

**Members Prize Draw Terms and Conditions**

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Ballinasloe Credit Union (Our Lady of Lourdes) Limited

Main Street, Ballinasloe, Co. Galway

Tel 090 9643179

Website: [www.ballinasloecreditunion.ie](http://www.ballinasloecreditunion.ie)

Email: info@ballinasloecreditunion.ie

**Members Prize Draw Terms And Conditions**

The Members Prize Draw Terms and Conditions are set out below. Please read the Terms and Conditions carefully. By participating in the members prize draw you confirm that you accept the terms and conditions and that you agree to be bound by them, including where you are a winner the publishing or otherwise putting into the public domain of your name and details in the manner as set out in these terms and conditions.

**Terms and Conditions**

For the purpose of these Terms and Conditions all references to “the credit union” and “our credit union” and “us” and “we” is the Ballinasloe Credit Union(Our Lady of Lourdes) Limited having its registered office at Main Street, Ballinasloe, Co. Galway. Entry into the prize draw is deemed acceptance of the terms and conditions as set out herein. These Terms and Conditions together with the documents they refer to only shall apply, to all existing signed up members of Ballinasloe Credit Union (Our Lady of Lourdes) Limited as of 1st March 2020 and all future members from this date on.

**Application Form**

1. Each new applicant for participation in the prize draw must complete the members prize draw application form and sign the declaration confirming that they have read, understand and agree to be bound by the terms and conditions as set out and authorise “the credit union” to deduct the entry fee contribution to enable participation in the prize draw. The Members Prize Draw Application form is set out in Appendix 1 below. In the event that the applicant changes their contact details or address they must notify “the credit union” immediately so we can update our records.

**Subscription**

1. In order for a member of “the credit union” to become eligible to participate in the members prize draw, the member must contribute an entry fee of €4 every quarter, (€16 annually) and the entry fee shall be deducted from the participating members share account by “the credit union”. Contributions shall be effected by way of share transfer on a quarterly basis. The Board retain the right to alter the entry fee amount as decided from time to time.
2. The member must provide written authorisation, as provided on the application form, for deduction of the entry fee and such written authorisation must be provided to “ the credit union” prior to participation in the prize draw.
3. No entry shall be valid unless the applicable entry fee has been paid and credited to “the credit union” in advance of the prize draw.
4. 

**Insufficient Prize Draw Fund Amount**

1. Where the participating members share balance is less than the amount of €14 (fourteen euro) this amount shall be regarded as an “insufficient prize draw fund amount” and therefore no entry fee shall be deducted from thatmembers account. The “insufficient prize draw fund amount” shall also include; where the participating member has pledged an amount as security against their loan, the member draw deduction will not be permitted unless the share balance totals at least €4.00 above the pledged amount. It shall be the members sole responsibility to ensure that sufficient funds are available in their account to enable their entry to be included into the prize draw. The credit union shall have no obligation to notify members where their account reaches the “insufficient prize draw fund amount”. Where the member reaches the “insufficient prize draw fund amount” they shall be excluded from the draw for that period and each subsequent draw until they no longer fall into the “insufficient prize draw fund amount” **.**

**Eligibility to Participate**

1. Participation in the members prize draw is limited to:-
2. Members of Ballinasloe Credit Union(Our Lady of Lourdes) Limited,
3. Members who have attained their 18th birthday at the time of the application to enter the prize draw,
4. Members who have a minimum of €14 balance in their share account or a minimum of €4.00 above the amount of pledged share value, on the designated deduction day.

**Register of Entrants & Winners**

1. A register of entrants and a register of all prize draw winners will be maintained at the offices of Ballinasloe Credit Union ( Our Lady of Lourdes) Limited, Main Street, Ballinasloe, Co. Galway

**Frequency of Members Prize Draw**

1. The Members Prize Draw will normally be held every quarter in March, June,September and in December. The Board may deem any of these draws to be a “special prize draw”. The date and location of the draws shall be decided by the Board of Directors and published on the credit union website and social media pages in January of each year. In the event of insufficient support by members, the scheme may be discontinued or suspended at any time and the Board retains the right to vary the frequency, location and dates of the members prize draw.

