

Competition Rules, Terms & Conditions



Terms and conditions for Kilrush Credit Union Promotions and social media competitions. The following T&C's cover competitions and promotions held in branch and online via social media channels.

1. All rules must be followed when entering Kilrush Credit Union competitions.
2. Kilrush Credit Union cannot be held responsible for any errors that occur.
3. To enter the competition you must be over 18 years of age and living in the Republic of Ireland.
4. To enter the competition you must follow the entry conditions as outlined in the notification of the competition
5. You will need to be a member of Kilrush Credit Union.
6. Credit Union volunteers, employees and their families entries will not be accepted.
7. Maximum of one entry per member.
8. Incomplete, illegible or late entries will not be accepted. Entries that do not comply in full with these rules will be disqualified. Kilrush Credit Unions decision is final and binding in all respects on all entrants. No correspondence will be entered into.
9. Kilrush Credit Union accept no responsibility for any technical difficulties experienced in submitting an entry to the competition.
10. Winner(s) will be selected at random, from all correct and/or eligible entries received. The draw takes place in the presence of the Marketing Officer and at least one staff member or board member within 1 week of the competition closing.
11. The closing date is as specified in each competition, and Kilrush Credit Union reserves the right to alter, amend or end the competition without prior notice in the event that circumstances make this unavoidable.
12. Prize(s) must be collected at Kilrush Credit Union by the winner unless stated otherwise.
13. All winners will be notified via the platform of entry unless stated otherwise within 7 days of the closing date.

14. If the winners cannot be contacted within a reasonable time period or are not able or available to accept the prize for any reason which is beyond the Kilrush Credit Union reasonable control, then the Kilrush Credit Union reserves the right to award the prize to another entrant.
15. Once the winner(s) have been notified they have 7 days to collect their prize, if not collected within 7 days another winner will be drawn.
16. There is no cash alternative to the prize and unless agreed otherwise in writing the prize is non-transferable.
17. 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.
18. All prizes are subject to availability.
19. 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.
20. 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.
21. There is no obligation to enter any of Kilrush Credit Unions competitions.
22. Kilrush Credit Union reserve the right to contact you regarding any prizes.
23. Please ensure you enter the competition directly with Kilrush Credit Union and not through any 3rd party social media page or website.
24. Kilrush Credit Union keeps a record of all competition winners for 12 months after the winner has been announced.
25. This promotion is in no way sponsored, endorsed or administered by, or associated with Facebook or Instagram. Facebook and Instagram are in no way responsible for any aspect of this promotion including its fulfilment.
26. 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.
27. Where the competition entry is based on submission of a photograph, Kilrush Credit Union reserves the right to use this image indefinitely.
28. The Credit Union cannot be held responsible for any third-party brands/organisations connected to the competition.

29. The prize suppliers' own terms & conditions/restrictions may apply.
30. Kilrush Credit Union reserves the right to amend these rules at any time. We may also create rules which will apply to a specific competition only. If we do this we will publish the amended competition rules and/or specific competition rules on the relevant competition page.
31. By entering the competition, you have deemed to have accepted these terms and conditions.
32. Kilrush Credit Union has the right to withdraw any competition without notice.