

QUARTERLY MEMBERS CASH DRAW

NON PROFIT MAKING DRAW

Join our Members Cash Draw and you have an excellent chance of being a lucky prizewinner

Name: _____

Address: _____

Tel: _____

Email: _____

CU Membership Number: _____

Signature: _____

Date: ____/____/____

I agree to be bound by the Rules of the Draw as outlined on the reverse and authorise you to deduct the entry fee from my share account on an annual basis. I am included in the draw until I notify the credit union otherwise add in "in writing and via the completion of an opt out form.



— ST FRANCIS —
CREDIT UNION

Only to be completed if you are NOT already in the draw. Terms & Conditions apply. St Francis Credit Union Ltd. is regulated by the Central Bank of Ireland.

OFFICE USE ONLY

Staff Signature:

Proof of ID on file:

Proof of address on file:

☎ 065 682 8305

✉ info@stfranciscu.ie

🌐 www.stfranciscu.ie



Ennis, Clarecastle, Kildysart, Kilmihil, Lissycasey, Newmarket-On-Fergus, Shannon, Sixmilebridge and Tulla.

Draw - Rules & Conditions

These terms and conditions are valid from April 2023.

1. The draw takes place quarterly until the Board of Directors of St. Francis Credit Union decide otherwise. These draws take place in March, June, September and December and are held in our Ennis office.
2. Participation in the draw is limited to eligible members of St Francis Credit Union Limited.
3. An eligible member is a full member who is over the age of 18 years, has completed and submitted a signed entry form and has paid the annual entry fee of €36 prior to commencement of the draw or at such other time as may be agreed by the Board of Directors.
4. On receipt of the signed entry form, the entrance fee of €36 per annum will be deducted from the member's savings or by such other means as may be decided by the Board from time to time. Please note the €36 entry fee cannot be deducted from attached savings. Where there are insufficient unattached savings in your account you will be required to make a lodgement to cover the entry fee. Once entered, the membership fee will be automatically deducted annually, unless the member indicates in writing via the completion of an opt out form that they no longer wish to participate in the cash draw.
5. It is the members sole responsibility to ensure the 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 accounts.
6. Members will not be included in the draw if they have insufficient funds in their account to participate, in the event of account closure or if the member is deceased.
7. A register of entrants will be maintained at the Credit Union offices.
8. All draws are computer generated and independently verified.
9. All reasonable efforts will be made to notify winning members personally following each draw.
10. Entry will be limited to ONE person per account – in the event of a prize being won by a joint account, the prize will be paid to the persons named on the account.
11. Only one prize per member per draw is permitted.
12. The draw is non-profit making and any surplus funds will be disposed of by way of extra draws or extra cash prizes.
13. The cash draw accounts are included as part of our Financial Statements which are audited by our Independent External Auditor and are presented at our A.G.M.
14. In the event that the winning member is a person who is in arrears or in default in carrying out any financial commitment or obligation to the Credit Union, the Board of Directors may make a decision to withhold delivery of the cash won by the member until all arrears of such member have been repaid or the default has been rectified. Such decision of the Board of Directors will be notified in writing to such member and if within seven days of the member being notified, he/she has failed to comply with the requirements of the Board of Directors in relation to such arrears or default, the Board of Directors shall be entitled to use the winnings and pay over to the winning member the net proceeds after deducting any such arrears or paying any monies required to remedy such default. Notice of the Boards decision can be delivered to the member personally or by posting same to him/her by post in which case the date of receipt will be deemed to be two working days after the date of posting.
15. The decision of the Board of Directors of St Francis Credit Union Limited concerning the foregoing rules or any matter arising from the quarterly draw will be final and not subject to appeal.
16. Staff and volunteers including directors are eligible to enter the draw. To ensure transparency the draw will be supervised by a member of the Board Oversight Committee.
17. **Data Protection**
Who we are: St. Francis Credit union ("The Credit Union")
Address: Friars Walk, Clonroad, Ennis, Co. Clare
Contact in respect of Data Protection: Our Data Protection Officer on (065) 6828305
This notice is to provide you with information in



respect of the processing of your personal data (as defined in the Data Protection Acts, 1988 and 2003, and in the General Data Protection Regulations 2016), by the Credit Union. We are obliged to process your personal data in certain circumstances under legislation, for example for compliance with money laundering obligations or when reporting to Revenue for tax purposes. However there are instances where we require your consent before processing your personal data for example should we wish to use your personal data for marketing purposes.

