ST FRANCIS
CREDIT UNION

BURSARY AWARDS 2026

APPLICATION FORM

3 X €1,500 BURSARY AWARDS AVAILABLE IN 2026

NOW OPEN

(065) 682 8305

bursary@stfranciscu.ie

www.stfranciscu.ie

Closing Date 31st August 2026

Visit our website to Download an application form.

T&Cs Apply. St Francis Credit Union is regulated by the Central Bank of Ireland.

Personal Info

Name: ..... Member Number:.....

Address: .....

Email: ..... Tel: .....

Where did you hear about the Bursary Scheme?.....

Signature: ..... Date: .....

Signature or Parent (if under 18): ..... Date: .....

Where an applicant is under 18 years of age, a parent or legal guardian must sign the application form confirming: consent to the submission of the application / that the information provided is accurate / acknowledgment of the bursary Terms and Conditions and Privacy Notice.

Course

Title: ..... Name of College: .....

Start Date: ..... Course Duration: .....

- ☐ I consent to St Francis Credit Union using my photograph and name in promotional materials.
- ☐ I understand that this consent may be withdrawn at any time.
- ☐ I understand that refusal to provide consent shall not affect eligibility for the bursary.

Signature: ..... Date: .....

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Terms & Conditions

Promoter: St. Francis Credit Union Limited with a registered office at Friars Walk, Clonroad, Ennis, Co. Clare ("the Credit Union").

1. Purpose of the Bursary

The St. Francis Credit Union Bursary Award ("the Bursary") is established to support members of the Credit Union who are commencing an approved third level educational programme or registered apprenticeship programme.
The Bursary aims to assist successful applicants with the costs associated with pursuing further education, training and skills development.

2. Definitions

For the purposes of these Terms and Conditions:

- "Applicant" means a person applying for the Bursary.
- "Award Recipient" means an Applicant selected to receive a Bursary.
- "Credit Union" means St. Francis Credit Union Limited
- "Eligible Course" means a recognised third level course or registered apprenticeship programme as described in Section 4.
- "Closing Date" means the final date and time for applications to be received by the Credit Union.
- "Personal Data" has the meaning given under the General Data Protection Regulation (EU) 2016/679 ("GDPR").
- “Recognised third level institution” means a public university, a technological university, and independent colleges offering qualifications on the National Framework of Qualifications and regulated by the Higher Education Authority.

3. Eligibility

To be eligible to apply, Applicants must:

1. Be a member of the credit union on or before 31st July 2026.
2. Be ordinarily resident in Ireland.
3. Be commencing their first year of:

- a full-time or part-time programme at a recognised third level educational institution in Ireland; or
- a registered apprenticeship programme recognised by SOLAS or another relevant statutory authority.

4. Have received and accepted an offer of a place on the relevant course or apprenticeship, subject to confirmation where final results are pending.
5. Submit a completed application form and all supporting documentation by the Closing Date.
6. Where the applicant is under the age of 18 parental/legal guardian consent will be required for entry into the bursary award.

The Credit Union reserves the right to request proof of eligibility at any stage.

Terms & Conditions

4. Qualifying Courses and Apprenticeships

Eligible programmes include:

- Undergraduate degree programmes.
- Higher Certificate and Ordinary Degree programmes.
- Post-Leaving Certificate (PLC) courses where specified by the Credit Union.
- Recognised further education programmes.
- Registered apprenticeship programmes.
- Professional training programmes approved by the Credit Union.

The Credit Union reserves the sole discretion to determine whether a programme qualifies.

5. Application Process

Applicants must:

1. Complete the application form.
2. Provide their membership number so that membership can be verified.
3. Confirmation from the College / Training course of acceptance in writing of the applicants chosen course must be provided to the credit union before the bursary is paid.
4. Submit any personal statement, reference or supporting information requested.
5. Submit all documentation before the Closing Date which is 5.00 pm on 31st August 2026.

Incomplete, inaccurate or late applications may be disqualified.
The Credit Union accepts no responsibility for applications lost, delayed or not received due to technical or administrative issues.

6. Selection Process

The bursary recipients shall be selected by a random draw conducted under the supervision of nominated Credit Union representatives on 1st September 2026. The Board shall have oversight of the process
No correspondence will be entered into regarding the outcome except at the discretion of the Credit Union.

7. The Award

1. The value of each Bursary shall be €1500.
2. The number of bursary awards available is 3 separate awards of €1500 each.
3. The Bursary is non-transferable.
4. No cash alternative will be offered where the award is offered in another approved format.
5. Awards may be paid directly to the recipient, educational institution, apprenticeship provider or another method determined by the Credit Union.
6. The Credit Union reserves the right to withhold payment until satisfactory proof of enrolment or apprenticeship registration has been received.
7. Proof of ID and address may be required prior to payment of the award.

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8. Conditions of Award

Award Recipients must:

1. Provide proof of registration or enrolment upon request.
2. Notify the Credit Union promptly of any material change in circumstances.
3. Participate in reasonable promotional activities related to the Bursary, subject to their consent where required.
4. Use the Bursary for educational or apprenticeship-related purposes.

