be provided. The Bursary is non-transferable – it can only be used by the winning applicant(s) and cannot be sold or assigned to any other person.
15. The Credit Union reserves the right to attach reasonable conditions to the use of the Bursary, including requiring evidence such as an offer letter, proof of enrolment/registration, or fee invoice.
16. The bursary may be paid either directly to the successful applicant or, at the Credit Union's discretion, to the relevant educational institution or provider.
17. Successful applicant(s) will be notified using the contact details provided in their application form.
18. If a selected winner cannot be contacted after three attempts within 30 days or is found to be ineligible or in breach of these Terms & Conditions, the Promoter reserves the right to withdraw the offer and (at its discretion) select an alternative recipient.
19. The Credit Union will collect and process personal data for the purposes of administering the Bursary, including eligibility assessment, selection, communication, award disbursement, and compliance with legal obligations.
20. Information on how East Coast Credit Union Ltd collects, uses, and protects personal data in connection with this competition, and details of your data protection rights, are set out in the Privacy Notice, available at www.eastcoastcu.ie. If you have any questions or wish to exercise your rights, you may contact our Data Protection Officer at DPO@eastcoastcu.ie.
21. Successful applicants may be invited to participate in publicity related to the Bursary, including use of their name, general biographical details, and/or photograph. The Credit Union will seek explicit consent for any such use. Refusal to provide consent will not affect eligibility or receipt of the award.
22. The Credit Union is not responsible for any technical malfunctions, network or systems failures, or any other issues that may prevent an individual from successfully submitting an application.
23. Proof of submitting an application (e.g., form submission confirmation) is not proof of the Credit Union's receipt of that application.
24. Nothing in these Terms & Conditions shall limit or exclude liability for fraud, fraudulent misrepresentation, wilful default, or any liability which cannot be excluded or limited under applicable law.
25. The Credit Union reserves the right to cancel or amend the Bursary and these Terms & Conditions where necessary due to circumstances outside its reasonable control.
26. Where reasonably practicable, notice of any material change or cancellation will be provided on the Credit Union's website or application page.

27. Any applications validly received prior to such change will be treated fairly in accordance with the applicable Terms & Conditions.
28. These terms and conditions shall be governed by Irish law and the Courts of the Republic of Ireland shall have exclusive jurisdiction in relation to any disputes.
29. This document contains the entire of the terms, conditions and rules of the competition, save where otherwise expressly stated herein, and you agree to be bound by them and them alone. You acknowledge, confirm and agree that the terms conditions and rules shall prevail over any terms, conditions, representations or statements inconsistent herewith and appearing in any advertisement, sticker, letter, flyer or any other document. Any terms, conditions, representations, statements, warranties or advertisements inconsistent with the terms, conditions and rules set out in this document are expressly excluded and the Promoter is not bound by them.
30. There is no entry fee and no purchase necessary to enter the competition.