

What is this Draw all about?

In 2004, the Board of St. Canice's Kilkenny Credit Union introduced a monthly Car Draw for members.

This Draw is self-funding, non-profit making and an ongoing project, provided sufficient members subscribe to fund the purchase of the cars.

Who Can Enter?

All members who are 18 years of age or over can enter the draw, subject to one entry per account held.

How much will it Cost?

The cost to participate is currently €42 per year, which equates to only €3.50 per month or 81 cent per week, representing excellent value for money.

This amount will be deducted annually at the end of March. For members joining after March, the first years subscription will be charged on a pro-rata basis up to March of the following year.

How do I Enter?

Simply complete the attached authorisation form and return to us.

When are draws held?

All draws are held publicly and witnessed by at least one member of the Board of Directors and one member of the Supervisory Committee.



Services

- Savings, including regular, special and special term accounts
- Loans, including personal, business, education, cars, home improvements, holidays....and more!
- Budget Scheme
- SmartStart Student Services
- Student Scholarship
- ATM Facility
- Life Savings/Loan Protection Insurance
- Death Benefit Insurance
- Repayment Protection Insurance
- Savings Stamps

**St. Canice's Kilkenny Credit Union Limited,
78 High Street &
MacDonagh Junction Shopping Centre
Kilkenny.**

tel: 056 7722042 fax: 056 7764811

email: info@stcanicescu.ie

web: www.stcanicescu.ie



Members' Monthly

CAR DRAW

Remember, you have to be in to Win!



CAR DRAW

Application Form

St. Canice's Kilkenny Credit Union Limited
Monthly Car Draw Payment Authorisation.

I wish to be included in the St.
Canice's Kilkenny Credit Union
Monthly Car Draw.

I hereby authorise deduction of
relevant amount from my shares
(currently €42 per annum). This
instruction should remain in place until
further notice is received from me in writing.



Name: _____

Account No: _____

Address _____

Signature: _____

Date: _____

Home Telephone No: _____

Mobile No: _____

Rules of the Members' Draw

- 1 The draw will continue monthly until the Board of Directors of St. Canice's Kilkenny Credit Union Limited (hereafter called the Board of Directors) deem otherwise.
- 2 The annual entrance fee of €42, which is subject to change, will be deducted in advance from savings or as defined from time to time by the Board of Directors. Annual deduction will take place at the end of March each year.
- 3 The make and type of Car is at the sole discretion of the Board of Directors. **Cash will not be given in lieu.**
- 4 The Board of Directors, Staff and Volunteers of St. Canice's Kilkenny Credit Union Limited will not be liable for any defects, or otherwise found in a vehicle supplied.
- 5 Participation in the draw is limited to eligible members of St. Canice's Kilkenny Credit Union Limited and members must be 18 years of age or over to qualify for entry to the draw.
- 6 Winning members will be notified personally and the winner's name and photograph will be made public.
- 7 All draws will be held publicly under the supervision of at least one member of the Supervisory Committee and one member of the Board of Directors.
- 8 Participation will be limited to one entry per account.
- 9 A register of entrants will be held at the Credit Union office.
- 10 Membership of the draw must be completed prior to participation and no entry is valid unless full fees are paid and credited in advance.
- 11 Financial accounts at each year end will be audited by the auditor and presented at the AGM.
- 12 The draw will be non-profit making and any surplus funds will be disposed of by way of extra draws.
- 13 All eligible members can elect to participate in the draw ONLY if the written authorisation is received or delivered to the credit union office. Members who do not wish to remain in the draw must notify the Credit Union in writing of their intention.
- 14 In the unlikely event of the winner being in default of any financial commitment to the Credit Union, the delivery of the car or any other prize may be delayed and if necessary disposed of in order to meet such commitments and the net proceeds, if any, paid to the member.
- 15 It is the member/participant'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.
- 16 The Decision of the Board of Directors of St. Canice's Kilkenny Credit Union Limited concerning the foregoing rules or any matter arising from the monthly draw will be final and not subject to appeal.

