



Tower
Credit Union Limited

TOWER CREDIT UNION LIMITED

PRIZE TOTAL €13,000

1st PRIZE €10,000, 2nd PRIZE €2,000, 3rd PRIZE €1,000



Tower Credit Union Limited is regulated by the Central Bank of Ireland

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MEMBER'S PRIZE DRAW APPLICATION FORM

I wish to participate in the Tower Credit Union Members' Prize Draw. I hereby authorise Tower Credit Union to deduct the entry fee (currently €5.50 per draw) for the prize draw from my share account. This instruction shall remain in place until further notice is received from me in writing. I have read and agree to be bound by the terms and conditions of the Members' Prize Draw.

(PLEASE COMPLETE IN BLOCK CAPITALS)

Membership Number:

Name:

Address:

Date of Birth:

Mobile Number:

Email:

Signature:

Date:

The Members' Prize Draw is self-funding and will be conducted on a break-even basis.

Please note you must be aged at least 18 years of age to participate in the Members' Prize Draw.

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TERMS & CONDITIONS OF THE MEMBERS' PRIZE DRAW (MPD)

1. Eligibility

1.1 Membership of the Members Prize Draw (MPD) is limited to the members of Tower Credit Union Limited who are aged 18 years or over.

1.2 Members who are not a natural person are prohibited from membership of the MPD.

1.3 Officers of Tower Credit Union Limited and the members of their families may participate in the MPD.

1.4 The independent observer(s) and the members of their families are prohibited from membership of the MPD.

1.5 Entry to the MPD is limited to one entry per member per draw. In the case of joint memberships, the joint names shall be entered as one entry in the MPD and any prize won shall be issued in the joint names.

1.6 A member, including joint memberships, may not win more than one prize in any one draw.

1.7 To participate in the MPD, members must complete the Members Prize Draw application form.

1.8 The MPD entry fee is €33 per annum. The entry fee shall be deducted in six equal bi-monthly deductions of €5.50, seven days prior to each draw, from the member's share account. Members must maintain a minimum balance of €15.50 in their share account to facilitate the deduction of the MPD entry fee and to maintain membership of the Credit Union.

1.9 Members who do not have a minimum of €15.50 in their share account, at the time the entry fee is being deducted, shall be excluded from that draw and shall be deemed to have withdrawn from the MPD. It is the sole responsibility of members to ensure that they have sufficient funds in their share accounts at the time the deduction is being made for the draw. The Credit Union shall not notify or contact members who have insufficient funds in their share accounts.

1.10 Members who wish to withdraw from the MPD must complete a Members Prize Draw Exit Form which is available from the Credit Union office or which may be downloaded from www.towercu.ie

1.11 In the event of the death of a member after the deduction of the MPD entry fee, the deceased member's entry shall remain eligible for participation in the draw for which the entry fee was deducted. Any prize won shall be issued by cheque and, in the case of a valid nomination, paid to the nominee. The nominee must call to the Credit Union to collect and sign for the cheque. In a case where there is no valid nomination, the cheque shall be forwarded to the executor/administrator of the deceased member's estate.

1.12. In the event of the MPD deduction is made to a member's account after their date of death, and the Credit Union is notified of the death, the deduction amount will be refunded to the member account and their entrance into the MPD will become null and void.

1.13. In the event of a member of the MPD ceasing to be a member of the Credit Union after the deduction of the MPD entry fee, that member shall remain eligible for participation in the draw for which the entry fee was deducted. Any prize won shall be issued by cheque drawn in the name of the member. The member must call to the Credit Union to collect and sign for the cheque.

1.14 In the event that the lodgement of a prize to a members Share Account would result in the member's savings balance exceeding the Credit Union's maximum savings limit, the entire prize shall be issued by cheque drawn in the name of the member. In this instance the member must call to the Credit Union to collect and sign for the cheque.

2. Rules of the Members' Prize Draw

2.1 The MPD shall take place on the 3rd Thursday of the months of February, April, June, August, October and December each year. The Board reserves the right to alter the dates of the draws.

2.2 The date and time of the MPD shall be notified to members on the website www.towercu.ie and by social media.

2.3 The MPD shall be overseen by at least one Independent Observer who shall not be a member of the MPD.

2.4 The Prize Draw fund shall be at the discretion of Tower Credit Union Limited as agreed by the Board of Tower Credit Union Limited, from time to time.

2.5 Where membership of the MPD materially increases or decreases, the Board may approve amendments to the prizes.

2.6 Except as otherwise provided for in these terms and conditions, all prizes shall be lodged into the winning member's Share Account.

2.7 All prize winners shall be advised of their win in writing. A copy of the written correspondence shall be held by Tower Credit Union Limited.

2.8 The decision of the Board in relation to any matter concerning the MPD shall be final and not subject to appeal.

2.9 All participants in the MPD are deemed to have given their consent to their details being published and to taking part in any promotional activities organised by the Credit Union.

3. General

3.1 The Members Prize Draw is non-profit making and shall be conducted on a break-even basis. All prize draw funds, subject to the deduction of legitimate expenses and overheads, shall be dispensed by way of prizes.

3.2 The MPD year runs from 01 January to 31 December each year.

3.3 All surplus funds remaining in the MPD in December each year shall be dispensed by way of additional prizes in December.

3.4 The legitimate expenses and overheads of the MPD shall be borne by the draw fund.

3.5 Changes to the Rules of the MPD must be approved by the board of directors of Tower Credit Union Limited.

3.6 By entering the MPD, a member is agreeing to be bound by the terms and conditions of the MPD.

3.7 Participating members shall be provided with a copy of the Terms & Conditions of the Prize Draw.

3.8 A register of members participating in each draw shall be held by the Credit Union.

3.9 A register of all prize winners shall be maintained by the Credit Union and shall be signed by the independent observer(s) after each draw.

3.10 The MPD shall be reviewed at least annually by the board of directors to determine its viability and suitability. The Board may decide to suspend or discontinue the MPD at its discretion.

4. Change to the Terms and Conditions

Tower Credit Union Limited reserves the right to change the terms and conditions of the MPD at any time.

Changes to the terms and conditions must be approved by the board of directors.

Should the terms and conditions of the MPD change, the Credit Union shall notify MPD participants of the changes. This notification may be by way of notice in the Credit Union office and/or a notice on the website www.towercu.ie and or by any other means required or permitted by law.

5. Complaints

In the event that a member wishes to make a complaint relating to the MPD, the complaint should be made in writing to The Complaints Officer, Tower Credit Union Limited, 22 Main Street, Clondalkin, Dublin 22.

If the member is not satisfied with the outcome of the complaint, the complaint may be referred to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. Further details of the Credit Union's complaints procedure are available from the Credit Union or on the website www.towercu.ie

6. Data Protection

The Credit Union shall, at all times, comply with its obligations under the Data Protection Acts (DPA) regarding member data it has in its possession. Under the DPA members have the right to obtain a copy of their personal data held by the Credit Union. By becoming members of the MPD, members agree that the Credit Union may process information it holds about them for the purposes of the MPD.