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PRIZE DRAW

only
€1
per week*

€50,000
in cash prizes
every month!

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 **Member First**
CREDIT UNION

the next generation credit union

JOIN THE PRIZE DRAW

complete the application form overleaf

*€13 per quarter will be debited from your account. Terms and conditions apply.
Member First Credit Union is regulated by the Central Bank of Ireland.

Prize Draw Entry Form

(PLEASE COMPLETE IN BLOCK CAPITALS)

Please complete the form below to join the Prize Draw.

- This draw is self funding and non profit making.
- You must be over 18 years of age to join the prize draw.
- Full Prize Draw T&C's are available overleaf.

This form can be handed in to any MFCU branch, or sent to;

**Prize Draw, Member First Credit Union Ltd.
Artane Roundabout, Malahide Road, Dublin 5.**

Account No:

Name:

Address:

Date of Birth:

 / /

Telephone:

Email:

Authorisation:

I wish to participate in the Member First Credit Union monthly prize draw and understand and agree to the terms and conditions of the prize draw.

I hereby authorise Member First Credit Union to deduct shares to the value of €13 every quarter.

Signature:

Today's Date:

 / /

Member First Credit Union Prize Draw Summarised Terms and Conditions

Non summarised versions of these terms and conditions may be obtained from any of our branches or on our website: www.mfcu.ie

Your agreement with us (Member First Credit Union, Ltd (MFCU).) for participation in the Member Prize Draw (MPD) consists of these terms and conditions and the following additional terms and conditions:

- any terms and conditions implied by law in the credit union-customer relationship (except to the extent that they conflict with these terms and conditions);
- the application form completed by you when applying for participation in the MPD (Application Form);
- all signing instructions in respect of your account that you give us from time to time; and
- all other documents that are incorporated, either expressly or otherwise, into these terms and conditions.

It is the policy of MFCU, that the MPD will be conducted in line with legislative and regulatory requirements and best practice as set out in the Central Banks Thematic Review of Prize Draws in Credit Unions.

If you have any questions with regards to these terms and conditions, we will be happy to discuss them with you.

1 Member Prize Draw Eligibility

- 1.1 Participation in the Member Prize Draw ("MPD") is limited to members of Member First Credit Union Ltd.
- 1.2 Officers of Member First Credit Union Ltd and the Independent Observer are prohibited from entry into the Member Prize Draw.
- 1.3 All participants must be over 18 years of age.
- 1.4 To ensure compliance with the various Money Laundering and Terrorist Financing regulations and legislation, members may be required to produce to the Credit Union satisfactory evidence of identity, current permanent address and source of funds by means of supporting documentation.
- 1.5 Entry to the Member Prize Draw is limited to one entry per draw per account. A participating account cannot win more than one prize in any draw. In the case of entries in respect of joint accounts, the joint names will be entered in the draw and if successful, the prize will be awarded in the joint names of the account holders.
- 1.6 Entrants must formally elect to participate in the Member Prize Draw by completing a Member Prize Draw application form.
- 1.7 In doing so members give their approval to quarterly deductions of €13.00 per quarter to the debit of their share account.
- 1.8 A minimum balance of €18.00 must be kept at all times in the member's share account to facilitate this deduction, and to keep the account open. It is the member's sole responsibility to ensure that sufficient funds are in place at the relevant time to enable their entry to be included. The Credit Union will NOT notify members with insufficient funds in their account.
- 1.9 In the event there are insufficient funds in the account to meet the quarterly deduction at the time of the deduction, the Member will not be included in the Members Prize draw for that quarter.
- 1.10 In the event that a member has accumulated arrears greater than 6 weeks on their Credit Union Loan Account, the member will be automatically removed from the Member Prize Draw and no further deductions will be made to the member's share account until such a time as the arrears are cleared. MPD deductions can only be made on a quarterly basis.
- 1.11 Members seeking to exit the MPD must complete a Member Prize Draw Cessation form which is available in any MFCU branch. Alternatively, and at a minimum, Members must notify the Credit Union in writing of their intention to cease membership of the MPD.
- 1.12 In the event that a member closes their account and the quarterly Member Prize Draw deduction has been debited to their account, the member will remain in the Member Prize Draw until the end of that same quarter. This clause also applies to deceased members.
- 1.13 In the event a closed account or a deceased Members account should win in the MPD, the prize fund will be paid directly to a bank account so nominated for by the Member or to a bank account so nominated for by the executor/administrator of the deceased Member.

Member First Credit Union Prize Draw

Summarised Terms and Conditions

2 Member Prize Draw Rules

- 2.1 The Member Prize Draw will take place on a monthly basis and will be conducted in one of the branches of Member First Credit Union Ltd. The location and timings will be notified to Members via www.mfcu.ie
- 2.2 The Member Prize Draw will be overseen by a member of the Board Oversight Committee, an Independent Observer and other officers of MFCU as required.
- 2.3 All winning members will be notified personally (by phone, email or in writing) and applicable cash prizes will be lodged into winning Members' share account. (Exceptions apply - please refer to Section 3.1)
- 2.4 Winning members give consent to their details being published and to taking part in any promotional activities organised by Member First Credit Union Ltd.
- 2.5 An account cannot win more than one prize in any one draw.

3 Exceptions

- 3.1 In the event that a 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 prize will be withheld. Only the net proceeds, if any, after deduction of any such arrears or paying monies required to remedy the default will be issued to the winning Member.

4 General

- 4.1 The Member Prize Draw is non-profit making and any surplus funds will be disposed of by way of extra draws and/or extra prizes.
- 4.2 An independent review of the Member Prize Draw will take place on annual basis conducted by either the internal or external auditors of MFCU. This review will incorporate a review of the MPD Account on Scion.
- 4.3 The Board of Directors must approve changes in the Member Prize Draw rules. The decision of the Board of Directors concerning interpretation of the rules in matters pertaining to the Member Prize Draw will be final.
- 4.4 In the event that there is insufficient support from members, the Member Prize Draw may be suspended or discontinued at any time by the Board of Directors.
- 4.5 A register of all winning participants for each draw will be maintained, witnessed and signed by the independent observer.

5 Changes to these Terms and Conditions

- 5.1 Member First Credit Union Ltd. reserve the right to change these terms and conditions from time to time.
- 5.2 Should the Terms and Conditions change, MFCU must notify MPD participants of the changes. This notification can be by a notice in our branches and or by a notice on the website and or by any other means required or permitted by law.

6 Contacting each other

- 6.1 Our head office is Member First Credit Union Limited, Artane Roundabout, Malahide Road, Artane, Dublin 5.
- 6.2 Subject to applicable law, we may contact you in person or by phone, post or hand delivery, or by fax, email, online or other electronic means.
- 6.3 In the event that you change your address, you must notify us immediately so we can update our records accordingly.

7 Complaints

- 7.1 In the event that you wish to make a complaint, you may do so by writing to us directly at Member First Credit Union Limited, Artane Roundabout, Malahide Road, Artane, Dublin.
- 7.2 If you are not satisfied with the outcome of your complaint, you are entitled to take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. Further details of our complaint's procedure are set out on our website at www.mfcu.ie/complaints/

8 Data Protection

- 8.1 We will at all times comply with our obligations under the Data Protection Acts as regards relevant data in our possession relating to you. Subject to you paying any applicable fee, you have the right under those Acts to obtain a copy of the personal data that we hold about you.