Health Services Staffs Credit Union

HSSCU Kredit Winter Competition 2026 – Terms and Conditions

1. Four prize winners will each receive €500 in cash. The total prize fund for this competition is €2,000. Winners will be selected at random from all correct entries submitted via the Microsoft Forms.
2. To enter people must answer the question and complete the prize draw entry form. This can only be done online.
3. Entrants must be 18 years or older, be an existing member of the credit union and a resident of Ireland. Entrants will be deemed to have accepted these terms and conditions and agree to be bound by them when entering this competition.
4. This competition is not open to HSSCU staff or volunteers.
5. The competition is in no way sponsored, endorsed, or administered by, or associated with Microsoft Forms. This includes no obligation or responsibility to any aspect of the competition or its fulfilment.
6. People can only enter one time; this competition closes on 31/12/2026 and a closing time of 1.00 pm. Entrants will be automatically included in the draw for the prize if you meet the eligibility criteria. Late, incomplete, or otherwise ineligible entries will be disqualified.
7. The potential winner for the prize will be selected in a random draw from among all entrants that have met the criteria during the period of the promotion. The draw will take place within 14 calendar days of the close of the promotional period.
8. The potential winner will be contacted by HSSCU by phone or email. If a winner cannot be contacted within a reasonable time of five working days or are not able or available to accept the prize for any reason which is beyond our control, HSSCU reserves the right to withdraw the prize from the winner and pick a replacement winner.
9. Publication of winner may be available on HSSCU's website, the next edition of Kredit and/or social media.
10. HSSCU may use the winner's name, workplace (or hometown), for purposes of publishing the winners names in any media without additional compensation and the prize winner agrees to take part in such related promotional activities as HSSCU may require.

11. HSSCU's decision, including any decision as to eligibility or whether to award a prize, will be final and binding in all matters relating to the promotion and no correspondence will be entered into except with potential winner.
12. Prizes are non-transferrable and cannot be exchanged.
13. In the event of unforeseen circumstances, HSSCU reserves the right to substitute the prize for an alternative of equal or greater value.
14. These terms and conditions shall be governed by Irish law and the Courts of the Republic of Ireland shall have exclusive jurisdiction in relation to any disputes.
15. HSSCU will use your personal data for the purposes of the promotion, including, where relevant, sending any potential winner and confirmed winner notifications to you and inclusion of your details in promotional activities if you are a winner, on the basis of its legitimate interests in generating goodwill among its members and fulfilling its obligations in connection with this promotion.
16. If you are a winner, you will have the right to object to the use of your personal data for promotional activities at any time. This will not impact on any promotional activities which are undertaken or commenced prior to your objection.
17. The promoter is Health Services Staffs Credit Union Limited whose registered office is 5 High Street, Christchurch, Dublin 8.

Privacy Statements