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

Rules, terms & conditions of the East Coast Credit Union Ltd Photo Competition 2027.

The Prize

The winners shall have their photographs and names published in the 2027 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 – Cornerstones in Our Community

Our 2027 Calendar Competition celebrates the places that form the foundation of our communities across Wicklow. From iconic landmarks and historic buildings to scenic landscapes and cherished local spaces, we want to showcase the locations that help define where we live.

What we're looking for:

- Local landmarks and notable places that are central to community life
- Parks, beaches, forests, and outdoor spaces enjoyed by residents and visitors alike
- Towns, villages, streetscapes, and neighbourhood locations that reflect local character
- Historic sites, heritage buildings, harbours, bridges, and cultural landmarks
- Scenic views and hidden gems that capture the beauty and spirit of Wicklow

Please note: Entries should focus primarily on places, landscapes, landmarks, and local features, with the location being the main subject of the photograph.

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. Late, incomplete, or otherwise ineligible entries will be disqualified. Only one entry will be accepted per person.
6. 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.

7. You must be a resident of Ireland. Photographs entered must be taken within the common bond of East Coast Credit Union Ltd.
8. To enter the competition, you must submit your entry on or before the close of business on the 9th October 2026. Under no circumstances will photographs entered after this period be considered valid entries into the competition.
9. 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.
10. 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.
11. 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.
12. Winners will be publicly announced in Autumn 2026, once the calendar is printed.
13. The judge(s) of the competition will be chosen by East Coast Credit Union Ltd. And may involve some element of a public vote
14. Judge's decision as to the winner is final. No correspondence relating to the competition will be entered into.
15. Appeal process - A participant who disagrees with a judging decision must submit a written appeal within 7 days of results being announced. The appeal should include: the entrant's name and entry details, the specific decision being appealed, a clear explanation of the reason for the appeal and, any supporting evidence (e.g., proof of originality, metadata, correspondence). Initial Review: the competition coordinator acknowledges receipt within 3 working days. They check if the appeal meets eligibility criteria (e.g., submitted on time, relevant to competition rules). Appeals Panel Formation: an independent panel of 3 judges (not involved in the original decision) is appointed and panel members must declare any conflicts of interest before reviewing the case. Review & Decision**:** the panel reviews the original judging notes, the appeal statement, and any evidence provided, they may request clarification from the entrant or original judges and, a decision is made within 14 days of the appeal being accepted. Outcome Notification: the decision is sent in writing to the appellant, including a brief explanation and, the panel's decision is final and binding. Record Keeping: all appeal documents are stored securely for 12 months for transparency and audit purposes.
16. If no suitable photographs for 2027 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. Entrants are encouraged to follow environmental guidelines and avoid disturbing wildlife or damaging habitats. Permission for Subjects: Entrants must ensure that photographs
have been taken with the permission of the subject and do not infringe on third-party rights. Wildlife Welfare: Entries that show evidence of undue disturbance or stress on
wildlife will be disqualified. Environmental Damage: Avoiding damage to the environment
in the process of photography is crucial.

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.
5. 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 Calendar Competition Privacy Notice, available at [add link] 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.

Legal Notices

Consent: The entrant (or, where aged 16 or under or otherwise not capable of giving consent on their own behalf, their parent/guardian on their behalf) warrants that (i) the a photo complies with all of the eligibility and entry requirements set out in these Rules; (ii) the entrant is the owner of and holds the copyright in the photo; and (iii) the entrant consents to, and has obtained the consent of the sitter to, use the photo and the sitter's personal details in the manner set out in these Rules.

Copyright: The copyright in all photos exhibited in the East Coast CU Photo competition will remain the property of the entrant. However, it is a condition of entry that the East Coast CU shall and is hereby granted a non-exclusive, transferable, sub-licensable, royalty-free, irrevocable licence: (i) to reproduce images of the photograph for publicity, informational, educational, reference and all broadcast and digital purposes in connection with the Photo competition, Photo competition publication and any subsequent publications; (ii) to crop the image of their photograph as needed to fit various formats in relation the purposes mentioned above (iii) to provide images to third parties such as national and international press/broadcasters in connection with the Photo competition; (iv) to use a representation of the winning photograph for any advertising, marketing, promotional or other purposes; and (v) should the East Coast CU wish to produce commercial products containing or comprising copies of photograph for sale (such as posters, postcards etc.), a standard royalty will be offered to the entrants as well as a set number of copies for their own use.

The East Coast CU may, but shall not be obliged to, film and broadcast the processes of the Photo competition. The entrant (or, where aged 16 or under or otherwise not capable of giving consent on their own behalf, their parent guardian on their behalf) irrevocably consents to their photograph, as well as footage of the entrant, being included in such filming, whether broadcast or not. The entrant acknowledges that they do not own the intellectual property rights in any such footage and that the East Coast CU shall be entitled without reference to the entrant, to edit such footage as it sees fit and to distribute it in any media anywhere in the world. The entrant (or, where aged 16 or under or otherwise not capable of giving consent on their own behalf, their parent guardian on their behalf) hereby irrevocably waives all and any performers' moral rights and any other similar rights which may be vested in the entrants in respect of their contribution to such footage in favour of the East Coast CU and its successors and assigns.

The shortlisted entrants will be asked if they wish to provide permission to allow members of the public to photograph their work in the East Coast CU for non-commercial use. Tripods, monopods and flashlights will be prohibited at all times. Shortlisted artists will retain the right to refuse permission to this request.

The shortlisted entrants will be asked if they wish to provide permission for a non-exclusive, sub-licensable, royalty-free, irrevocable licence for the East Coast CU to reproduce and crop images of their photograph for publicity and digital purposes in connection with the Photo competition. Shortlisted entrants retain the right to refuse permission to this request.