You have a right under Section 71 of the Credit Union, Act, 1997 as amended, subject to exceptions listed in the Section, that any information that concerns an account or transaction of yours with the credit union may not be disclosed by the Credit Union without your consent.

What data is processed?

The Credit Union will collect and process personal data to include your name(s), contact details, date of birth, email address and any other information provided by you in the Cash Draw application form or by other means of transacting with us. The Credit Union may record your image while you are on or in the vicinity of the premises by way of CCTV cameras and may also record your voice during a recorded phone call.

The purposes of processing your personal data

- The Credit Union will use your personal data to assist it in carrying out the following:
- Verifying the information provided by you in the application and administering your account.
- For the purpose of entering you into each cash draw and for administering the cash draw.
- Meeting tax obligations as required by Revenue.
- Meeting legal and compliance obligations, including money laundering obligations for the purposes of detection and prevention of fraud.
- Where CCTV footage may be captured of you it will be processed for the purposes of security, public safety and the prevention and detection of fraud and will be processed in line with data protection requirements. Signage will be used to notify you of any such recording.

- Where we record phone calls with members we do so for quality and training purposes, you will be notified of the recording beforehand and you will be given the option to end the call
- Providing updates on our services by way of directly marketing to you.

Retention

The Credit Union is sometimes obliged to retain your personal data. Where your data is retained it will be kept in accordance with the Credit Union's Retention Policy. Please contact the Credit Union should you wish to receive a copy of same.

Security

The Credit Union is obliged under the Data Protection laws to have certain security measures in place in order to protect your personal data. The Credit Union has taken the necessary measures to have those security measures in place.

Disclosure of personal data to third parties

Agents/Subcontractors/Service Providers

The Credit Union in carrying out its functions, may require the expertise or assistance of a third party service provider or agent from time to time. The necessary contracts ensuring the protection of your personal data will be entered into by the Credit Union with those third parties.

Please now sign your consent to the processing of your personal data in the manners provided for above:

Signed:
Date:

Signed:
Date:

Your Rights

Please note that you have the right to access personal data held about you by the credit union and to correct any inaccuracies in such data. If you wish to avail of either of these rights, please contact us at St. Francis Credit Union Limited at Friars Walk, Clonroad, Ennis, Co. Clare, Telephone Number (065) 6828305 or by email to info@stfranciscu.ie.

The credit union maintains the right to contact members by such means as best available to it in relation to a non-performing loan or outstanding debt to the credit union, including by text or email.

Keeping you informed: Direct Marketing

As part of improving our service to you, from time to time, the Credit Union would like to inform you of goods, services, competitions and or/ promotional offers available from us. The Credit Union may wish to use different means when sending such marketing communications. Please now indicate by which methods you consent to being contacted by.

	YES	NO
Post:		
Email:		
Text:		
Landline call:		
Mobile call:		

You have a right to notify us free of charge at any time of your right to refuse such marketing by writing to St. Francis Credit Union Limited at Friars Walk, Clonroad, Ennis, Co. Clare or by email to info@stfranciscu.ie or by using the "opt-out" options in any marketing message we send you.

Signature of applicant:
Date:

Signature of applicant:
Date:

Witness Signature:

Date:

Promotion of Cash Draw and Publication of Prize-winner's Name and Image

From time to time the credit union will publish the names and images of prize winners, on the credit union's social media profiles such as Facebook and Twitter, on the credit union's website www.stfranciscu.ie and our newsletter, for the purposes of the promotion of the cash draw and to ensure compliance with legal and regulatory obligations. Please indicate your consent to the Credit Union publishing your name and image, should you be a prize-winner, on the credit union's social media profile such as Facebook and Twitter and on the credit union's website www.stfranciscu.ie and our newsletter

Signature of applicant:

Date:

Signature of applicant:

Date:

Witness Signature:

Date:

 065 682 8305

 info@stfranciscu.ie

 www.stfranciscu.ie

