



TIPPERARY CREDIT UNION MEMBERS CAR DRAW

OVER **38** WINNERS TO DATE

it could be you!

2006

6 Draws per annum €24

YOU DO NOT NEED TO COMPLETE THIS FORM IF YOU HAVE ALREADY ENTERED THE CAR DRAW

CAR DRAW ENTRY FORM

I hereby agree to enter the car draw and abide by its rules and hereby consent to my account being debited accordingly. (see overleaf for car draw rules)

Signed:

(if more than one person named on account all must sign)

Member(s) Name:

(Block Capitals)

Member Address:

.....

Member Account Number:

Date:

Tipperary Credit Union – Car Draw Rules

The entrance fee of €24 euro per annum (pro rata for part draws) per member will be deducted in advance from savings or as defined from time to time by the Board of Directors and will be credited to a special car draw account in the credit union.

The make and type of the car will be at the sole discretion of the Board of Directors. Cash will not be given in lieu.

The Board of Directors, Staff and Volunteers of Tipperary Credit Union will not be liable for any defects, or otherwise found in a vehicle supplied.

Participation in the draw is limited to eligible members of Tipperary Credit Union Limited and they must be over 18 years on or before the draw date.

Winning members will be notified personally.

All draws will be held publicly in the Credit Union offices under the supervision of at least one member of the Supervisory Committee and one member of the Board of Directors.

Entry will be limited to one account per member.

A registrar of entrants will be maintained at the Credit Union Offices.

Membership of the draw must be completed prior to participation and no entry is valid unless full fees are paid and credited in advance.

Financial accounts at each year end will be audited by the auditor and presented at the A.G.M.

The draw will be non-profit making and any surplus funds will be disposed of by way of extra draws.

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 at the beginning of each year (i.e. October), OR any time the Board deem appropriate.

In the event that the winning member is a person who is in arrears, or in default in carrying out any financial obligation to the Credit Union, the Board of Directors may make a decision to withhold delivery of the car won by the member until the arrears have been paid or the default has been rectified. Such decision of the Board of Directors will be notified in writing to such member and if within seven days of the member being notified, he/she has failed to comply with the requirements of the Board of Directors in relation to such arrears or default, they shall be entitled to sell or otherwise dispose of the car at the best available price (which will not necessarily comprise 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 such default.

The decision of the Board of Directors of Tipperary Credit Union Limited concerning the foregoing rules or any matter arising from the car draw will be final and not subject to appeal.