**Date and Location of Members Prize draw**

1. The members prize draw will normally be held in our offices at Ballinasloe Credit Union (Our Lady of Lourdes) Limited, Main Street, Ballinasloe, Co. Galway or such other place as determined by the Board of Directors. Notice of the location, date and time of the members prize draw will be updated on the Ballinasloe Credit Union (Our Lady of Lourdes) Limited website, on our social media pages and any other media outlet as decided by the Board.

**Members Prize Draw Prize Fund**

1. The members prize draw is self-financing and conducted on a not for profit basis. The total members prize draw fund which may be available for distribution at any time, comprises of the total member contribution less the legitimate expenses and overheads of the prize draw as determined by the credit union. The balance of funds held may be distributed by way of extra or additional cash prizes in any particular draw. The amount of prizes and the monetary value of the prize fund and or the division of the prize fund for the members prize draw shall be determined by the Board of Directors insofar as possible, as the amount of the prize fund available per draw shall be dependent upon the member contribution to that specific draw period. The current prize draw breakdown is set out in Appendix 2 below.

**Draw Method**

1. The draw is made by a method deemed appropriate by the Board of Directors of the credit union and supervised by an Independent Scrutineer appointed by the Board. The winners shall be selected by way of random draw selection from all eligible and valid entries at the applicable draw date. The highest valued prize shall be awarded to the first drawn member(s) account number, the second highest value prize awarded to the second member(s) account number drawn and so on until all prizes are awarded. The first drawn member(s) account number by way of random draw selection shall be deemed the winner of the car prize. The second and subsequent member(s) account numbers drawn shall be deemed the winners of the cash prizes in descending order of amount. The Board reserve the right to regularly review the operations and procedure of the members prize draw. The “special prize draw” shall be operated as set out in Appendix 3.

**Verification of the Draw Result**

1. After verification of the winners the credit union will notify the winning members by post and the winners will also be contacted by phone call. To comply with our statutory obligations all winning members must have or provide up to date photographic identification and proof of address on file before prize collection and/or transfer of prize money.

**Prize collection**

1. The car prize winner from the members prize draw shall be presented with the car at a date and location as determined by the Board and or the Management of the credit union. The winning member(s) must collect the car prize within one month of being notified of their win, unless otherwise approved by the credit union. Cash prizes from the members prize draw shall be credited to the current account of the winning member(s) account by way of electronic funds transfer on the designated transfer day that being the third business day from the day following the prize draw where ID & address verification are already in place. In any other case cash prizes will be credited to the current account of the winning member immediately following receipt of ID & address Verification***.*** The winning car prize and payment of the cash prize shall be subject to the set off rule as set out in  **Section 23.**

All car prize winners (*including winners who opt for* *cash in lieu*) must, prior to prize collection complete the form of receipt and indemnity as set out in Appenxix 4 A./ 4 B./ 4 C.

**Publication of Winners Details**

1. The credit union shall publish the car winners name & details, which may include a photograph or photographic image of the prize winner’s presentation on our website, social media pages, credit union newsletter, and print media.The winner may complete the “consent form for photograph,photographic image and publishing”,prior to the winners presentation. The consent form is set out in appendix 4. Where the winner(s) consents to photograph & publication,ownership of the photograph and /or photographic image is retained by the credit union, other than where Ballinasloe Credit Union (Our Lady of Lourdes) Limited engage an external photographer for the purpose of taking a photograph or photographic image of the prize presentation or for any presentation with regards to the members prize draw, the photograph and or photographic image may then remain the copyright of the external photographer and as such the credit union will not have or retain rights over such photograph or photographic image.

**The credit union shall** **publish all the winning members names** (car & cash prize winners) in respect of each members prize draw and they may be published in or on:-

1. The credit union website, and or
2. Our social media pages and or
3. The Credit Union newsletter and or
4. Made available at our Offices at Main Street, Ballinasloe, Co. Galway and or
5. Other media outlets as determined by “the credit union”.

**Car Model**

1. The make and model of the car shall be at the sole discretion of the Board of Directors of Ballinasloe Credit Union(Our Lady of Lourdes) Limited.

