

## Monthly Prize Draw Terms & Conditions

1. The draw will continue monthly until the Board of Directors of East Coast Credit Union Ltd, (hereafter called the "Board") deem otherwise.
2. The annual fee of €48 will be deducted in advance from members shares in January each year and will continue annually thereafter. Members joining the draw after the commencement date (15th January) will pay a proportionate entry fee in their first year of entry. Only members applications received before 15th of any month will be eligible to participate in that month's draw.
3. It is the members sole 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. In addition, a minimum of €5.00 must be retained in your credit union account at all times in order to remain a East Coast Credit Union member.
4. All entrants must be over 18 years of age on or before the draw date and participation in the draw is limited to eligible members of East Coast Credit Union.
5. Draws are limited to one entry per account. To enter the draw, all eligible members must complete a prize draw entry form and return the completed form to East Coast Credit Union via post, email or by calling into our branch. All eligible members can participate in the draw once written authorisation is received from them.
6. Members who do not wish to remain in the draw must notify East Coast Credit Union in writing (email/post) of their intention to exit the draw.
7. All draws will take place in the office of East Coast Credit Union at the end of each month and live streamed on East Coast Credit Union's Facebook page. A notice of each draw will be placed on East Coast Credit Union's social media sites. The draw will be supervised by an independent observer. The Officers and Supervisors of the draw will verify the results at the conclusion of each draw.
8. Cash prizes will be awarded in accordance with the level of funds in the prize fund. In the event of insufficient participation, the draw may be suspended or discontinued and/or alternative prizes may be given at the discretion of the Board of Directors.

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9. The draw will be self-financing and non-profit making. Any surplus funds will be disposed by way of extra prizes. The amounts and order of any additional prizes will be at the sole discretion of the East Coast Credit Union.
10. All expenses and overheads relating to the operation and promotion of the prize draw will be borne out of the prize draw fund. Such draws are conducted on a break-even basis.
11. Transactions in the prize draw will be reviewed by both internal and external audit. Prize draw transactions and balances are reported separately in the annual accounts.
12. If the winning member is in arrears or in default of any financial commitment to the credit union, the delivery of the cash prize may be withheld. Funds from the prize draw will be used to clear the arrears prior to the remaining balance being transferred to the winning member.
13. The winning members will be notified by telephone and in writing (email/post) where these contact details are available. The winners names will be displayed in the credit union offices, online and in some cases local newspapers. Winners or their representatives, will be required to attend a publicity photo-shoot / supply a photograph.
14. The details provided in the entry form together with any other information that is furnished to us in connection with this application will be retained and processed by East Coast Credit Union in accordance with relevant data protection laws and our Privacy Notice which is available on our website and in our office.
15. Any member of the Board of Directors, Board Oversight Committee, Volunteers, or staff who are directly involved in operation of the prize draw are not eligible to enter the draw.
16. The decision of the Board concerning the foregoing rules or any matter arising from the monthly draw will be final and not subject to appeal.
17. The Board of Directors of East Coast Credit Union Ltd reserves the right to alter any of these terms and conditions. Updated terms and conditions will be available from East Coast Credit Union's office or on East Coast Credit Union website. Terms and conditions valid from 1st January 2024.

**East Coast Credit Union**

**AMAZING MONTHLY PRIZE DRAW**

**WIN € 21k**

**FOR JUST €1 PER WEEK (€48 PER YEAR)**

**ENTER TODAY**

**EAST COAST CREDIT UNION MONTHLY PRIZE DRAW**

Phone: 01 286 2624  
Email: [info@eastcoastcu.ie](mailto:info@eastcoastcu.ie)  
[www.eastcoastcu.ie](http://www.eastcoastcu.ie)

# East Coast Credit Union Amazing Monthly Prize Draw

Be in with a chance to win  
€21,000 every month.

**WIN €21k**

Every month a lucky member will win  
€21,000 in our prize draw.

Annual fee to enter is €48.00 (this is less  
than €1.00 per week).

Remember, if you are not in, you cannot win!

### TO ENTER

Fill in the attached Prize Draw  
Application Form.

## CONTACT US TODAY!

Bray Branch  
T: 01 286 2624

Wicklow Branch  
T: 0404 69380

E: [info@eastcoastcu.ie](mailto:info@eastcoastcu.ie)  
[www.eastcoastcu.ie](http://www.eastcoastcu.ie)



# CAR LOANS

UPGRADE YOUR CAR TODAY.

APPLY ONLINE NOW

**6.96%**  
APR FIXED

## Borrow €15,000

Repayment: **€295**  
Payment Term: **Monthly**  
Term: **5 Years**  
Interest Rate: **6.96% APR\***  
Total Repayment: **€17,715**  
Total Interest: **€2,715**

Repayment: **€68**  
Payment Term: **Weekly**  
Term: **5 Years**  
Interest Rate: **6.96% APR\***  
Total Repayment: **€17,673**  
Total Interest: **€2,673**

[www.eastcoastcu.ie](http://www.eastcoastcu.ie) email: [loans@eastcoastcu.ie](mailto:loans@eastcoastcu.ie)

## Application Form

### East Coast Credit Union Monthly Prize Draw Payment Authorisation

I hereby authorise deduction of relevant amount from my shares (currently €48 per annum). This instruction should remain in place until further notice is received from me in writing.

I wish to be included in the East Coast Credit Union Monthly Prize Draw.

I have read and agreed to abide by the terms and conditions.

I wish to receive the following updates via email and NOT by post:

- . Monthly Prize Draw Updates (via email)
- . AGM Notice (via email)
- . Statements (via email)

Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_