



# HERITAGE

CREDIT UNION

## CASH DRAW 2026

### Authorisation

I authorise deduction of €40 from my savings to enable my participation in the Heritage Credit Union Cash Draw. I acknowledge that the deduction will continue on an annual basis until cancelled in writing by me.

Name (BLOCK CAPITALS PLEASE): .....

Address: .....

Credit Union Account Number: .....

Signed: ..... Date: .....

### Terms and conditions:

1. Participation in the draw is limited to members of Heritage Credit Union Limited only.
2. Members of the Board of Directors and Board Oversight Committee of Heritage Credit Union Limited may not participate in the draw. Staff and other volunteers may participate in the draw.
3. Entry to the draw constitutes unconditional acceptance of all rules pertaining to the draw as published herein or later amended.
4. Draw entrants must be 18 years of age, or over, on the date of the first draw of the year.
5. Only one entry per member is permitted.
6. There will be a minimum of 9 draws annually. Each draw will have a minimum prize fund of €11,500 comprising one prize each of €10,000, €1,000 and €500.
7. Each draw will be conducted publicly.
8. At each calendar year end, any funds remaining in the draw funds account will be awarded as prizes and cannot be carried forward to form part of a subsequent year's prize fund.
9. The entry fee is €40 for the 2026 draw, but may be increased in future years.
10. Closing date for receipt of applications for the 2026 draw is 28th February 2026.
11. Winners will be notified after each draw takes place. Names of winners will be displayed in our offices. Details including photographs of the winners may also be published on our social media accounts, our website and / or in member newsletters and our Annual Report.
12. The application / authorisation to debit savings will continue automatically year after year unless cancelled in writing by the member at least 21 days before the first draw of any year.
13. The Credit Union may at any time, and without giving prior notice or explanation, terminate further draws, and refund monies pro-rata to the members who contributed for that year. No interest will be added to such refund.
14. Draw applicants must have sufficient unsecured funds in their shares account on the date of the deduction to cover the amount of the Cash Draw deduction. Where members shares are secured on a loan, they must ensure that sufficient funds are in place in their Thrift Account to cover the withdrawal. It is the member's responsibility to ensure that sufficient unsecured funds are in place. There will not be a communication to warn of insufficient funds. €100 is the minimum unsecured amount required at time of deduction.
15. Where draw applicants have arrears on their loan account(s) on the date the Cash Draw debit is processed, funds will not be deducted.
16. Where a draw winner is in arrears, or in default in carrying out any financial commitment or obligation to the Credit Union, the Credit Union reserves the right to withhold delivery of the prize until the arrears have been paid, or the default rectified. This also applies to a winner who has acted as guarantor for any account that is in arrears, or has defaulted in carrying out any financial commitment to the Credit Union. In such case, the winner will be notified of the outstanding amounts in writing. If within 21 days of the notification the winner has failed to comply with the requirements of the Credit Union in relation to the arrears / default, the Credit Union may pay to the member the net proceeds after deduction of such sums as are necessary to rectify the arrears / default.
17. All prizes must be claimed within 90 days, otherwise the prize will be returned to the draw funds account, for distribution in a subsequent draw.
18. All decisions of the Credit Union relating to this Cash Draw, including interpretation of the foregoing rules, or any matter pertaining to the draw, are final and are not subject to appeal.

## Heritage Credit Union Limited

Credit Union House, Main Street, Rathfarnham, Dublin 14, D14NX09.

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Rathfarnham Village | Cabra | Capel Street | Fortfield | Harold's Cross | Manor Street  
Nutmeg Shopping Centre | Phibsboro | Rialto | Thomas Street | Walkinstown | Windy Arbour

Heritage Credit Union Limited is regulated by the Central Bank of Ireland

**Remember,  
if you're not in,  
you can't win!!!**