



# Joint Membership Application

## PLEASE NOTE:

To apply for a joint account, both applicants must be existing ANSAC members.

**ANSAC Credit Union Ltd,**

18 Drumcondra Road Upper, Drumcondra, Dublin 9.

Phone: **01 8554489**

Web: **[www.ansaccu.ie](http://www.ansaccu.ie)**

Email: **[info@ansaccu.ie](mailto:info@ansaccu.ie)**



ANSAC Credit Union Ltd



ANSACCU



ansaccreditunion

**MEMBERSHIP NO.** (office use):

## SECTION 1: Personal Information

We will need to keep in contact with you to deliver our services and will ensure to keep your personal information safe. To this effect, please provide the following information and notify us should this information change going forward.

### APPLICANT 1

**Surname:**

**First Name(s):**

**Address:**

**DOB:**

**Service No:**

**PPSN:**

**Mobile:**

**Landline:**

**Email:**

I hereby apply for membership of and agree to abide by the rules of ANSAC Credit Union, the common bond for which is Membership of the Permanent Defence Forces Representative Association (PDFORRA) while serving or upon retirement from the Defence Forces, membership of PDFREMA, staff of ANSAC CU & the family members of a pre-existing qualified ANSAC member living on the island of Ireland and all qualifying Members as per rule 13. Applicant 1 ☐

Furthermore, I declare that I am not nor have I been a member of any credit union other than those listed in the box below:

### APPLICANT 2

**Surname:**

**First Name(s):**

**Address:**

**DOB:**

**Service No:**

**PPSN:**

**Mobile:**

**Landline:**

**Email:**

I hereby apply for membership of and agree to abide by the rules of ANSAC Credit Union, the common bond for which is Membership of the Permanent Defence Forces Representative Association (PDFORRA) while serving or upon retirement from the Defence Forces, membership of PDFREMA, staff of ANSAC CU & the family members of a pre-existing qualified ANSAC member living on the island of Ireland and all qualifying Members as per rule 13. Applicant 2 ☐

Furthermore, I declare that I am not nor have I been a member of any credit union other than those listed in the box below:

## SECTION 2: Compliance Information

All Credit Unions are obliged to comply with the legislation that Government has enacted to combat money laundering and the financing of terrorism. This legislation is called the 'Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010' and the Criminal Justice Act, 2013. In accordance with this legislation we are required to obtain answers from all our Members to the following questions:

### APPLICANT 1

1. