

<b>ACCOUNT</b>	 <b>ST. PAUL'S</b> Garda Credit Union Ltd.	Boreenmanna Road, Cork 021-4313355 enquiries@stpaulscu.ie www.stpaulscu.ie
<b>NUMBER</b>		

## Application to Join St. Paul's Members Prize Draw

*(Please use **BLOCK CAPITALS** to complete this form)*

Name 1. First Name:  Surname:

(Joint Accounts Name 2.) First Name:  Surname:

Address:

Tel:

Email:

**Up to date proof of ID and address is required, see overleaf for details** ➔

### **Members Prize Draw Rules:**

- Members of St. Paul's Garda Credit Union Ltd., over 18yrs of age, are eligible to join the draw
- St. Paul's Garda Credit Union Ltd.'s Directors, Board Oversight Committee, Management and Staff are not eligible to enter
- Application to join the draw will be in writing, i.e. Draw Form or tick the box on the Membership Application Form
- The draw sub of €6.50 per month will be deducted from your shares on the last working day of each month, this will enter you in the following months draw
- You must have a share balance of €16.50 or more before the draw sub is deducted (You must retain a share balance of €10 minimum to remain a member of St. Paul's and be eligible to participate in each draw)
- If you have a loan you will ensure that you pay €6.50 minimum per month to your shares to fund the draw
- If you have a loan and are not repaying it as per the Credit Agreement, and have gone into arrears by your own fault, you may be removed from the draw until matters are resolved
- If you are a winner and have arrears on your loan account at St. Paul's Garda Credit Union Ltd., you will clear the arrears first before collecting the remainder of the prize
- Draw is self-financing and not-profit making, any surplus funds roll over for prizes in the following months
- Draws are held each month at St. Paul's Office or at an external venue, external draws are advertised and members invited to attend
- The number and value of prizes for each draw may vary and is at the discretion of the Board of Directors
- Each draw is run by a minimum of any three persons from the Board, Management, Staff and Oversight Committee
- A list of winners is posted on St. Paul's website and social media and circulated for publication to other media including Garda magazines
- Winners are contacted by telephone, text, email or letter and informed of their prize
- A letter/email is sent to each car winner with the details of how to claim their car, or cash in lieu, from the Motor Dealer
- St. Paul's Garda Credit Union Ltd. will not accept any liability for any defects, mechanical or otherwise in any prize
- You must notify St. Paul's in writing of your withdrawal from the Members Draw - Withdraw from Members Draw Form
- Draw is audited by St. Paul's independent internal and external auditors
- The decision of the Board of Directors of St. Paul's Garda Credit Union Ltd. concerning the interpretation of these rules or any matter arising from the draw will be final.
- These Draw Rules may be amended, updated rules will be available from our office and website

I(we) wish to be included in the St. Paul's Garda Credit Union Ltd. Members Draws and agree to abide by the Draw Rules

**SIGNATURE 1:** ..... **DATE:**.....

**SIGNATURE 2 (Joint Accounts):** ..... **DATE:**.....

<b>OFFICE USE ONLY</b>	Details Updated by _____ _____ ( _____ )	Date: _____
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## **EVIDENCE OF ADDRESS & IDENTIFICATION:**

The Criminal Justice (Money Laundering and Terrorist Financing) Acts, 2010 - 2013 place a statutory obligation on all Financial Institutions, including St. Paul's Garda Credit Union Ltd., to take reasonable measures to establish the identity of any person prior to the establishment of a business relationship with that person.

Thereafter, on an ongoing basis, we must regularly update our member's identification documentation as per Section 54(3)(c) of the Act.

### **To comply with these requirements and update your ID, Credit Union members must provide the following 2 items**

- A certified copy (see note below)\* of current Photo ID with DOB (e.g. certified copy of current Passport or Driving Licence)
- Proof of Address (recent Utility Bill, Bank Statement, Government Issued Document etc. less than 6 months old)

**\*Certified Copy means** - *Certified by signature of a Garda, Certified Public Accountant, Notary, Solicitor, Commissioner of Oaths, Justice of the Peace, or Medical Professional by using their business brand/stamp with the wording "Certified True Copy of Original Document"*