



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 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