

Our Services

- Loans for all productive purposes
Call our lending team 051-861 616
- Mastercard Debit Card & Current Account
visit waterfordcu.ie
- Free Online Banking – register at waterfordcu.ie
- Free Mobile App – download from
Play Store / App Store
- Free Loan Protection & Life Saving Insurance
- Loan Payment Protection Insurance (optional)
- Death Benefit Insurance
- Safety Deposit Boxes
- Personal Diddley Account
(Christmas saving a/c)
- Foreign Exchange
- Bill Pay Service
- Direct Debit / Standing Order
- Home & Car Insurance in partnership with AXA
(visit axa.ie)
- Travel Insurance in partnership with Coveru.ie
- Debit Card payment facility over phone
and in branch
- Electronic Funds Transfer
- Salary and Social Welfare direct
payments/lodgements
- F.A.S.T – Financial Advise Service Team

Waterford Credit Union Ltd.

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Tel: 051-861600 | Email: info@waterfordcu.ie

www.waterfordcu.ie



Waterford Credit Union is regulated by the Central Bank of Ireland.



Waterford
Credit Union

We look after our own

MEMBERS MONTHLY CAR DRAW

Waterford Credit Union's Car Draw commenced in August 2000. It is a self-financing, non-profit making draw for the sole benefit of Credit Union members, who subscribe to join the Draw each year. The funds received from the annual subscription are used to fund the purchase of a minimum of 12 cars and vouchers.

The annual subscription fee is €38.09 which is deducted every August from a member's savings. If a member joins the draw after August in any given year, an amount proportionate to the number of months up to the following July will be deducted upon entry to the draw.



How Do I Enter the Draw?

Complete the member authorisation and consent section below and return it by hand or post it to any of our branches for processing. €38.09 will then be deducted from your account and will continue annually until you notify us in writing of your intention to withdraw from the Car Draw.

Member Authorisation

I/We wish to be included in Waterford Credit Union's Monthly Car Draw and I/We authorise the deduction of €38.09 from my/our savings, commencing next August and annually thereafter. I/We further agree to be bound by the Terms & Conditions of the Car Draw.

Member Details 1

Name:

Member No. *(Please print)*: Date: / /

Signature:

Tel. No:

Member Details 2

Name:

Member No. *(Please print)*: Date: / /

Signature:

Tel. No:

Car Draw No. *For Office Use Only*:

Member Consent

Under the Data Protection Acts 1988 and 2003, Waterford Credit Union is required to obtain member consent in order to collect and process your personal data, such as your name(s), contact details and member number(s) in order to facilitate the operation of the Car Draw. Should you be a winning member of the Draw, Waterford Credit Union may disclose your personal data to third parties, such as the relevant car dealership or voucher providers in order to arrange collection of prizes.

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

Signature: Date: / /

Signature: Date: / /

Terms & Conditions

1. The Draw will continue monthly until the board of directors of Waterford Credit Union Limited (hereafter called "The Board") deem otherwise.
2. The annual subscription will be deducted from the member's savings each August.
3. A member will be ineligible to enter the Draw if there are insufficient funds in his or her account. Notwithstanding the Draw the minimum account funding requirement for full membership is €11. It is the responsibility of the member to maintain a balance that allows them to continue in the Draw.
4. The make and type of car will be at the sole discretion of the Board. Cash will not be given in lieu.
5. The Board, staff and volunteers of Waterford Credit Union Limited will not be liable for any defects, or otherwise that may be found in any vehicle.
6. Participation in the draw is strictly limited to members of Waterford Credit Union Limited who are eighteen (18) years or over on or before the draw date.
7. Winning members will be notified by telephone live on local radio. Members name, general address & photographic image will be printed in local newspapers & feature on Waterford Credit Union's website and social media. Images may also be used for internal publications such as Car Draw posters.
8. Draws will be held publicly in the offices of Waterford Credit Union Limited and may be recorded for promotional purposes, for social media and website use.
9. Entry is limited to one per account.
10. A register of entrants will be maintained at Waterford Credit Union Limited.
11. Financial accounts of Draw fund are audited each year and presented at the AGM
12. The draw is self-financing and non-profit making. Surplus funds will be disposed of by way of extra draws.
13. The Board reserve the right to alter prizes in the event of any unforeseen circumstances.
14. Should the winning member be in arrears or in default in any financial commitment or obligation to Waterford Credit Union Limited, the Board will withhold delivery of the car/prize won by the member until the arrears have been paid or the default rectified to the satisfaction of Waterford Credit Union Limited. Such a decision will be notified in writing to the member, and if within seven days of the member being notified, he/she has failed to comply with the requirements of the Board, the Board shall be entitled to sell or otherwise dispose of the car at the best available price (which will not necessarily be the list or garage selling price of the car), and pay over to the winning member the net proceeds after deducting any such arrears or paying any monies required to remedy any default.
15. Notice of any such decision can be made by delivering same personally to member, or by registered post - in which case the date of receipt will be deemed to be two working days after date of posting.
16. The draw year will be the twelve months from August to the following July.
17. The decision of the Board concerning the foregoing rules or any matter arising from the monthly draw will be final and not subject to appeal.
18. The Board reserves the right to amend the Terms & Conditions of the Draw at any stage without notification to the member. Acceptance of the T&C's upon joining the Draw shall constitute acceptance of any future amendments to same.
19. All members are eligible to enter the draw provided they have the funds in their account to do so. As members of Waterford Credit Union Limited, The Board of Directors, Board Oversight Committee, Employees and Volunteers are eligible to participate in Waterford Credit Union's Car Draw.
20. It is the responsibility of Car Draw members to keep their contact details up-to-date because if up to date contact details have not been provided to the Credit Union, it may result in any delays in notification to the winners. **Keep contact details up to date.**