

Prize draw Rules, Terms & Conditions



From time-to-time we run ad hoc prize draws within our offices which are open to all members. Different prize draws may have specific entry requirements which relate to that particular prize draw only. Any specific entry requirements will be notified in all communications promoting the relevant prize draw.

In addition to any specific entry requirements, all prize draws will also be governed by a common set of General Terms and Conditions, as set out below.

General Terms & Conditions

1. Credit Union directors, supervisors, staff and volunteers are not eligible to enter prize draws.
2. Only one entry per participant is accepted. In the case of member joint accounts the prize will be awarded to both members of the account.
3. All winners will be drawn at random by the Marketing Officer and at least one staff member or board member: the adjudicator.
4. The adjudicator's decision as to the winner is final. No correspondence relating to the draw will be entered into.
5. All winners will be notified by phone and/or email and/or social media platforms.
6. If the winner is not contactable within a reasonable time frame, the winner is deemed to have forfeited the prize and another winner will be drawn. The same condition will apply to any subsequent entry or entries drawn.
7. Prize(s) must be collected at Kilrush Credit Union, unless agreed otherwise.
8. Once a winner has been notified they have 7 days to collect their prize. If the prize is not collected within 7 days another winner will be drawn.
9. The prize is non-transferable and cannot be redeemed for cash or any other equivalent.
10. Kilrush Credit Union cannot be held responsible for any third-party brands or organisations connected to the prize.
11. All prizes are subject to availability, and Kilrush Credit Union reserves the right to substitute the prize for one of an equivalent or greater value to that specified should any part of the prize become unavailable.

12. Kilrush Credit Union reserve the right to alter, amend or end the prize draw without prior notice in the event that circumstances make this unavoidable.
13. Kilrush Credit Union accept no responsibility for any technical difficulties experienced in submitting an entry to any draw.
14. Kilrush Credit Union reserve the right to share the winner(s) names(s), - to be used for publicity purposes and on social media and our website. No photograph will be taken without the prior consent of the winning entry.
15. In the event of any dispute regarding the rules, conduct, errors, or the results of a competition the decision of Kilrush Credit Union will be final.
16. There is no obligation to enter any of Kilrush Credit Unions competitions or draws.
17. Kilrush Credit Union reserve the right to contact you regarding any prizes.
18. Kilrush Credit Union keeps a record of all competition winners for 12 months after the winner has been announced.
19. By accepting the prize, you confirm that you have willingly entered the draw and that you have accepted these terms and conditions.
20. The name and photograph of the winners may be used by Kilrush Credit Union and its associated companies for post-event publicity purposes. The winners agree to allow Kilrush Credit Union to use their name and likeness for advertising and publicity purposes without additional remuneration.
21. Where the competition entry is based on submission of a photograph, Kilrush Credit Union reserves the right to use this image indefinitely.
22. The Credit Union cannot be held responsible for any third-party brands/organisations connected to the competition.
23. The prize suppliers' own terms & conditions/restrictions may apply.
24. Entries that do not comply in full with these rules will be disqualified from entry.
25. Kilrush Credit Union is excluded from liability for any loss, damage or injury that might occur to the winner resulting from his or her acceptance of the prize.
26. Kilrush Credit Union reserves the right to amend these rules at any time. We may also create rules which apply to a specific draw or competition only. If we do this we will publish the amended draw/competition rules, or specific rules on the relevant page.
27. Kilrush Credit Union has the right to withdraw any competition without notice.