**Disclaimer of Liability**

1. The Credit Union, its Board of Directors, Management, employees, servants, agents and volunteers shall not accept any liability , howsoever arising, for any defect mechanical or otherwise, found in the car supplied, or subsequently arising, or for any consequence thereof, however so arising.

**Update of Personal Details or Change of Personal Details**

1. To comply with our legal obligations all prize winners must have up to date photographic identification and proof of address on file before prize collection. Where you have changed your personal details such as your home or work address, your email address or your contact telephone number or changed your name upon marriage please contact us to enable us to update our members prize draw records including where:-
2. Where you are entered into the members prize draw as a joint account entry and no longer hold or are a party to that joint account or,
3. Where you are no longer an authorised signatory for or on behalf of a group, club, society or a body(incorporated or unincorporated) or,
4. Where you are no longer an authorised signatory for or on behalf of a member of “the credit union”.

**Inability to Contact Winning Member**

1. The Credit Union shall make every reasonable effort to contact and inform the winning member(s), however where the winner(s) of the car prize cannot be contacted using the contact details on file as provided by the member(s), the credit union shall reserve the right to recover from the member(s) any such reasonable costs incurred in making efforts to locate and make contact with the winning member(s). Should the Credit Union not be able to locate the member, the car prize will be converted to a cash prize and will be credited to the member’s account in the manner outlined in 11 above. Car

**Exclusion from Participation**

1. Where the Board of Directors and or the Management become aware of a participant in the members prize draw who meets the exclusion criteria as set out below, the Board and /or Management may, at their discretion, immediately cancel and /or suspend that members participation in the prize draw. The following members of “the credit union” shall be excluded from participation in the members prize draw,
2. Credit Union Staff, Directors,volunteers and members of the Board Oversight Committee, and or
3. Any person and or persons directly involved in the Internal members prize draw process.

**Cash Amount in Lieu**

1. Where a winning member and /or members wish to receive a cash amount in lieu of the car prize or such other prize being part of the members prize draw the Board of Directors shall at its sole discretion reserve the right to set such a cash amount in lieu and the cash amount as set by the Board shall be lower that the value of the car or such other prize.
2. **One Win Per Draw Rule**

A member of the prize draw shall only be entitled to win one prize in the same draw. Where a member wins more than one prize in the same draw, the second or subsequent prize in that particular draw shall be disregarded and deemed null and void. The credit union will strictly apply the one win per draw rule to ensure a fair and balanced distribution of prizes among all draw participants. However where a member is a prize-winner in one draw they continue to retain the right to win a prize in any subsequent or future draw.

**Entry Limit to the Members Prize Draw**

1. Entry to the prize draw shall be limited to one entry per member, or one entry per joint account or one entry per group, club, society or a body (incorporated or unincorporated) account. In order to prevent unfair advantage with regard to the prize draw the entry limit rule shall apply as follows;
2. Where a member has entered into the members prize draw as a single member entry, they shall not be eligible to enter into the prize draw as a member of a joint account entry, unless they opt out and cancel their single member entry.
3. Where an entry to the members prize draw is made by members of a joint account the said members of the joint account entry shall not be eligible to make a single members entry into the draw unless they opt out and cancel their joint account entry.

**Joint Account Entry to the Members Prize Draw**

1. Where entry to the members prize draw is made by the members of a joint account, both named members must complete the members prize draw application form and sign the declaration confirming that they agree to be bound by the terms and conditions as set out herein to enable participation in the prize draw. Where entry to the members prize draw is made by the members of a joint account the entry fee shall be deducted from the members joint account.

Where the winning entry is a members joint account the credit union shall deem the prize to be the joint property of both named members and the credit union shall present the prize to either named member of the joint account.

Where one of the winning joint members receives the prize for and on behalf of both (joint) members they shall prior to prize collection complete and sign a form of receipt and indemnity for and on behalf of both (joint) members. The form of receipt and indemnity is set out in appendix 4(B) below.

In the event of a cash prize win, the cash prize shall be automatically credited by electronic funds transfer to the members joint account on the designated transfer day that being the third day from the day following the prize draw.

