



Health Services Staffs
Credit Union

MEMBER PRIZE DRAW ENTRY FORM

See Terms
& Conditions
overleaf

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Please **include** me in the Health Services Staffs Credit Union Limited Member Prize Draw and deduct the entry fee every month. I have read and agree with the terms and conditions of this draw.

I confirm I am 18 years of age or older:

PRINT NAME: _____

ACCOUNT NUMBER: _____

CONTACT NUMBER: _____

SIGNED: _____

DATE: _____

Made By Our Members

Health Services Staffs Credit Union Limited is regulated by the Central Bank of Ireland

Updated Member Prize Draw Terms & Conditions

- The Member Prize Draw is only open to eligible members of Health Services Staffs Credit Union Ltd.
- Eligible members are:
 - Members of Health Services Staffs Credit Union Ltd who have indicated in writing their wish to enter the draw.In writing can be defined as:
 - Completion of a Member Prize Draw opt in form.
 - Completion of the Member Prize Draw section of the membership form.
 - A signed letter sent into the credit union by post, fax or email.
 - A message sent through the secure area of the website.
 - Over the age of 18.
 - Have paid the entry fee prior to the draw date.
 - Have a minimum of €52.75 in their share account.
 - All eligible members includes Board, Volunteers, Staff and related parties.
- A member can withdraw from the Member Prize Draw at any time. A written request to withdraw is required. If you do not maintain the minimum balance, you will be suspended from entering the draw until such time as the account meets the min requirements and participation will resume.
- The entry fee is €2.75 per calendar month.
- The €2.75 entry fee shall be paid into the prize fund. The prize fund is controlled and operated by the Board of Directors. The total funds in the prize draw are owned by the Credit Union and will be used solely for the operation of the Member Prize Draw.
- Prizes will be determined by available funds, which may change from time to time. The fund will be self-financing, where costs of administration such as bank charges, postal, printing and advertising costs specific to the member draw will be charged to the fund. The remaining fund will be issued as prizes within the calendar year.
- The entry fee will be deducted from a member's share account, once the minimum balance is maintained.
- A member must have paid their €2.75 to be included in the next draw.
- Entry is limited to one per account.
- Only one prize, per draw, can be won per account – there may be multiple draws in a single calendar month and each participating account is entered to each draw individually.
Joint account holders: the prize is lodged directly to the account and withdrawable by both tenants to the account.
- If you have a loan which is over 9 weeks in arrears, you will not be eligible for the draw, the fee will not be collected in this instance. You will not be eligible to return to the draw until such time as the arrears are brought below 9 weeks. You will automatically be returned into the draw once arrears are less than 9 weeks.
- In the event of a member who is participating in the prize draw passing away, deductions are deemed valid until such time as HSSCU have been informed of that member's passing. If a prize is won by such a member, that prize is payable to the member's account and payable to the beneficiaries/estate of that account in the same manner as any other funds held by that member. Any deductions that are taken after a member has passed away, and after HSSCU have been made aware of that member's passing are invalid and will be refunded to the member's account.
- Prize Draw Process:
 - The Draw is overseen by an Independent 3rd party as appointed by the Board of Directors.
- The Independent 3rd party has oversight when:
 - A staff member runs the batch file to withdraw the monthly deduction from participating members. This is generated automatically by our computer system.
 - This creates a list of participating members for the month.The Independent 3rd party is present when:
 - The winners are then selected from this list of members/participants for each month via the random generator program.
 - There are always 2 senior members of staff present to witness the draw (neither of whom can participate in the draw itself).
 - This is printed off by the Independent 3rd party and then signed by the senior staff present.
 - The results i.e. list of winners are then sent to the Board of Directors to review.
 - The winners are contacted directly in writing and the results are published on social media after the monthly Board meeting.
 - The prizes are then paid directly into the members account.
- This is the process utilised for each prize draw however additional draws may occur during the year:
 - Annual Christmas Prize Draw where hundreds of €500 prizes are issued, and
 - Any additional draw where surplus funds need to be distributed as prizes, as determined by the Board.
- By entering the Member Prize Draw you agree to have your name and work location/common bond published in our results. Results may be published via a number of channels including social media, website, bi-annual kredit and in branch.
- Winners may be asked to partake in promotional activities related to the draw.
- A register of entrants will be maintained by the credit union on a monthly basis.
- The draw will be audited both internally and externally.
- The order of prizes drawn shall be decided in advance of the draw by the Board of Directors.
- The Board of Directors reserve the right to alter the prizes for the draw at any time.
- The Board of Directors reserve the right to stop the draw at any time. The money in the prize draw fund at this time shall be disbursed through a prize draw.
- The board of directors of the credit union reserve the right to alter the above rules at any time. Altered rules will be communicated to all members of the draw. This may be included in a full member circulation such as AGM booklet or statement run.
- The decision of the Board of Directors of the Credit Union concerning the rules or any matter arising from the draw, shall be final.



Health Services Staffs
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