



ENNISCORTHY
CREDIT UNION

ENNISCORTHY CREDIT UNION FEBRUARY WIN €1000 CASH BACK

SHORT TERMS & CONDITIONS

Enniscorthy Credit Union members only, 18+. Opens 01.02.19 to 28.02.19. To enter the competition you need to apply for & be issued a loan from Enniscorthy Credit Union for over €5,000 in February 2019. Being issued with a Loan applied for in February 2019, that was applied for in February 2019 will result in automatic inclusion into the draw. One Prize of €1,000 to be won. The winner will be selected by the Promoter.

Promoter: Enniscorthy Credit Union Limited, Abbey Square, Enniscorthy, Co. Wexford

LONG TERMS & CONDITIONS

These Terms and Conditions prevail in the event of any conflict or inconsistency with any other communications, including advertising or promotional materials. Participants of the Promotion agree to be bound by these terms and conditions. Our terms and conditions are available on our website www.enniscorthycu.ie.

Eligibility:

1. **ENNISCORTHY CREDIT UNION FEBRUARY WIN €1,000 CASH BACK** promotion (the "Promotion") is open to entry (or other participation in) by individuals who are members of Enniscorthy Credit Union aged 18 years or over who have applied for and have been issued with a Loan in February 2019, excluding employees of the Promoter, the Board of Directors, committee members, volunteers & their families (spouse, parent, child, sibling, grandparent and/or "step"), employees of any associated companies or agents, and anyone professionally involved with this Promotion (including the owners and employees of participating outlets/premises).
2. The loan must be over €5,000.
3. The Loan can be for any purpose.
4. The loan has to be applied for and issued in February 2019.

Promotional Period:

Enniscorthy Credit Union Limited, Abbey Square, Enniscorthy, Co. Wexford

Tel: 053 9233835 • **Fax:** 053 9236613 • **E-mail:** info@enniscorthycu.ie • **Web:** www.enniscorthycu.ie
Ballymurn • Murrintown • Taghmon

When acting as an insurance intermediary, Enniscorthy Credit Union Limited is regulated by the Central Bank of Ireland as a multi-agency intermediary. Regulated by the Central Bank of Ireland.



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5. The Promotion will run from the 1st February to the 28th February 2019 inclusive (“Promotion Period”). Entries received outside of the Promotional Period will be invalid.

To Enter:

6. Apply for a loan over €5,000, have it approved and issued between February 1st and February 28th.

7. Entrants must be happy to be contacted via Phone, Facebook messenger if they are the prize winner.

8. You are automatically entered into the competition once the loan is issued.

Prize:

9. There is 1 Prize of €1,000 cash.

Winner Selection & Notification:

10. The winner will be selected by way of a random draw from all entries received in accordance with these Terms and Conditions.

11. The draw will be performed by way of a Public Draw in Enniscorthy Credit Union Banking Hall and the winner will be notified by Telephone/Facebook message on Thursday March 14th at 12 noon 2019.

12. All entrants must ensure that they are contactable on the draw date. If you do not respond within 24 hours of being contacted, an alternative winner may be selected at the Promoter’s discretion.

13. The Promoter reserves the right to verify winners and disqualify any entrant who does not comply with these Terms and Conditions. The Promoter will verify the eligibility of the entrants. The Promoter will require such information as it considers reasonably necessary for this purpose and the Prize may be withheld unless and until the Promoter is satisfied with the verification.

14. Once the prize has been claimed, the Winner will be contacted and will be given full details of how to redeem their prize.

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General:

15. There will be one winner in total who will receive the Prize.
16. The prize will only be presented to the person who took out the loan and won the draw.
17. Entry into this Promotion shall be deemed to be a full and unconditional acceptance by the entrant of these Terms and Conditions
18. Where the Winner has been found to be in breach of any of these terms and conditions and in particular where a person is in breach of the entry restrictions, the Promoter may nevertheless still enforce its right to disqualify that person and require the return or reimbursement to the Promoter of the prize even where a prize has been awarded and/or actually provided to the entrant or Prize Winner in question.
19. The Promoter and their agents accept no responsibility for difficulties experienced in submitting an entry to the Promotion. The Promoter cannot be held responsible for a breakdown in communication systems that might result in an entry not being registered or delivered.
20. The Promoter accepts no responsibility for system or application or mobile device errors or other issues that may result in disruption to lost, delayed or not received registrations or winner notifications.
21. All entries will be made by Enniscorthy Credit Union on behalf of the entrant themselves. Entries which do not satisfy the requirements of these terms and conditions in full will be disqualified and will not be counted. . The prize is intended for a genuine loan application, loans that are applied for and paid back within 3 months of this competition will be deemed to have been entered into solely for the purpose of entering the promotion. In such a case we will enforce our right to disqualify that person and require the return or reimbursement to the Promoter of the prize even where a prize has been awarded and/or actually provided to the entrant or Prize Winner in question.

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22. No responsibility is accepted for entries or claims lost, damaged or delayed or as a result of any network, computer hardware or software failure of any kind. Proof of sending will not be accepted as proof of receipt. No responsibility will be accepted for any difficulties in entering or any entries delayed or corrupted.

23. If an act, omission, event or circumstance occurs which is beyond the reasonable control of the Promoter and which prevents the Promoter from complying with these terms and conditions and/or prize the Promoter will not be liable for any failure to perform or delay in performing its obligation.

24. The Winner acknowledges that once the Prize has been issued to the Winner, the Promoter is not liable or responsible if the Prize is lost.

25. By accepting the Prize, winners indemnify and hold the promoter and promotional participant harmless for any loss, damages, costs incurred as a result of their use of the prize and acknowledge that the promoter is not liable for any additional costs incurred that are over and above the prize.

26. Entrants/winners agree to release, discharge and hold harmless the Promoter and Promotional Participant and any of their affiliates, shareholders, directors, agents, parents or subsidiaries, advertising and promotion agencies from and against any and all liability (including damages caused or claimed to be caused) arising out of participation and/or acceptance/use of prize, and agree to be bound by these Terms and Conditions and the judges' decisions, which are final.

27. No other correspondence will be entered into concerning the result and the Promoter's decision is final.

28. These Terms & Conditions shall be governed by and construed in accordance with the laws of Ireland and subject to the exclusive jurisdiction of the courts of Ireland. Promoter: Enniscorthy Credit Union Limited (Abbey Square, Enniscorthy, Co. Wexford).

Data Protection:

29. Any personal data relating to participants will be used solely for the purposes of this promotion by the Promoter and/or by any agent appointed by it to assist with

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running the promotion on behalf of the Promoter and will not be disclosed to a third party for any other purpose without the individual's prior consent. By entering this promotion, you consent to the use of your personal data by the Promoter and/or any agent appointed by it to assist with running the promotion for the purposes of administration of the promotion (including publishing your full name and county and/or disclosing it to third parties on request if you are the winner) and any other purposes to which you have consented. For more information see the Promoter's Privacy Policy at <https://www.enniscorthycu.ie/cookie-privacy-statement/>

30. The Winners may be required to participate in related publicity including their names and photographs being used for promotional purposes and/or reasonable requests to take part in the Promoter's publicity for no further recompense.

31. The Promoter reserves the right to verify all entries and the winners and to refuse to award a prize or withdraw prize entitlement and/or refuse further participation in the promotion and disqualify the participant where there are reasonable grounds to believe there has been a breach of these terms and conditions or any instructions forming part of this promotions entry requirements or otherwise where a participant has gained unfair advantage in participating in the promotion or won using fraudulent means.

32. The Promoter's decision regarding all aspects of the promotion will be final.

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