**Group, Club, Society or a body Entry to the Members Prize Draw**

1. Where entry to the members prize draw is made by a member which is a group, club, society or a body (incorporated or unincorporated), the authorised signatory or signatories of the said group, club, society or body must complete the members prize draw application form and sign the declaration confirming that the group, club, society and or body agree to be bound by the terms and conditions as set out herein to enable participation in the prize draw:-
2. Where entry to the members prize draw is made by a member which is a group, club, society or a body (incorporated or unincorporated) the entry fee shall be deducted from the named entrants member account.
3. Where the winning entry is a group, club, society or a body (incorporated or unincorporated) “the credit union” shall deem the prize to be the property of the winning group, club, society or body(incorporated or unincorporated) and “the credit union” and shall present the prize to the authorised signatory or signatories for and on behalf of the winning group, club, society or body(incorporated or unincorporated).
4. Where the authorised signatory or signatories receives the prize on behalf of the winning entry they shall prior to prize collection complete and sign a form of receipt and indemnity for and on behalf of the winning group, club, society or body (incorporated or unincorporated). The form of receipt and indemnity is set out in appendix 4(C) below.
5. In the event of a cash prize win, the cash prize shall be automatically credited by electronic funds transfer to the group, club, society or body(incorporated or unincorporated) members account on the designated transfer day that being the third day from the day following the prize draw

**Set off Rule**

1. The value of the winning members prize may, at the discretion of “the credit union”, be subject to the set- off rule and used to reduce and or clear any monies due in default of any financial commitment or in default of any obligation due by the member(s) to “the credit union”. In the event that the winning member(s) is/are a person(s) who is/are in arrears or in default in respect of any financial commitment or obligation to Ballinasloe Credit Union (Our Lady of Lourdes) Limited, the Board of Directors reserve the right to make a decision to withhold delivery of the car prize and/or cash prize won by the member(s) until such time as the arrears have been paid or the default rectified.

Such decision of the Board will be notified in writing to such member(s) and if within seven (7) days of the member(s) being notified, the member(s) fails to comply with the requirements of the Board in relation to such arrears or default, the Board shall be entitled to sell or otherwise dispose of the car at the best available price (which will not necessarily comprise the list or garage selling price of the car) and pay over to the winning member(s) the net proceeds after deducting any such arrears or paying any monies required to remedy such default.

**Opt -Out of Members Prize Draw**

1. Where a member wishes to opt out and end their participation in the members prize draw, the member must complete sign and date the Members prize draw Opt-Out form and return the completed form to our offices at Ballinasloe Credit Union (Our Lady of Lourdes) Limited, Main Street, Ballinasloe, Co. Galway. The Opt -Out form is set out in appendix 5 below.
2. Upon receipt of the completed Opt-Out form a member of staff shall sign and stamp the form.
3. The Opt-Out and end of participation in the members prize draw shall take effect from the date of receipt by the credit union of the completed Opt-Out form, and
4. No further deduction for the purpose of entry fee shall be made from date of receipt of completed opt out form.
5. Where a member opts out from the prize draw, they shall not be entitled to a refund of any draw contribution previously deducted for the purpose of the draw entry fee contribution.

**Financial Accounts**

1. The financial accounts of the members prize draw will be prepared each year to the 30th September and shall be audited by the Board appointed auditor and incorporated into the consolidated accounts of the credit union and shall be presented at our Annual General Meeting.

**Final Decision**

1. The decision of the Board of Directors of Ballinasloe Credit Union (Our Lady of Lourdes) Limited concerning the interpretation of the Terms and Conditions as set out and or as amended or varied or any matter arising from the members prize draw shall be final.
2. **Variation of Terms and Conditions**

The Board of Directors reserves the right at any time to amend or vary the Terms and Conditions of the Ballinasloe Credit Union(Our Lady of Lourdes) Limited Members Prize Draw as set out herein.The Board shall publish any such amendment(s) or variation(s) to the said terms and conditions on the Ballinasloe Credit Union(Our Lady of Lourdes) Limited website and social media pages.

