



Christmas Cash Prize Draw 2026 Terms & Conditions

Terms and Conditions – Dungannon Credit Union Ltd – Christmas Cash Prize Draw

The title of the prize draw is **“Christmas Cash Prize Draw 2026”**.

The prize draw will run from **23rd October 2026 to 18th December 2026** inclusive.

The prize draw closes on **18th December 2026 at 4.30pm**.

To qualify for entry into the prize draw:

You must be a member of the credit union at the time of entry.

You must have purchased a Christmas Cash Prize Draw ticket between **23rd October 2026 and 18th December 2026**.

Even if you're a member, you won't qualify for entry into the prize draw if:

- You're below the age of 18.
- You've opted out of the prize draw.
- 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're 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.
- You are an employee, member of the Board of Directors, officer or volunteer of Dungannon Credit Union Ltd.
- You are the spouse, civil partner, partner, parent, child, sibling or any associated member recorded on the Credit Union's records of an employee, member of the Board of Directors or volunteer of Dungannon Credit Union Ltd.

Three winners only will be drawn at random from all eligible entries received (the Valid Entry).

The prize draw will take place on **Saturday 19th December 2026** by an independent person witnessed by the Organisers and Manager. The Organiser is **Dungannon Credit Union Ltd**.

The event will take place "live" and will be put up on social media to make everyone aware as soon as possible after the winners have been announced.

Entry to the prize draw is based on the purchase of a **£10 Christmas Cash Prize Draw ticket**.

If you do not wish to be entered into the Prize Draw you can write to us at **Dungannon Credit Union Ltd, 28 William Street, Dungannon, BT70 1DX** by **4.30pm on 18th December 2026** 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 **4.30pm on 18th December 2026**.

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 been checked twice, adhered to the conditions and their names recorded on our IT systems.

The prize is as follows:

- 1st Prize = £2,500
- 2nd Prize = £1,500

- 3rd Prize = £1,000

Dungannon Credit Union Ltd reserves the right to add further prizes to the Prize Draw. Any such additional prizes shall be awarded in accordance with these Terms and Conditions unless they are held for a specific purpose approved by the Board of Directors.

The prize is as described.

The prize is non-transferable and will be paid into member account or method approved by the Board of Directors.

The winner will be notified by telephone.

Winner must be available to collect prize by **24th December 2026**.

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 Ltd.

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 Ltd 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 Ltd 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 Ltd 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 Ltd website and in such other marketing material as we may deem necessary.

Insofar as is permitted by law, Dungannon Credit Union Ltd 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 Ltd. Your statutory rights are not affected.

Unless you have specifically requested to receive further information from Dungannon Credit Union Ltd your personal details will only be used by Dungannon Credit Union Ltd for the purposes of administering this prize draw and will be destroyed afterwards.

The prize draw is not open to employees, members of the Board of Directors or volunteers of Dungannon Credit Union Ltd or their spouses, civil partners, partners, parents, children, siblings or associated members recorded on the Credit Union's records.

If there is any reason to believe that there has been a breach of these terms and conditions, Dungannon Credit Union Ltd may, at its sole discretion, reserve the right to exclude you from participating in the competition.

Dungannon Credit Union Ltd 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 Ltd 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.