

## WIN A BRAND NEW TOYOTA COROLLA HYBRID



\*For illustration only

Plus **CASH PRIZES**  
for just €4 a month  
**Sign up today**

I WISH TO BE INCLUDED IN PUBLIC SERVICE CREDIT UNION MONTHLY CAR DRAW. I HEREBY AUTHORISE PUBLIC SERVICE CREDIT UNION TO DEDUCT THE CAR DRAW ENTRY FEE OF €4 FROM MY ACCOUNT EACH MONTH OR SUCH OTHER AMOUNT AS MAY BE APPROVED BY THE BOARD. I HAVE READ THE RULES HEREUNDER AND I AGREE TO BE BOUND BY THOSE RULES.

Member Number

Name

Phone Number

Email

Signature

Date

### RULES OF THE NEW CAR DRAW 2021

1. The draw will continue monthly until the Board of Directors of Public Service Credit Union (hereafter called the "Board") deem otherwise.
2. To join the car draw scheme, members must complete an application form confirming their intention to join the draw, authorising the deduction of the car draw fee from their credit union savings each month and agreeing to these car draw Rules.
3. The car draw fee will be deducted monthly in advance from members' savings before each draw and will continue monthly thereafter until instructions are received to cancel.
4. The Board may increase the monthly fee at any time, but must give the existing members of the car draw scheme at least thirty days' notice of the increase in writing, allowing members to withdraw from the car draw in advance of the higher subscription being applied.
5. Members must have a minimum of €12.70 in their account to be eligible to join the draw. It is the member's sole responsibility to ensure that sufficient funds are in place at the relevant time to enable their entry to be included. The Credit Union has no obligation to notify members with insufficient funds in their account.
6. All entrants must be over 18 years of age on or before the draw date and participation in the draw is limited to eligible members of Public Service Credit Union.
7. Draws are limited to one entry per member.
8. Membership of the draw must be completed prior to participation and no entry is valid unless full fees are paid and credited in advance. Members who do NOT wish to remain in the draw MUST notify the Credit Union in writing or by email of their intention.
9. Draws will be held at the end of each month in the offices of the Public Service Credit Union or such other locations as may be decided by the Board from time to time.
10. The draw will be conducted by a Credit Union staff member and supervised by an independent invigilator. The independent invigilator shall make a monthly report to the Board on the conduct of the draw.
11. The draw will feature a car each month as the main prize with other prizes added or subtracted by the Board from time to time in response to changes in the total draw subscriptions from members.
12. The make, type and colour of the car will be at the sole discretion of the Board. The Credit Union will not enter negotiations with the supplier of the car on the behalf of the member. Cash will not be given in lieu by the Credit Union.
13. The Board, staff and volunteers of Public Service Credit Union will not be liable for any defects, or otherwise that may be found in the vehicle supplied. Cars supplied will be subject to the normal warranty issued by the manufacturers.
14. The draw will be self-financing and non-profit making. Any surplus funds will be disposed by way of extra draws.
15. Financial accounts at each year-end will be audited and presented at the AGM.
16. If a winning member is in arrears or in default of any financial commitment to the Credit Union, the delivery of the car or cash prize may be withheld until the arrears have been paid or the default been rectified. A decision to withhold a prize will be notified in writing to such a member. If the member has failed to comply with the requirements of the Credit Union in relation to the arrears or default within 21 days of the notification, the Credit Union shall be entitled to sell the prize and use the proceeds to address the arrears or default. Notice of such a decision will be delivered by registered post to the member's last known address. Where a notice is posted, the date of receipt will be deemed to be two working days after the date of posting.
17. Winners names will be made public. Winners or their representatives, will be expected to attend a publicity photo shoot.
18. A register of entrants will be maintained at the Credit Union offices. Members of the Board, Board Oversight Committee and staff of the Credit Union are eligible to join the car draw scheme.
19. The decision of the Board concerning the foregoing Rules or any matter arising from the monthly draw will be final and not subject to appeal.