 **Personal Data**

1. At Ballinasloe Credit Union (Our Lady of Lourdes) Limited we are fully committed to complying with our legal obligations under the General Data Protection Regulation (GDPR) and the Data Protection Acts 1988-2018. When you enter the members prize draw we will process and retain your personal data for the purpose of and in connection with the operation of the prize draw; to administer and facilitate your entry and participation in the draw, to publicise the winning results and to comply with our legal obligations. At times we may require third party service providers and/or agents to have access to and/ or process your personal data for the purpose of providing “the credit union” with operational and support services in relation to or in connection with the members prize draw, such processing must operate in accordance with our instructions, with respect for the safety and security of your personal data and in accordance with all applicable law. P*lease see our data retention (prize draw) table set out below*.

For further information on our data processing activities and your rights under the General Data Protection Regulation (GDPR) please download a copy of our full Privacy Notice on wwwballinasloecreditunion.ie or request a copy of our full Privacy Notice from our offices at Ballinasloe Credit Union(Our Lady of Lourdes) Limited, Main Street, Ballinasloe, Co. Galway.

**Data Retention Table**

|  |  |
| --- | --- |
| Members Personal data | Seven years from date of end of members relationship with us.  |
| Members photograph/photographic image where such image is taken by Ballinasloe Credit Union at the winners presentation or for the purpose of the winners presentation | The Credit Union will retain such image for a period of up to five years from date of winning presentation.  |
| Members data included on Register of Prize Draw Winners | The credit union will retain such data for a period of 7 years from end of members relationship. |
| Members application forms and data | The credit union will retain such data for 7 years from date of end of members prize draw participation. |
| Members opt out forms and data | The credit union will retain such data for 7 years from date of end of members prize draw participation. |

**Governing Law**

1. The Members Prize Draw, including the Members Prize Draw Terms and Conditions as set herein or subsequently varied or amended by a majority decision of the Board of Directors present when such decision to vary or amend was taken, or any dispute arising out of or in connection with or in relation to the Members Prize Draw shall be governed by Irish Law.

**Complaints**

1. Should you wish to make a complaint regarding the Members Prize Draw you may do so by writing to the Prize Draw Officer, Ballinasloe Credit Union (Our Lady of Lourdes) Limited, Main Street, Ballinasloe Co. Galway. or email the Prize Draw Officer at info@ballinasloecreditunion.ie

**Regulation**

1. Ballinasloe Credit Union (Our Lady of Lourdes) Limited is regulated by the Central Bank of Ireland having its registered offices at New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3.

**Appendix 4. Consent Form for Photograph, Photographic Image & Publishing of**

 **Members Prize Draw Winners Presentation Photograph**

|  |  |  |
| --- | --- | --- |
| **Member Account Number** | **Member Name Single**  | **Joint Account Names** |
|  |  |  |
| **Group Account Name:** | **Print Winning Prize:** | **Draw Presentation Date:** |

I (*Insert Name(s)*)…………………………………………………………………… of ……………………………………………………

……………………………………………………………(*Insert Address)* being the above named member account holder or one of the above named member account holders or being the authorised signatory or one of the authorised signatories of the above named member account hereby give my consent to Ballinasloe Credit Union (Our Lady of Lourdes)Limited to take, retain, print, publish, process or otherwise put into the public domain my image and/or photograph of the members prize draw winners presentation in print and/or digital format or such other format in or on, the credit union website, credit union social media pages, credit union newsletter, newsprint and/ or other media outlets as may be determined by the credit union.

 I understand that I have the right to withdraw my consent at any time, I understand the withdrawal of my consent will not affect the lawfulness of processing based on my consent before its withdrawal. I understand that Ballinasloe Credit Union(Our Lady of Lourdes) Limited shall process my personal data in compliance with the General Data Protection Regulation (GDPR) and the Data Protection Acts 1988-2018 .

