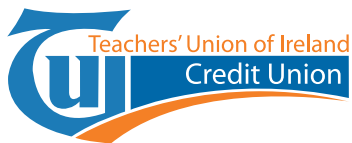


12. In the event that the winning member is a person who is in arrears or in default in carrying out any financial commitment or obligation to the Credit Union, the Board of Directors may make a decision to withhold delivery of the prize won by the member until the arrears have been paid or the default has been rectified. The Board of Directors shall be entitled to pay over to the winning member the net proceeds only after deducting any such arrears or paying any monies required to remedy such default.
13. The winners will be notified by post within 14 days of the draw and the cash prizes will be paid into the TUI credit union account of the winning member within that time. The car draw winner must claim the prize within 28 days. If the prize is unclaimed after this time, it will lapse and the Credit Union reserves the right to offer the prize to a substitute winner selected in accordance with these rules.
14. The winner's details (name and photo where appropriate) will be published on the TUI Credit Union website as well as in any subsequent issue of the TUI News with all winner names noted in the annual report for the corresponding year.
15. The winners may be requested to participate in publicity arising from the monthly draw.
16. By joining the Scheme, all entrants will be deemed to have accepted and be bound by the rules and consent to transfer their personal data to the Credit Union for the purpose of the administration of this Scheme and any other purpose to which the entrant has consented.
17. The Scheme will be conducted by the Credit Union on a self-sufficient basis. Any surplus funds will be disposed of by way of extra draws for prizes decided by the Board when the last draw is run each year. In the event of insufficient support by members of the Credit Union, the Scheme may be suspended or discontinued.
18. These terms and conditions shall be governed by Irish law and the courts of the Republic of Ireland shall have exclusive jurisdiction.
19. The financial accounts pertaining to the monthly draw member deductions and prizes issued will be audited as part of the annual financial year end conducted by the Credit Union external auditors and will also be subject to review by the Credit Union's internal auditors.
20. The decision of the Board of Directors of Teachers' Union of Ireland Credit Union Limited concerning the foregoing rules or any matter arising from the draw will be final and not subject to appeal. (May 2018)

**THANK YOUR FOR ENTERING
THE MONTHLY MEMBERS DRAW AND
BEST OF LUCK!**

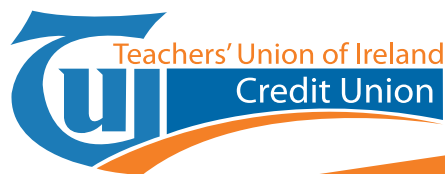


TUI Credit Union Ltd., No 8, The Exchange, Calmount Park, Ballymount, Dublin 12.

Ph: (01)4266060 Fax: (01)4266004 Email: info@tuicu.ie Web: www.tuicu.ie



Teachers' Union of Ireland Credit Union is regulated by the Central Bank of Ireland



MONTHLY MEMBERS DRAW



WIN A CAR

**3 CAR
DRAWS
PER YEAR**

**3 CASH
PRIZES
MONTHLY**



**FOR ALL YOUR FINANCIAL REQUIREMENTS
CALL US FIRST**



www.tuicu.ie

MEMBER’S AUTHORISATION

I wish to be included in TUI Credit Union’s Members Monthly draw.

I authorise deduction of €5.00 per month from my savings ☐
(please tick box)

I have read and agree to be bound by the member draw terms & conditions ☐
(please tick box)

And continuing until you have received written confirmation from me to cease my deduction or the balance on my account falls below €15.

Name

Signature

Date

Member’s Credit Union A/C Number

Checked by Credit Union Official

Terms and Conditions

1. The Monthly Members Draw Scheme (“the SCHEME”) is open to all members (of good standing) of Teachers’ Union of Ireland Credit Union (“TUI Credit Union”) who, at least one week before the holding of the draw: a) are aged 18 years or over; b) have provided written consent to the Credit Union for inclusion in the Draw; c) have sufficient funds in his/her savings account as determined by the Board to pay the entry fee for the draw (currently €15).
2. To enter the Scheme, members must fill out the entry form. To be eligible for the draw, the completed entry form must be received or delivered to the Credit Union office at least one week before the next draw date.
3. A member’s participation in the draw will cease: a) when his/her savings have fallen below the amount required in clause 1 c); b) on receipt by the Credit Union of a signed instruction from the member withdrawing from the draw; c) on cessation of membership of the Credit Union – in such event, any prepaid entry fee shall be refunded to the member.
4. All directors, board oversight committee, staff and volunteers are eligible to enter the draw with the exception of the CEO who will be responsible for the processing of the actual draw itself. In the event of his absence, the CEO may designate another credit union officer who is not a member of that draw to perform the draw in his place.
5. The Scheme will hold a draw each month on the last working day of the month, or a date each month as determined by the Board of the Credit Union.
6. In order to be entered into the draw, members must have the monthly subscription deducted from their Credit Union account. The amount of the subscription will be set by the board from time to time. The subscription is currently €5 per month.
7. The grand prize for the months of April, September and December will be a car* with the grand prize for the remaining months being €1,500 with further prizes of €1,000 and €500 respectively. (*The make and model of the car will be at the sole discretion of the Board of the Credit Union. There will be no cash alternative.)
8. All prizes will be subject to any additional terms and conditions of the supplier of the prize to the Credit Union.
9. The majority of the draws are conducted at the Credit Union Offices at No. 8, The Exchange, Calmount Park, Ballymount, Dublin 12. However, the December draw is held at the AGM of TUI Credit Union (note AGM date and/or venue may vary from year to year). The April draw is held at the Annual Congress of the Teachers’ Union of Ireland (note Congress date and/or venue may vary from year to year). The September draw is usually held at the Credit Union offices but this may be subject to change if an opportunity presents itself to conduct the draw at another promotional venue. In this event, Credit Union members will be notified of the chosen venue using social media.
10. The Credit Union will not be liable for any loss, damage or consequential damage of any nature in contract, tort (including negligence) or otherwise caused by acceptance of the terms and conditions of the Scheme or in connection with the prize.
11. The draw will be made by computer or by any other method deemed to be appropriate by the Board of the Credit Union. The first entry listed from all entries received by the closing date will win the grand prize. The next entry listed will win the runner up prize and so forth until all prizes have been drawn. The draw will be overseen by members of the board and the chief executive officer. The decision of the board of the Credit Union is final. No correspondence will be entered into.

