



APPLICATION FOR PARTICIPATION IN PRIZE DRAW

I, the undersigned member of St. Raphael's Garda Credit Union Limited (hereinafter called "the Credit Union") hereby apply to the Credit Union for participation in the Prize Draw operated by the Credit Union (hereinafter called "the Prize Draw") and I hereby agree to the following:

1. I agree to be bound by the Rules for the Prize Draw as stipulated by the Board of Directors of the Credit Union from time to time (including such amended and additional Rules as may be stipulated from time to time)
2. I agree and acknowledge that, if I win a prize in the Prize Draw and at the time of such winning I am in arrears in any payments due by me to the Credit Union in any manner whatsoever (including in respect of any joint account and including any arrears due as a guarantor), then I shall not be entitled to claim or receive such prize unless and until all such payment arrears have been discharged in full.
3. I agree and acknowledge that, once my application for participation in the Prize Draw is accepted by the Credit Union, I will (subject to the Rules of the Prize Draw) remain a participant in the Prize Draw (and be bound to pay the stipulated subscription) until I notify the Credit Union in writing of my withdrawal of participation in the Prize Draw or until I cease to be a member of the Credit Union or until my death (whichever shall first occur).

Name: (Print):

Membership/Registration Number:

Address:

Signature:

Date:

RULES FOR PRIZE DRAW

1. Each draw is open to the members of St. Raphael's Garda Credit Union Limited ("the Credit Union"), provided that each member makes the full subscription to the relevant draw and is over 18 years of age when the draw takes place. Any staff member who is directly involved with the operation of the prize draw is not entitled to be a participant.
2. Participants in the Draw will subscribe, in advance, to the Draw at the following respective rates, with all participants being recorded on our system:
 - a. Where the subscription is made by deduction from weekly payroll... €1.50 per week
 - b. Where the subscription is made otherwise than by deduction from weekly payroll... €6.50 per month:
 - i. Members who have paid their contribution within the 30 days (31 days depending on month) before the draw is run are included in the draw.
 - ii. Members who notify us in writing to leave the draw are excluded 30 days from last payment therefore would be included in a draw should it take place within the 30 days following their final payment.
3. The Prize Draw is funded directly by member subscriptions and is operated on a break-even basis with all member subscriptions being disbursed as prizes. St. Raphael's Garda Credit Union do not make any contributions to the Prize Draw fund.
4. The funds for the relevant Draws will be accounted for separately from the funds arising from the usual functioning of the Credit Union and the operation of the Prize Draw will be subject to periodic review as deemed necessary by Internal and / or External Audit.
5. Prizes will be cash prizes and such other prizes as the Board of Directors of the Credit Union from time to time determines, having regard to the extent of the prize fund available from the subscriptions to the Draw and after deductions for expenses. Participants shall be notified from time to time of the prizes available and any variation in the extent of such prizes via the St. Raphael's Garda Credit Union website.
6. All prize winners will be notified of their win via phone call and subsequently a letter will be sent to the member confirming details of their prize
7. Prizes for the Draw shall be supplied by such company or supplier as the Board of Directors of the Credit Union may in its absolute discretion from time to time determine.
8. The Credit Union will not be liable, nor will it accept any liability, whatsoever arising, for any defects, mechanical or otherwise, in any of the prizes.
9. The Board of Directors of the Credit Union will in its absolute discretion from time to time determine the following: (a) The prizes to be won in each Draw; (b) The frequency of Draws; and (c) The date and location of each Draw.
10. Participants agree to have their name and county published on St Raphael's website and social media sites.
11. Each participant is limited to winning one prize in each Draw.
12. Every participant in each Draw who is deemed to be a winner of a prize in the Draw and who, at the time of such winning, is in arrears in any payments due by him/her to the Credit Union in any manner whatsoever (including in respect of any joint account and including any arrears due as a guarantor), shall not be entitled to claim or receive such prize unless and until all such payment arrears have been discharged in full.
13. Participants in the relevant Draws shall be bound by these Rules and participation in the Draws includes acceptance of these Rules;
14. The Board of Directors of the Credit Union will interpret these Rules and any other matters arising out of the operation of their relevant Draws.
15. Any dispute or difference about the interpretation of these Rules or arising in connection with, out of, or under these Rules or from the operation of the relevant Draws, shall be dealt with in accordance with the procedures specified in the Appendix to these Rules.
16. These Rules (including the subscription rates specified in Rule 2) may be amended from time to time by the Board of Directors and participants shall be notified of any amendments in a manner deemed acceptable by the Credit Union.

APPENDIX PROCEDURES FOR DEALING WITH DISPUTES

Any dispute or difference about the interpretation of the Rules for the Prize Draws or arising in connection with, out of, or under those Rules or from the operation of the relevant Prize Draws shall be dealt with in accordance with the following procedures:

1. The dispute or difference shall be referred to an officer or officers of the Credit Union appointed by the Board of Directors of the Credit Union whose duty it shall be to discuss the matter with the relevant member or members who are in dispute with the Board of Directors of the Credit Union or other relevant authority involved in operating the Prize Draws and, where possible, to resolve the dispute or difference.
2. If, following discussion under the procedures at (1) above, the dispute or difference is not resolved to the satisfaction of the relevant member or members, any such dispute or difference which arises or occurs between any of the relevant parties in relation to anything or matter arising under, out of, or in connection with the interpretation of the Rules for the Prize Draws or from the operation of the Prize Draws shall be determined by an Arbitrator appointed by the Chartered Institute of Arbitrators – Irish – Branch in accordance with the provisions of the Arbitration Act 2010 (as amended, extended or replaced from time to time).

The details provided in this form together with any other information that is furnished to us in connection with this application will be retained and processed by St. Raphael's Garda Credit Union in accordance with the Privacy Notice which is available on our website and in branch. St. Raphael's Garda Credit Union Ltd is regulated by the Central Bank of Ireland.