 **Dated the day of 2020**

Signed by the said

(***Member Name*)-----------------------------------------------------------------------------------------**

in the presence of

Credit Union Officer----------------**-----------------------------------------------------------------------**

 **Affix Credit Union Stamp**

**Appendix 4 (A)**

**Form of Receipt and Indemnity**

**Members Prize draw**

**Receipt and Indemnity – Single Account**

|  |  |  |
| --- | --- | --- |
| **Member Account Number** | **Member Account Name** | **Member Name** |
|  |  |  |
| **PRINT WINNING PRIZE:** | **Car** | **Cash prize****Amount** € .00 |

|  |
| --- |
| I ( *Insert Name*)…………………………………………………………………… of …………………………………………………………………………… ……………………………………..(*Insert Address)* being the above named member account holder hereby acknowledge receipt of the sum of € .00 / winning car prize from Ballinasloe Credit Union (Our Lady of Lourdes)Limited being a winning prize in the Members Prize Draw held on the …………………day of …………………… 2020.I acknowledge that I am entitled to receive this winning prize in my sole name as the winning member account holder.I hereby indemnify and keep indemnified Ballinasloe Credit Union (Our Lady of Lourdes) Limited, its officers, Directors, employees, volunteers and agents, against any and all demands, claims, liabilities, losses, damages, costs and expenses, including legal costs and expenses, howsoever arising which Ballinasloe Credit Union (Our Lady of Lourdes) Limited and its officers, Directors, employees, volunteers and agents may incur or be put to by reason of the payment to me of any cash prize or car prize, benefit or otherwise from the Members Prize Draw.I declare and confirm that I have freely given and signed this indemnity as set out, in consideration of Ballinasloe Credit Union(Our Lady of Lourdes)Limited accepting that the information as provided and given by me in this form is true , accurate, correct and up to date, I accept and acknowledge that Ballinasloe Credit Union (Our Lady of Lourdes) Limited, its officers, Directors, employees, volunteers and/or agents shall rely upon the information as provided on the Members Prize Draw Receipt and Indemnity Form. **Joint and several liability shall attach to each person who receives and/or accepts the above named prize and signs this receipt and indemnity.****Dated the day of 2020 Credit Union Stamp****Signed by the said*****( Member Name***)------------------------------------------------------------------------------------in the presence of**Witness Name and Address----------------------------------------------------------------------** |

**Appendix 4(B)** **Form of Receipt and Indemnity**

**Members Prize draw**

**Receipt and Indemnity - Joint Account**

|  |  |  |
| --- | --- | --- |
| **Member Account Number** | **Member Account Name (Joint)** | **Member Account Holder Names (Joint)** |
|  |  |  |
| **PRINT WINNING PRIZE:**  | **Car Prize** | **Cash prize**  **Amount** € .00 |

|  |
| --- |
| I/We ( *Insert Name(s)*)…………………………………………………………………………………………………………………………………………………… of …….…………………………………………......................……………………………………………………………………………...(*Insert Address*) being one of the/being the above named joint account holders hereby acknowledge receipt of the sum of € .00/ winning car prize from Ballinasloe Credit Union (Our Lady of Lourdes) Limited being a winning prize in the Members Prize Draw held on the …………………day of …………………… 2020.I/We acknowledge that this winning prize is the property of both joint account holders in equal shares.I acknowledge and confirm that I have been duly authorised by…………………………………………………… ( *Insert name of second joint a/c* *holder)* to receive the prize for and on behalf of both winning joint account holders.(***Only complete this provision where applicable)***I/We hereby indemnify and keep indemnified Ballinasloe Credit Union (Our Lady of Lourdes) Limited, its officers, Directors, employees, volunteers and agents, against any and all demands, claims, liabilities, losses, damages, costs and expenses, including legal costs and expenses, howsoever arising which Ballinasloe Credit Union (Our Lady of Lourdes) Limited and its officers, Directors, employees, volunteers and agents may incur or be put to by reason of the payment to me of any cash prize or car prize, benefit or otherwise from the Members Prize Draw.I/We declare and confirm that I/We have freely given and signed this indemnity as set out, in consideration of Ballinasloe Credit Union (Our Lady of Lourdes)Limited accepting that the information as provided and given by me/us in this form is true , accurate, correct and up to date, I/We accept and acknowledge that Ballinasloe Credit Union (Our Lady of Lourdes) Limited, its officers, Directors, employees, volunteers and/or agents shall rely upon the information as provided on the Members Prize Draw Receipt and Indemnity Form.**Joint and several liability shall attach to each person who receives and/or accepts the above named prize and signs this receipt and indemnity.****Dated the day of 2020 Credit Union Stamp**Signed by the said(***Insert Member Name*)----------------------------------------------------Insert Member Name (2)----------------------------------------**in the presence of **Witness Name and Address-----------------------------------------------------------------------------**   |

