

# Bray Credit Union

## Car Draw Rules

1. The draw will continue monthly until the Board of Directors of Bray Credit Union Limited (hereafter called the "Board") deem otherwise.
2. The annual fee of €48 will be deducted from members' shares in advance from savings in January each year and will continue annually thereafter. Members joining the draw after the commencement date (15th January) will pay a proportionate entry fee in their first year of entry. Only Members' applications received before 15th of any month will be eligible to participate in that month's draw.
3. All entrants must be over 18 years of age on or before the draw date and participation in the draw is limited to eligible members of Bray Credit Union Ltd.
4. Draws are limited to one entry per member.
5. Membership of the draw must be completed prior to participation and no entry is valid unless full fees are paid and credited in advance. Members who do NOT wish to remain in the draw MUST notify the Credit Union in writing of their intention.
6. All eligible members can elect to participate in the draw ONLY if the written authorisation is received or delivered to the Credit Union offices at commencement stage OR subsequently.
7. All draws will be held publicly in the offices of Bray Credit Union.
8. The make, type and colour of the car will be at the sole discretion of the Board. The Credit Union will not enter negotiations with the supplier of the car on the behalf of the member. Cash will not be given in lieu by the Credit Union.
9. The Board, Staff and Volunteers of Bray Credit Union will not be liable for any defects, or otherwise that may be found in the vehicle supplied. Cars supplied will be subject to the normal warranty issued by the manufacturers.
10. The draw will be self-financing and non-profit making. Any surplus funds will be disposed by way of extra draws.
11. Financial accounts at each year will be audited and presented at the A.G.M.
12. A minimum of €6.35 must be retained in your Credit Union Account in order to remain a Credit Union member, therefore a minimum of €54.35 is required for draw eligibility, at commencement. It is the member's sole responsibility to ensure that sufficient funds are in place 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 account.
13. If the winning member is in arrears or in default of any financial commitment to the Credit Union, the delivery of the car may be withheld until the arrears have been paid or the default been rectified. A decision to withhold a prize will be notified in writing to such a member. If the member has failed to comply with the requirements of the Credit Union in relation to the arrears or default within 21 days of the notification, the Credit Union shall be entitled to sell the prize and use the proceeds to address the arrears or default. Notice of such a decision will be delivered by registered post to the member's last known address. Where a notice is posted, the date of receipt will be deemed to be two working days after the date of posting.
14. Winners names will be made public. Winners or their representatives, will be required to attend a publicity photo-shoot.
15. A register of entrants will be maintained at the Credit Union offices.
16. 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.

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## Car Draw Application Form

### Bray Credit Union monthly car draw payment authorisation.

I hereby authorise deduction of relevant amount from my shares (currently €48 per annum). This instruction should remain in place until further notice is received from me in writing.

please  
tick

I wish to be included in Bray Credit Union monthly car draw.

I have read and agree to abide by the car draw rules.

Name :

Account Number :

Telephone Number :

Date :

Signature :

For more information see our car draw rules on the next page.