Where an Award Recipient withdraws from their course or apprenticeship before commencement, the Credit Union reserves the right to withdraw the award and select an alternative recipient.

9. Publicity

Award Recipients may be invited to participate in publicity activities.
The Credit Union may seek consent to:

- Publish the recipient's name.
- Publish photographs or videos.
- Publish details of the educational institution, course or apprenticeship.

Participation in publicity involving personal data beyond what is necessary for administering the award shall be based on the recipient's consent, which may be withdrawn at any time. Refusal to participate in publicity will not affect eligibility for the Bursary unless publication is legally required for transparency purposes.

10. Data Protection and Privacy

10.1 Data Controller

For the purposes of data protection legislation, St. Francis Credit Union Limited is the Data Controller of the personal data collected in connection with the Bursary.
Data Protection Contact
Data Protection Officer
St. Francis Credit Union Limited, Friars Walk, Clonroad, Ennis, Co. Clare
dataprotectionofficer@stfranciscu.ie
(065) 6828305

10.2 Personal Data Collected

The Credit Union may collect and process:

- Name, Address, Date of birth
- Contact details including email address and telephone number.
- Membership details including member account number.
- Educational history and institution details.
- Educational course or apprenticeship details.
- Application statements and supporting documentation.
- Communications relating to the application.
- Proof of identity and eligibility where required.
- For applicants under the age of 18 parental consent will be required.

The Credit Union will only collect personal data that is adequate, relevant and limited to what is necessary for administering the Bursary.

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10.3 Purpose of Processing

Personal data will be processed for the purposes of:

- Administering the Bursary, Assessing eligibility, Evaluating and processing applications, Selecting recipients, Verifying information supplied, Award administration and payment, Governance, auditing and regulatory compliance and Responding to enquiries and complaints.

10.4 Legal Basis for Processing

The Credit Union processes personal data pursuant to:

- Contract where processing is necessary for the administration of the application.
- Legal obligation where processing is necessary to comply with legal obligations.
- Legitimate interest where processing is necessary for the legitimate interests of administering and promoting the Bursary.
- Consent where consent is obtained for optional publicity activities.

10.5 Sharing of Personal Data

The Credit Union may share personal data with:

- Professional advisers, Auditors, Regulatory authorities where required by law.
- Third-party service providers acting on behalf of the Credit Union.

Any processors engaged by the Credit Union will process data only under written agreements meeting GDPR requirements.

10.6 International Transfers

Where personal data is transferred outside the European Economic Area (EEA), the Credit Union will ensure appropriate safeguards are in place in accordance with GDPR requirements.

10.7 Retention Period

Application records will be retained only for as long as necessary to:

- Administer the Bursary.
- Address queries or disputes.
- Meet legal, regulatory and audit obligations.

Retention periods shall be determined in accordance with the Credit Union's Data Retention Polic but shall not be longer than 7 years.
Data that is no longer required will be securely deleted or anonymised.

10.8 Data Subject Rights

Applicants have the right to:

- Access their personal data.
- Request rectification of inaccurate data.
- Request erasure where applicable.
- Restrict processing in certain circumstances.
- Object to processing based on legitimate interests.
- Request data portability where applicable.
- Withdraw consent where processing is based on consent.

Requests should be addressed to the Data Protection Contact listed above.
Applicants also have the right to lodge a complaint with the Data Protection Commission.

Data Protection Commission
21 Fitzwilliam Square South
Dublin 2, D02 RD28
www.dataprotection.ie

11. Verification and Fraud Prevention

The Credit Union reserves the right to:
- Verify information supplied by Applicants.
- Request additional documentation.
- Conduct reasonable checks to confirm eligibility.

Applications containing false, misleading or fraudulent information may be disqualified and any award withdrawn.

12. Cancellation, Suspension or Amendment

The Credit Union reserves the right to amend, suspend or cancel the Bursary where necessary due to circumstances beyond its reasonable control, legal or regulatory requirements or operational necessity.
Any material changes will be communicated online via the credit union's website.

13. Limitation of Liability

To the fullest extent permitted by law, the Credit Union shall not be liable for:
- Lost, delayed or incomplete applications.
- Technical failures affecting submissions.
- Any indirect or consequential loss arising from participation in the Bursary.

Nothing in these Terms and Conditions excludes liability for death, personal injury, fraud or any liability that cannot lawfully be excluded.

14. Governing Law

These Terms and Conditions shall be governed by and construed in accordance with the laws of Ireland.
Any disputes arising from the Bursary shall be dealt with in accordance with the Credit Unions Standard Rules .

15. Acceptance of Terms

By submitting an application, Applicants confirm that they:
- Have read and understood these Terms and Conditions.
- Meet the eligibility requirements.
- Consent to the processing of their personal data in accordance with these Terms and Conditions and the Credit Union's Privacy Notice, where applicable.
- Agree to be bound by these Terms and Conditions.