

Heritage Credit Union

2026 Calendar Photo Competition

Rules, Terms & Conditions



Theme: **Heritage in Focus**

Theme explained:

This year's theme, "**Heritage in Focus**," celebrates the people, places, and moments that make our **Dublin** communities unique. We're inviting members to capture what "heritage" means to them, whether that's a familiar local landmark, a cherished tradition, a snapshot of community life, or the beauty of our surroundings. Show us your pride of place through your lens.

Closing Date for Entries:

- All entries must be received by **Sunday, 9th November 2025**.
Under no circumstances will photographs entered after this period be considered valid entries into the competition.
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Eligibility:

- The competition is open to **all budding photographers**.
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How to Enter:

- Entries must be submitted **by email only** to **competitions@heritagecu.ie** with the subject line: *2026 Calendar Photo Competition*.
 - Each entrant may submit **up to five (5) photographs**.
 - Each photo must be attached as a separate file and include:
 - Entrant's full name, address, phone number, email address
 - Photo title (no more than 10 words)
 - Description of the photo and when it was taken.
 - **Parental consent if entrant is under 18 years of age**
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Photo Specifications:

- **Landscape format only.**
 - Minimum size: **2,400 x 3,000 pixels**
 - Minimum file size: **2.5MB**, maximum **5MB**
 - No digitally altered images accepted (no cloning, adding, or removing elements).
 - All imagery must be the **total and exclusive work** of the submitting photographer.
 - Photos must **not** contain logos, copyright marks, or identifying text.
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Copyright & Usage:

- By entering, you warrant that your submission is lawful, original, and does not infringe on any third-party rights.
 - Heritage Credit Union accepts no liability for content submitted by entrants.
 - You agree to indemnify Heritage Credit Union against any claims arising from a breach of copyright.
 - Entries become the **property of Heritage Credit Union** and may be used in the Credit Union's **annual calendar, website, and social media channels**.
 - Heritage Credit Union reserves the right to crop images as needed for design and layout purposes.
 - If your photograph features any recognisable person(s), you must obtain **written permission** from them (or their parent/guardian if under 18), granting Heritage Credit Union permission to use the image in print and digital media. **This permission must be submitted with the entry.**
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Judging & Prizes:

- Judging will be carried out by representatives of Heritage Credit Union.
- Entries will be judged on:
 - Image quality
 - How well the image reflects the theme "**Heritage in Focus**"
 - Originality and creativity

- The decision of the judges is **final**, and no correspondence will be entered into.
 - **Each winning photograph** will be featured in the 2026 Heritage Credit Union Calendar.
 - **Each winner** will receive:
 - A **€50 One4All** or **local shopping voucher**
 - The Cover Photo, which will also be used in the calendar, will receive a **€100 One4All** or **local shopping voucher**
 - All photos used in the calendar will have the photographer's name attached.
 - **Complimentary copies** of the finished calendar
 - Winners will be notified by **email or phone**.
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Promotion & Publicity:

- By entering, each participant agrees that their name (and age if under 18) may be used in promotional material associated with the competition and Heritage Credit Union's communications.
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GDPR & Data Protection Statement

- By entering this photo competition, you acknowledge and agree that **Heritage Credit Union** will collect and process your personal data (such as your name, contact details, and submitted photographs) for the purposes of administering the competition and contacting winners.
- Your photo may be used by Heritage Credit Union for promotional purposes, including display on our website, social media channels, newsletters, and within our branches, in accordance with data protection law.
- We will not share your personal data with any third parties except as required by law or for the administration of this competition. All data will be retained only for as long as necessary for these purposes.
- You have the right to access, rectify, or request erasure of your personal data at any time. To exercise these rights, please contact our Data Protection Officer at dataprotection@heritagecu.ie.
- For more information, please see our full Privacy Notice at <https://heritagecu.ie/media/54blmit0/privacy-notice-full-version-05-05-2023.pdf>.