



Members Draw Rules

1. ACCOUNTS AND AUDIT

Financial accounts will be prepared each year to 30th September and will be audited by the Auditor appointed to the Credit Union. Annual Reports of the Monthly Members Draw (hereinafter "The Draw") Scheme will be available at the Dubco Credit Union A.G.M.

2. THE DRAW

- a) A draw will take place on the 3rd Wednesday of each month in Dubco Credit Union, Little Green Street, Dublin 7
- b) The value and number of the cash prizes each month will be as decided by the Board of Directors from time to time
- c) The Board of Directors reserve the right to arrange distribution of any surplus funds arising from The Draw to members through Special summer and Christmas Draws
- d) Each member Account Number can only win one prize at each monthly or special draw
- e) In the event of insufficient support by members, the Scheme may be suspended or discontinued

3. PARTICIPATION

- a) Participants in The Draw must: -
 - i. be members of Dubco Credit Union Limited (Joint/Staff/Volunteer Accounts are eligible)
 - ii. be members in good standing
- b) A Member Draw application form must be completed to opt in / opt out of the draw
- c) No entry is valid until the full monthly subscription has been paid for the relevant month

4. SUBSCRIPTION

Participants will subscribe to The Draw at the rate of EUR1.00 per week or EUR2.00 per fortnight or EUR4.25 per month, or as decided by the Board from time to time. Contributions will be by deduction from Wages / Salary where participants are on the Payroll Deduction Scheme.

5. MEMBERS' REGISTER

A Register of Participants in the Scheme will be made available for inspection by appointment with the Secretary of the Credit Union.

6. SUPERVISION OF THE DRAW

A member of the Board Oversight Committee of Dubco Credit Union Limited will oversee each draw; if a member of the Board Oversight Committee is unavailable a member of the Board of Directors will oversee The Draw.

7. METHOD OF CONDUCTING THE DRAW

A random selector will be used to select the winning member number; all participants agree winning members can be selected by random selector software.

8. NOTIFICATION OF WINNER

After verification of the result: -

- a) the winning member will be notified in writing as soon as possible.
- b) The name and a non-detailed address (suburb/town and county) of winning members may be published in the Credit Union or Dublin City Council newsletter or on the Credit Union website or Dublin City Council Intranet.

9. FINAL DECISION

The decision of the Board of Directors of Dubco Credit Union Limited concerning the interpretation and implementation of the foregoing Members Draw Rules or any matter pertaining to The Draw will be final and conclusive, and not eligible to be appealed by any member.