

St Francis Credit Union 60th Anniversary Members & Charity Draw – Terms & Conditions

Valid April 2026

1. Definitions

“Active Members “ are members who have not closed their account,, have not been declared in default and who have had a member initiated transaction on their account in the previous 3 years).

“Data Subject” refers to the identified or identifiable natural person

“Eligible Member” refers to active full members of the credit union who are over the age of 18 years prior to date of the commencement of each draw or at such other time as may be agreed by the Board of Directors and who have maintained a minimum balance of at least €10.00 in their Share account.

“Our”,” we”, or the “Credit Union” refers to St Francis Credit Union Limited

“Personal Data” refers to Information relating to an identified or identifiable natural person who can be identified, directly or indirectly, in particular by reference to an identifier such as; a name, an identification number, location data, an online identifier, or one of more factors specific to the physical, psychological, genetic, mental, economic, cultural or social identity of that natural person.

“Promoter” The promoter of this draw is St Francis Credit Union Limited hereinafter referred to as the “Credit Union”.

2. Eligibility

- 2.1 Participation in the draw is limited to eligible active members of St Francis Credit Union Limited.
- 2.2 No entry fee will apply. (Draw excludes Dormant accounts & Closed Accounts)
- 2.3 Only active members of the Credit Union are eligible to enter and win in the draw.
 - 2.3.1 To avoid reputational risk, and ensure independence and impartiality, all staff and volunteers directly involved in the operation of the prize draw will be excluded from participating in the prize draw.
 - 2.3.2 Staff and volunteers including directors not directly involved in the operation of the prize draw are eligible to enter the draw.
 - 2.3.3 To ensure transparency the draw will be supervised by the Internal Auditor.

- 2.4 It is the members sole responsibility to ensure the that a minimum balance of €10.00 is maintained in their account 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.
- 2.5 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.
- 2.6 A register of entrants will be maintained at the Credit Union offices.
- 2.7 All reasonable efforts will be made to notify winning members personally following each draw.
- 2.8 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.
- 2.9 The draw is non-profit making .
- 2.10 Proof of membership & Identification may be required in order to receive payment of the prize.
- 2.11 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 and nominated charity 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 select another winner / charity.
- 2.12 Notice of the Boards decision can be delivered to the member personally or by delivery of such notice to the member via email or by post to address on the members account in which case the date of receipt will be deemed to be two working days after the date of posting or email being sent.
- 2.13 The decision of the Board of Directors of St Francis Credit Union Limited concerning the foregoing rules or any matter arising from the draw will be final and not subject to appeal.

3. How to Enter

- 3.1. All eligible active members on the date of the Draw will be automatically entered into the draw by the Credit Union.
- 3.2. Each winning entrant must nominate one registered charity of their choice when claiming their prize. (See section 6 for further details on nominating a charity)
- 3.3. Active members at the time of the monthly draw will be restricted to one entry in the draw in their own name. This condition applies even if the member has multiple accounts.

4. Prize

- 4.1 One active member will be randomly drawn as the draw winner each month.
- 4.2 Draws will commence in May 2026 and continue until October 2026 inclusive.
- 4.3 One draw will take place each month for six months.
- 4.4 The prize value each month is €3,000. This prize will be split equally between the member and a selected charity of the member's choice within the criteria as per these terms and conditions.

- 4.5 Subject to condition 2.11 a sum of €1,500 will be paid to the winning member and a further sum of €1,500 to the registered charity as nominated by the winning member.
- 4.5 Prizes are non-transferable.
- 4.6. The charity prize will be paid directly to the nominated charity by the Credit Union.
- 4.7 The credit union has set aside a total prize fund of €18,000, which will be distributed over the course of the 6 monthly draws.

5. Winner Selection & Notification

- 5.1 The draws will take place monthly over a period of six months.
- 5.2 Draws will take place at St Francis Credit Union Limited head office in Friars Walk, Clonroad, Ennis, County Clare.
- 5.3 The monthly winner will be selected at random from all eligible entries.
- 5.4 The monthly winner will be contacted by telephone call using the contact details on the members account. Written notification will follow via post or email.
- 5.5 If the monthly winner cannot be contacted within a reasonable timeframe (30 days), the Credit Union reserves the right to select an alternative winner.
- 5.6 It is a condition of this draw is that all winners and nominated charities will be announced and/or published by the Credit Union through all Social Media Channels, Print Media, Radio, internal communication & Website. If you do not consent to the publication of your name or image please contact the credit union and your name will be removed from the draw.
- 5.7 All monthly draws will be randomly selected using a computer-generated programme and independently verified by our Internal Audit Function MOET Accountants, Suite 4C, The Whitethorns, Castletroy, Limerick, V94 Y4XN.
- 5.8 Members may only win once over the course of the six monthly draws. Once a member has won a prize they will be excluded from all remaining draws.
- 5.9 In the event of a prize being won by a joint account, the prize will be paid to the persons named on the account (unless one of the members has already won)

6. Charity Nomination

- 6.1. The charity nominated by the winning member each month must be a charity operating in Ireland and registered with the Charities Regulator at the time of the draw.
- 6.2. If a nominated charity is not eligible or cannot accept the prize, the Credit Union reserves the right to request an alternative charity nomination from the winner.

7. Data Protection

- 7.1. Member personal data will be used for the purposes of administering the draw and in accordance with St Francis Credit Union's Terms and Conditions.
- 7.2. Participants consent is required for their name to be used for winner announcements and promotional purposes related to the draw.

- 7.3. Nominated charities will be required to consent to their name being used for winner announcements and promotional purposes related to the draw.
- 7.4 Further information on how we process your data is contained below in the Data Protection Notice and in our Privacy Notice which is available at the following link: [Privacy Notice of St. Francis Credit Union Limited December 2025](#)

8. General

- 8.1. The Credit Union reserves the right to amend or withdraw the draw at any time where necessary due to circumstances beyond its reasonable control.
- 8.2. The decision of the Board of Directors of St Francis Credit Union Limited concerning the foregoing rules or any matter arising from the draw will be final and not subject to appeal.
- 8.3. Monthly winners (Members / Nominated Charities) must adhere to all Terms & Conditions.

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

Purpose

The purpose of this notice is to provide you with information in respect of the processing of your personal data (as defined in the Data Protection Act, 2018, 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 at account opening 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:

- 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.
- For promotional purposes associated with the cash draw.

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 places 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 credit union may also be required to disclose information relating to the cash draw to third parties such as our internal auditors, external auditors, the Central Bank of Ireland, our IT Service Providers and to legal and other advisors. The necessary contracts ensuring the protection of your personal data will be entered into by the Credit Union with those third parties where required.