**Appendix 4 ( c) Members Prize draw**

 **Receipt and Indemnity –Group/Club/ Society/Body Account**

|  |  |  |
| --- | --- | --- |
| **Member Account Number** | **Member Account Name GCSB** | **Group/ Club/Society/ Body Name** |
|  |  |  |
| **WINNING PRIZE:**  | Car  | **Cash prize** **Amount** € .00 |

|  |
| --- |
| I/We ( *Insert Name*)………………………………………………………………………….………………………………of…………………………………… ……………………………………………………………………………………(*Insert Address*) being * one of the above named Group, Club, Society or Body account holders and/or being
* An authorised signatory or signatories of the above named Group, Club, Society or Body and
* duly nominated by the Group, Club, Society or Body to accept the above mentioned prize by and on behalf of the Group, Club, Society or Body and
* duly authorised to sign this acknowledgement and indemnity for and on behalf of the Group, Club, Society or Body

hereby acknowledge receipt of the sum of € .00 / car from Ballinasloe Credit Union (Our Lady of Lourdes) Limited being a winning prize in the Members Prize Draw held on the …………………day of …………………… 2020.I/We hereby acknowledge that this winning prize is the property of ………………………………………………………………(*insert Group/Club/Society or Body Name)*I/We hereby indemnify and keep indemnified Ballinasloe Credit Union (Our Lady of Lourdes) Limited, its officers, Directors, employees, volunteers and agents, against any and all demands, claims, liabilities, losses, damages, costs and expenses, including legal costs and expenses, howsoever arising which Ballinasloe Credit Union (Our Lady of Lourdes) Limited and its officers, Directors, employees, volunteers and agents may incur or be put to by reason of the payment to me of any cash prize or car prize, benefit or otherwise from the Members Prize Draw.I/We declare and confirm that I/We have freely given and signed this indemnity as set out, in consideration of Ballinasloe Credit Union (Our Lady of Lourdes)Limited accepting that the information as provided and given by me/us in this form is true , accurate, correct and up to date, I/We accept and acknowledge that Ballinasloe Credit Union (Our Lady of Lourdes) Limited, its officers, Directors, employees, volunteers and/or agents shall rely upon the information as provided on the Members Prize Draw Receipt and Indemnity Form**. Joint and several liability shall attach to each person who receives and/or accepts the above named prize and signs this receipt and indemnity.** **Dated the day of 2020 Credit Union Stamp****Signed by the said** **(*Member Name/Authorised Signatory***------------------------------------------Member Name (2)---------------------------------in the presence of  **Witness Name and Address-------------------------------------------------------------------------------**  |

**Appendix 5 Opt -Out Form**

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**Members Prize Draw Opt- Out (Withdraw) Form.**

**Please ensure all sections are filled and return or drop form into our office at**

 **Ballinasloe Credit Union(Our Lady of Lourdes) Limited, Main Street, Ballinasloe,**

 **Co. Galway**

**---------------------------------------------------------------------**

###  **I/We hereby declare that;**

### **I/We wish to opt out (withdraw) from the Members Prize Draw,**

### **I/We wish Ballinasloe Credit Union(Our Lady of Lourdes) Limited to cease deducting the draw payment contribution of € 4 per quarter from my account as of today’s date;**

|  |  |
| --- | --- |
| Name |  |
| Address |  |
| Phone Number |  |
| Member AccountNumber |  |
|  Date |  |
| **Members Signature** |  |
| **Members Signature** |  |

**Witness/Authorised Signatory:(***where applicable***)**

 **Print Name:**

|  |  |
| --- | --- |
| **Office Use Only****Received by staff Member** **Date** | **Office Use Only****Processed by Prize Draw Dept****Date** |

**Credit Union Stamp**