

## **Terms and Conditions**

1. The APR is the Annual Percentage Rate. Normal Lending Criteria. Terms & Conditions apply. Loans subject to approval.
2. Guarantor/security may be required. Community Credit Union Limited is regulated by the Central Bank of Ireland and is a member of the ICB. The minimum loan value is €2,000. Special rate loans are excluded from this draw.
3. The winner will receive a 2 night stay in the Killashee Hotel (bed & breakfast with dinner on 1 evening up to a maximum value of €400)
4. This offer will run from 23<sup>rd</sup> January 2019 until February 28th 2019 and the Draw will take place on March 5<sup>th</sup> and the winner will be notified.
5. The prize is non-exchangeable, non-transferable and not redeemable for cash or other prizes.
6. Community Credit Union retains the right to substitute the prize with another prize of similar value in the event the original prize offered is not available.
7. Community Credit Union accepts no responsibility for any damage, loss, liabilities, or disappointment incurred by you as a result of entering the Prize Draw or accepting the prize.
8. Community Credit Union reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, this Prize Draw with or without prior notice due to reasons outside its control (including, without limitation, in the case of anticipated, suspected or actual fraud). The decision of Community Credit Union in all matters under its control is final and binding and no correspondence will be entered into.
9. Community Credit Union is not responsible for inaccurate prize details supplied to any entrant by any third party connected with this Prize Draw.
10. The winner will be chosen at random by software from all entries received and verified by Community Credit Union.
11. The winner will be notified at close of Prize Draw. If the winner cannot be contacted or does not claim the prize within 14 days of notification, we reserve the right to withdraw the prize from the winner and pick a replacement winner.
12. Community Credit Union will notify the winner when, where and how the prize can be collected.
13. By entering this Prize Draw, an entrant is indicating his/her agreement to be bound by these terms and conditions.
14. Entry into the Prize Draw will be deemed as acceptance of these terms and conditions.
15. The winner agrees to the use of his/her name and image in any publicity material. Any personal data relating to the winner or any other entrants will be used solely in accordance with current data protection legislation and will not be disclosed to a third party without the entrant's prior consent. This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook, Twitter or any other Social Network. You are providing your information to Community Credit Union and not to any other party. The information provided will be used in conjunction with the following Privacy Statement found at [communitycu.ie/privacy-statement/](http://communitycu.ie/privacy-statement/)