Terms and Conditions for Credit Union Member Competitions



The following details the criteria for Tara and District Credit Unions member competitions as from 14/06/2023.

Eligibility:

- a. The competition is open to all credit union members aged 16 and above.
- b. The members account has either an 'Active or Dormant' status.

Entry:

- a. Members can enter the competition by following the instructions provided in the promotional material e.g. social media posts, website announcements, newsletter.
- b. Only one entry per member is allowed unless stated otherwise.
- c. Entries must be submitted within the specified timeframe to be considered.

Prize:

- a. The competition announcement will clearly state the prize (s).
- b. The non-transferable prize cannot be exchanged for cash or any other alternative.
- c. If the advertised prize is unavailable, the credit union reserves the right to substitute it with an equivalent prize at its discretion.

Winner(s) Selection:

- a. Winners will be selected at random from all eligible entries.
- b. The selection process will be conducted fairly and impartially by designated representatives of the credit union.
- c. The credit union's decision regarding the winner(s) is final, and no correspondence will be entered into.

Notification and Claiming Prizes:

- a. Winners will be notified via the contact information provided during entry.
- b. If a winner cannot be contacted within a reasonable period or fails to claim the prize, the credit union reserves the right to select an alternative winner.
- c. The credit union may require proof of eligibility and/or completion of additional documentation before awarding the prize.

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Publicity:

a. By entering the competition and unless otherwise advised, winners agree to allow the credit union to use their name and photograph (subject to completion of a photograph permission form) for promotional purposes without additional compensation.

General Terms:

- a. The credit union reserves the right to modify, suspend, or terminate the competition at any time without prior notice.
- b. The credit union accepts no responsibility for technical issues, errors, or omissions that may affect the entry process or prize fulfilment.
- c. The credit union is not liable for any loss, damage, or injury caused by participation in the competition or acceptance of the prize.
- d. These terms and conditions are governed by and will be construed in accordance with the laws of the relevant jurisdiction.