

Car Draw Application



- I wish to be included in the Car Draw and authorise Dundalk Credit Union Ltd. to deduct Draw fees as appropriate.
- I wish to cease participating in the Car Draw before the commencement of the new Car Draw year.

Account Number: _____

Account Name: _____ Contact Number: _____

Signed: _____ Date: _____

TERMS AND CONDITIONS

1. The draw commences in April each year and will continue monthly thereafter until the Board of Directors of Dundalk Credit Union Limited (hereafter called the Board of Directors) deem otherwise.
2. The entrance fee is based on the cost of €1 per week of entry to the Draw (52 weeks is €52, 26 weeks is €26 etc). The entrance fee will be deducted from shares once per annum per and will be deducted in advance of the next Draw or as defined from time to time by the Board of Directors.
3. The draw will be non-profit making and any surplus funds will be disposed of by way of extra draws.
4. The make and type of the car will be at the sole discretion of the Board of Directors. Cash will not be given in lieu.
5. The Board of Directors, Staff and Volunteers of Dundalk Credit Union Limited will not be liable for any defects, or otherwise found in a vehicle supplied.
6. Participation in the draw is limited to eligible members of Dundalk Credit Union Limited and they must be over 18 years of age on or before the Draw date. Eligible members are living members over and including the age of 18 with an active account, a share balance of at least €1 and no written off loans. Staff and volunteers of Dundalk Credit Union, having fulfilled the above criteria as eligible members, will be eligible to enter the Draw.
7. Members must maintain a share balance of at least €1 to remain eligible for the Draw. Failing to do so will result in removal from the Draw with forfeiture of the remaining entrance fee.
8. Winning members will be notified personally by telephone or by post if a telephone contact is unavailable or not in use.
9. All draws will be held publicly in the Credit Union offices at the end of each month under the supervision of the Internal Auditor or one member of the Board of Directors or Management Team.
10. Entry to the Draw is on a *per account basis* with entry limited to one per account per Draw.
11. A Register of Entrants will be maintained at the Credit Union offices.
12. Authorisation for inclusion in the draw must be completed prior to participation and no entry is valid unless full fees are paid and credited in advance.
13. Financial accounts at each year end will be audited by the auditor and presented at the A.G.M.
14. All eligible members can elect to participate in the draw ONLY if written authorisation is received or delivered to the Credit Union.
15. The decision of the Board of Directors of Dundalk Credit Union Limited concerning the foregoing rules and changes to same or any matter arising from the monthly draw will be final and not subject to appeal.

Dundalk Credit Union Ltd. is regulated by the Central Bank of Ireland.

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