

# East Coast Credit Union Ltd Photo Competition: rules, terms and conditions

*Rules, terms & conditions of the East Coast Credit Union Ltd Photo Competition 2026.*

## The Prize

- The winners shall have their photographs and names published in the 2026 East Coast Credit Union Ltd Calander and the prizes will be as advised to winners in due course. No alternative cash prize will be given. In the event of the advertised competition prize being unavailable we reserve the right to offer an alternative prize of equal value.

## The Theme – Common Bond

In order to join a Credit Union, you need to hold what is known as the '**Common Bond**'. For most credit unions, the 'common bond' is the area where members live - potential members will need to live or work within a local area. This is known as a community-based credit union. The 'common bond' is what enables members to know and trust one another. The Common Bond of East Coast Union Ltd extends from Shankill to Blainroe. This includes Bray, Greystones, Enniskerry, Newtown, Rathcoole, Wicklow, Rathnew, Ashford, Glenealy, Barndarrig, Kilbride, Brittas Bay, Redcross, and Blainroe.

### Photograph Criteria

#### **Scenic & Landscape.**

Photographs that reflect the common bond throughout the seasons and different times of the year: Spring, Summer, Autumn and Winter.

#### **Community.**

Photographs that reflect the credit union movement, which is built on an ethos of mutuality, volunteerism, self-help and not-for-profit philosophy within our communities.

#### **Nature & Animals**

Photos that highlight the many different species of nature that are to be found in our Common Bond Area.

#### **Farming & Industry**

Photos that show the many types of farming, industry and seasonal work undertaken within the Common Bond Area.

#### **Other**

This year we celebrate the 77<sup>th</sup> International Credit Union Day on Thursday, October 16, 2025, and the theme of this year's International Credit Union Day is "Cooperation for a prosperous world" any photographs which capture this theme will be favourably considered.

## How to enter

1. The competition is open to all, with the exception of East Coast Credit Union Ltd officers, employees and anyone connected with the Photo Competition Calendar 2026. You must be over 18 years of age before you apply to enter or else have written parental or guardian consent.
2. The competition is open to amateur photographers only and entrants must not be professional photographers. For the purposes of this competition, a professional photographer is considered to earn more than half their annual income from the sale or submissions of their photography work.
3. Entry into the competition implies acceptance of these rules.
4. Entry to the competition is via email only. You may apply by entering as many photos as you like via <mailto:marketing@eastcoastcu.ie>
5. By entering the competition, you hereby warrant that the photograph does not contravene any act, statutory instrument nor is it in any other way illegal, defamatory, seditious or blasphemous or an infringement of any copyright, trademark or industrial design and is an original photograph of the entrant.
6. You must be a resident of Ireland. Photographs entered must be taken within the common bond of East Coast Credit Union Ltd.
7. To enter the competition, you must submit your entry on or before the close of business on the 30<sup>th</sup> September 2025. Under no circumstances will photographs entered after this period be considered valid entries into the competition.
8. All entrants must supply their names, telephone numbers and e-mail addresses. All entrants must supply a title for the photograph in no more than 10 words.
9. Each photograph must be a minimum of 2,400 X 3,000 pixels in digital format or have a minimum file size of 2.5MB and no greater than 5MB.
10. Winners will be selected based on the quality of the image, that the image reflects truly and accurately the subject title and also the uniqueness of the photograph. Winners will be notified either by email or phone call.
11. Winners will be publicly announced in Autumn 2025, once the calendar is printed.
12. The judge(s) of the competition will be chosen by East Coast Credit Union Ltd. And may involve some element of a public vote
13. Judge's decision as to the winner is final. No correspondence relating to the competition will be entered into.
14. If no suitable photographs for 2026 East Coast Credit Union Ltd Calendar are found from the competition process, other means will be used – at the discretion of East Coast Union Ltd.

## Disqualification

- East Coast Credit Union reserves the right to disqualify any entrant if it is of the view that you have not complied fully with the terms and conditions.

## Disclaimer

1. Neither East Coast Credit Union Ltd or any of its officers shall have any liability whatsoever or howsoever arising directly or indirectly from your participation in the competition or the termination thereof whether by disqualification or otherwise and whether such termination or disqualification was lawful or not.
2. East Coast Credit Union Ltd makes no representation, assurance or warranty (and as such is expressly denied and may not be implied) as to the condition or fitness for purpose of the prize.

3. East Coast Credit Union Ltd accepts no responsibility for any errors or omissions for any printed documentation relating to the competition and calendar in connection with advertising or promoting the competition or the business of the Promoter.

## **Right of Record**

1. Give interviews to the East Coast Credit Union Ltd, its officers or agents.
2. Take part in publicity events and broadcasts relating to the East Coast Credit Union Ltd and the competition including any recorded sound or televised recording as East Coast Credit Union Ltd shall request.
3. Ownership in such interviews, events and recordings and the copyright and all moral and intellectual property rights in them shall vest absolutely in East Coast Credit Union Ltd who may exploit them entirely as seen fit.
4. It is the responsibility of the entrants and winners to ensure that any necessary permission required to enter a photograph into the competition is obtained.
5. Entrants must ensure that any photographs containing people faces, have been taken with the permission of the person(s) in the photograph.
6. It is the responsibility of the entrants and winners to ensure that the photography supplied is original and their own work.
7. East Coast Credit Union Ltd reserves the right to publish any photos entered into the competition and the names of any entrants/winners in connection with advertising or promoting the competition or the business of the promoter without prior permission from the entrants.

## **General**

1. 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.
2. No waiver by East Coast Credit Union Ltd of any breach of the terms, conditions and rules shall be considered a waiver of any other breach of such or another term, condition or rule.
3. If any provision of the rules is held by a competent authority, court or tribunal to be invalid or unenforceable in whole or in part, then the validity of the other provisions of the terms, conditions and rules and the remainder of that provision shall not be affected thereby.
4. East Coast Credit Union Ltd hereby reserves the right to amend any of the terms, conditions or rules contained herein at any time without advance or another form of communication to the entrant.