

Terms and Conditions – Dungannon Credit Union – Winter Warmer Prize Draw November 2023

- The title of the prize draw is **Winter Warmer Prize Draw**.
- The prize draw will run from 10th November 2023 - to 29th February 2023 inclusive with 4 monthly draws to take place on 01/12/2023, 04/01/2024, 01/02/2024, & 01/03/2024.
- The prize draw closes on 29th February 2024 at 23.59.
- To qualify for entry into the prize draw you must be an active member of Dungannon Credit Union with up-to-date correspondence details on the last working day of each month, i.e.: 30/11/2023, 31/12/2023, 31/01/2024, 29/02/2024.
- Even if you're a member, you won't qualify for entry into the prize draw if:
 - You are below the age of 18.
 - You have opted out of the prize draw.
 - Your membership has been suspended due to non-payment of loans.
 - The account for the only member product you hold is no longer open.
 - You, or any of your accounts held with us, are subject to a financial sanction, restraint order or we are aware or reasonably suspect that fraudulent activity has taken place.
 - You work for the credit union and have been notified that you're not eligible to qualify for the prize draw based on your role and / or direct involvement in the administration of the prize draw or you work for an independent adjudicator
- One winner only will be drawn at random from all eligible entries received (the "Valid Entry"). The prize draws will take place on 01/12/2023, 04/01/2024, 01/02/2024, & 01/03/2024 by an independent person witnessed by members of staff from Dungannon Credit Union.
- The event will be recorded, and the winner will be contacted immediately. Once they have confirmed acceptance of the prize and given their consent, it will be put up on social media.
- Entry to the prize draw is based on active membership with up-to-date contact details on each of the following dates: 30/11/2023, 31/12/2023, 31/01/2024, 29/02/2024.
- Entry to the prize draw is free and no purchase is necessary.
- If you do not wish to be entered into the Prize Draw you can write to us at "Dungannon Credit Union Prize Draw, 28 William Street, Dungannon, Co Tyrone, BT70 1DX by the last working day of each month, providing us with your name, address, contact telephone number and email address. You should state clearly that you do not wish to be entered into the prize draw. All requests to be excluded from this prize draw must be received by 5pm on the last working day of each month (November 2023 – February 2024).
- There is only one "Valid Entry" per person allowed. We will ensure all entries are recorded and verified. We will ensure everyone who has entered has adhered to the conditions and their names recorded on our IT systems.
- The prize is as follows:
 - 1 x £500 fuel voucher from a supplier of your choice (e.g., local oil / coal / gas supplier) per month for the four months running from November 2023 to February 2024. Once a member has won a monthly prize, they will automatically be excluded from any further draws.
- The prize is as described. The prize is non-transferable and is not exchangeable for cash.
- The winner will be notified by telephone.
- Winner must be available to collect prize by 10th of each month.
- All extra expenses incurred by the winner are their own responsibility.
- If the prize is declined or unclaimed for whatever reasons after 5 working days from notification the prize will no longer be available to that person without any liability to Dungannon Credit Union. The prize will be forfeited and awarded to an alternative winner drawn at random in accordance with the same process and procedures as applicable in the original prize draw. That winner will have to respond to the phone call from Dungannon Credit Union within 5 working days or else the prize will be forfeited. A winner, whose prize has been forfeited, is not entitled to payment or compensation of any kind.
- Dungannon Credit Union does not accept any responsibility for a winner being unable to take up his/her prize
- The prize winner will, on acceptance of the prize, be requested to participate in publicity for broadcast or publishing purposes (at no fee) at a venue as determined by Dungannon Credit Union and will have the right to refuse to do so.
- By accepting the prize, you agree to make certain information publicly available on the Dungannon Credit Union website and in such other marketing material as we may deem necessary.
- Insofar as is permitted by law, Dungannon Credit Union will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury, or death occurring as a result

of taking up the prize except where it is caused by the negligence of Dungannon Credit Union. Your statutory rights are not affected.

- Unless you have specifically requested to receive further information from Dungannon Credit Union your personal details will only be used by Dungannon Credit Union for the purposes of administering this prize draw and will be destroyed afterwards.
- The prize draw is not open to employees, board members or volunteers of Dungannon Credit Union or their immediate family or partners of these groups.
- If there is any reason to believe that there has been a breach of these terms and conditions, Dungannon Credit Union may, at its sole discretion, reserve the right to exclude you from participating in the competition.
- Dungannon 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 Dungannon Credit Union in all matters under its control is final and binding and no correspondence will be entered into.
- The prize draw will be governed by the laws of Northern Ireland.