

In the Event that the winning member is in arrears or in default in carrying out any commitment or obligation to the Credit Union, the Board of Directors may with-hold delivery of the prize won by the member until the arrears have been paid or the default has been rectified to the satisfaction of the Board. Such decision of the Board will be notified in writing to the member, & if within 14 days of the member receiving such notification, he/she has failed to comply with the requirements of the Board in relation to such arrears or default, the Board may sell or otherwise dispose of the prize at the best available price, & pay to the winning member the net proceeds after deducting any such arrears or paying any monies required to remedy defaults.

The Decision of the Board concerning the foregoing rules or any other matter arising from the bi-monthly draw will be final and not subject to appeal.

### Board of Directors

Link Credit Union Ltd.



[info@linkcu.ie](mailto:info@linkcu.ie)



[www.linkcu.ie](http://www.linkcu.ie)



@LINK\_CU



[facebook/linkcu](https://www.facebook.com/linkcu)



042-9675000

## LINK CREDIT UNION LTD

- No Set-Up or Transaction Fees
- Online Banking
- Electronic Funds Transfer
- Free Life Saving & Loan Protection Benefit\*
- Current Account
- Foreign Exchange
- ATM
- Direct Debit / Standing Order Facilities
- Health Insurance Scheme Reduction\*
- Secondary School Step-Up & Third Level Scholarship Grants
- Mobile Banking App

## LOANS WITH LINK CREDIT UNION

- Loan Flexibility\*
- No Transaction Fees
- Loan Interest Rates based on reducing loan balance
- Quick Loan Decision\*
- Top-Up Loan Options
- Convenient Access
- Opening hours to accommodate members needs
- Private & Confidential Service
- Express Loans

\*Terms & Conditions Apply

**Link Credit Union Ltd**  
is regulated by the Central Bank of Ireland



## MEMBERS AUTHORISATION

- ◆ I hereby authorise deduction of €60 per annum from any shares, to continue until written confirmation is received by Link Credit Union from me to cease membership in this Draw
- ◆ I agree to be bound by the rules of the Car Draw attached to this form

Please deduct :  €60 per year

**Account Name:**

**Account Number:**

**Date:**

**Contact Number:**

**Email Address:**

**Signature/Signatures (if Joint Account)**

I wish to be contacted by Link Credit Union using the details I have provided to receive details on promotions run by Link Credit Union Ltd

## CAR DRAW RULES

A Draw will be held every 2 months with at least 6 Cars annually.

As additional members subscribe extra cars/prizes may be added

Annual subscription is €60 per annum

Member must complete attached authorisation form & post or hand it into any Link Credit Union Office.

**Pay Yearly:** €60 can be deducted from your shares at the beginning of each Credit Union year (1<sup>st</sup> week of October) & will continue annually thereafter unless otherwise notified

In the event of a member joining the draw after Oct a pro-rata rate will apply (€10 per draw) **e.g. Join 1<sup>st</sup> Dec, then €10 x 5 draws will be deducted (€50).**

Consent for Contact: By ticking the consent to contact box overleaf; I/We consent to Link Credit Union Ltd., or trusted third parties selected and used by the Credit Union, informing me of goods or services offered by Link Credit Union Ltd. that may be of interest to me/us.

My/our preferred medium for these messages is:

**email**

**text message**

**Date:** \_\_\_\_\_

## CAR DRAW RULES

The Draw will take place bi-monthly until such time as the Board of Directors of Link Credit Union Ltd. Shall deem otherwise

Car Draw is open to members over 18 years old only. ( Including members of a joint account)

Annual fee can be deducted from members shares at the beginning of our financial year, or €5 can be deducted each month. Any member with insufficient funds in their account at these dates will be deemed ineligible to participate.

It will be the members responsibility to ensure the that they have adequate funds to continue membership of the Car Draw.

All draws will be held in a Link Credit Union Office at or held at our AGM.

In the event of a joint account winning the Car Draw, the car is owned by both members of the joint account.

A register of entrants will be maintained in the Credit Union Offices for inspection

The Board of Directors, and Staff will not be liable for any defects or otherwise that may be found in any vehicle

The Draw will be self-financing and non-profit making; any additional funds will be disposed of by way of extra draws or extra prizes.

The make and model of the car will be at the sole discretion of the Board of Directors. Cash will not be given in Lieu by Link Credit Union Ltd.

All contact information given on this form will only be used by Link Credit Union and will not be passed on to any other third-party.