

Member's Car Draw Authorisation

I wish to be included in Altura Credit Union Ltd.'s Car Draw.

I authorise the deduction of €5.00 per Month from my share account commencing on the next available deduction date from the signing of this form.

(Please Tick)

I understand the €5 Monthly deduction will continue until I have informed Altura Credit Union in writing, to cease my deductions.

(Please Tick)

I have read and agree to be bound by the rules of the car draw. I understand I can view these at any time on www.alturacu.ie or in the credit union offices.

(Please Tick)

Name: _____

Member No: _____

Mobile Phone No: _____

Email Address: _____

Signature(1): _____

Signature(2): _____



----- Office Use Only Below -----

Checked By CU Official: _____

Date Checked: _____



**Car Draw
For Just €5 Per
Month - You Could
Be Our Next Winner!**



**MEMBER'S CAR DRAW
SIGN UP TODAY!**

**It Could
Be You !**

www.alturacu.ie

info@alturacu.ie

053 94 88700 (All Branches)

Head Office: McDermott St., Gorey, Co. Wexford. Y25 XV05
Altura Credit Union Ltd. is regulated by The Central Bank of Ireland

Rules of Member's Car Draw

1. The Draw will continue so long as sufficient members participate and will continue at intervals as determined by the Board of Directors of Altura Credit Union Ltd.

2. The frequency of the draws will be determined by the prize funds on hand.

3. In the event that insufficient members subscribe to the draw, it may be suspended, amended or discontinued or alternative prizes may be given at the discretion of the Board.

4. Participation in the draw is limited to eligible members of Altura Credit Union Ltd who are 18 years of age or over on or before the draw date. Business, Club or Society Accounts are excluded from the Car Draw as they are not natural persons.

5. All adult Members of Altura Credit Union Ltd., whose accounts are in good standing, including volunteers and/or staff, are entitled to subscribe to the draw (excluding officers directly involved in the operation of the draw).

6. The Head of Credit Control will have the authority to remove a member from the car draw who is in arrears or in default of an arrangement with Altura Credit Union Ltd.

7. On notification of the death of a member, membership in the draw will be terminated and any outstanding subscription monies will be refunded to the member's estate if applicable.

8. Where Altura Credit Union Ltd . has been notified of the death of a member winning any prize in the Draw, the prize will be awarded and the proceeds passed to the member's estate.

9. Where a member closes their account this automatically results in the withdrawal of that member from the Car Draw on the date of closure. Any outstanding subscriptions will be refunded to member on the date of closure also if applicable.

10. The subscription fee will be €5 per month, commencing on the next deduction date and every month thereafter. This fee will be deducted in advance from members' shares or as defined from time to time by the Board and will be credited to Car Draw account in the credit union. Date of joining the draw will determine initial entry.

11. It is the member's responsibility to ensure that sufficient funds are in place in their share account at the relevant time to enable their entry to be included. (Please note to qualify for member insurance, member must ensure continuous minimum balance of €250 in shares therefore member should check status of their shares account regularly).

12. Altura Credit Union Ltd. has no obligation to notify a member with insufficient funds in their accounts

13. Entry is limited to one application per account.

14. The Draw must be self-financing and non-profit making, and any surplus funds will be disposed of by way of extra draws. All legitimate expenses and overheads relating to the setting up and operation of the draw will be borne by the draw fund.

15. The make and model of the car will be at the sole discretion of the Board of Directors. Cash will not be provided in lieu of any prize by the Altura Credit Union Ltd. The prize is the car.

16. Altura Credit Union Ltd., and it's officers, will not be liable for any defects, mechanical or otherwise, that may be found in any vehicle supplied. Cars supplied will be subject to the normal warranty issued by the manufacturers.

17. All draws will be held in an Altura Credit Union branch (or at an Altura Credit Union event), and streamed on social media. Prize presentations will be held in locations as arranged by the Head of Business Development & Marketing.

18. A register of entrants will be maintained at Altura Credit Union Ltd. offices and available for annual auditing purposes.

19. The winning member(s) will be notified by phone, winning member must collect the prize in person. The winner's names may be displayed in Credit Union offices, be published on the website and may appear in any other Altura Credit Union Ltd . related publications and media.

20. Entry implies acceptance of these rules as being final and legally binding . Altura Credit Union Ltd , reserves the right to refuse the entry of, or award of prize to, anyone in breach of these rules.

21. Application and authorisation forms for membership of the draw must be completed in full prior to participation and are available in all offices and on Altura Credit Union Ltd. website.

22. Digitally onboarded members (aged 18+) can opt in at the time of opening their account via the app. By ticking the box to participate, they imply acceptance of the rules as being final and legally binding. Their participation begins as soon as sufficient funds are lodged to the share account and a deduction has been made.

23. Any participating member can opt out at any time by completing a car draw participation withdrawal form and providing it to Altura Credit Union.



Member's Car Draw

● Altura Credit Union's Car Draw has been active since 2006 and has had 135 lucky winners to date*.

● The car draw is exclusively available to eligible members of Altura Credit Union Ltd. The draw is self-financing, so the more members that sign up, the more cars we can give away. We currently* have approximately 4,175 members subscribed to the draw.

● For just €5 per Month, you could be driving a brand new car.

*If you're not in,
you can't win!*



● For up to date information on our car draw, the winners, rules and updates check out www.alturacu.ie . You can also pick up a flyer like this in any of our branches, or download it online to sign up or to read the rules.

● If you are signing up, we will keep the authorisation section of the flyer, but you keep the rules section for your information.

● V23.1

● * Time of print - June 2023