



Sarsfield Credit Union Ltd

“Home Improvement Competition” Terms & Conditions

By entering this draw/competition, you are agreeing to these terms and conditions and consent to your data being managed in accordance with our General Privacy Statement.

A copy of our General Privacy Notice can be found here: <https://www.sarsfieldcu.ie/gdpr>

Prize Specific Terms and Conditions:

The competition is to win a voucher for €500.

This voucher will be Limerick Paint Supplies Ltd.

The winner will be notified by phone or email.

To enter the ‘Home Improvement’ competition:

- The member needs to take out a home improvement loan with Sarsfield Credit Union.
- Closing date for the Home Improvement Competition is the 31st August 2022.
- Sarsfield Credit Union reserve the right to extend the closing date of the competition.

Terms & Conditions

1. Promoter & Data Controller: Sarsfield Credit Union Ltd. will provide the prize to the winner.
2. By entering, all eligible entrants agree to abide by each and all these terms and conditions.
3. Sarsfield Credit Union Ltd reserves the right, with or without cause, to exclude entrants and withhold prizes for violating any of these terms and conditions.
4. Employees, Volunteers and family members of Sarsfield Credit Union Ltd. may not enter the competition.
5. Promotion is open anybody over 18 years of age.
6. Sarsfield Credit Union Ltd reserves the right to request written proof of age from the winner.
7. Only one entry is permitted per person.
8. Use of a false email, name or address by an entrant will disqualify them from receiving any prize.
9. All winners are drawn at random.
10. Winner (s) will be contacted by email or telephone.
11. The name and photograph of the winners may be used by Sarsfield Credit Union and its associated companies for post-event publicity purposes. The winners agree to allow Sarsfield Credit Union to use their name and likeness for advertising and publicity purposes without additional remuneration.
12. In the case of conflict between these rules and such specific directions/terms and conditions, these rules shall prevail.
13. By participating in this competition, you are deemed to accept these rules and the specific directions/terms and conditions applicable to the individual prizes, as specified above.
14. Failure to claim a prize within 30 days will make any claim invalid.
15. Prizes not claimed within the specified time limit will be deemed to have been forfeited and may be disposed of by Sarsfield Credit Union Ltd. without any liability to the winner.
16. No responsibility is accepted for entries damaged, lost or mislaid and proof of posting will not be accepted as proof of delivery.
17. No entries will be accepted by agents, in bulk or from third parties.
18. Sarsfield Credit Union Ltd. will endeavour to deliver prizes within 21 days of winning. Where this is not possible the winner will be notified of the delay.
19. Any additional costs and expenses incurred by the prize winner are to be the responsibility of the prize winner.
20. Unless otherwise stated, all taxes, insurances, fees and surcharges are to be the sole responsibility of the prize winner.
21. The determination and decision of Sarsfield Credit Union Ltd. on all matters shall be final and no competition correspondence will be entered into.

22. Prizes are non-transferable and may not be resold. If a prize is unavailable due to circumstances out of Sarsfield Credit Union Ltd.'s control; Sarsfield Credit Union Ltd. will take all reasonable steps to substitute the prize with a suitable alternative.
23. No cash alternative will be awarded in lieu of stated prize(s) where the prize is not cash.
24. Sarsfield Credit Union Ltd. accepts no responsibility for the supply, non-supply, purported non-supply or delay in supply of prizes to be provided by a 3rd party including, without limitation, failure of the prize winner to receive ownership of the prize.
25. The promotion may also be declared void should a typographical error occur in connection with the competition appear in our social media channels, our magazine or newsletter or on this website.
26. Entrants acknowledge and accept that publicity may be given to competition winners and winners' names and images may be published on our website, social media channels and other website(s) relating to the promotion. Winners must cooperate fully for publicity purposes if so required.
27. All entrants agree not to engage in any interviews or make any statements in connection with or arising from the competition without the written consent of Sarsfield Credit Union Ltd.
28. In accordance with GDPR rules, where an entrant has entered a competition and agreed to opt in but at a later date decides to request their details be removed from our active marketing database, we will retain a record of this request and the action taken at the time in accordance with their request and by whom it was carried out.
29. Sarsfield Credit Union Ltd. will not be liable for technical, hardware, or software failures of any kind or lost or unavailable network connections that may limit or prohibit an eligible entrant's ability to participate in the competition.
30. Sarsfield Credit Union Ltd. reserves the right to cancel, terminate, modify or suspend a competition and/or vary competition rules at any time without prior notice.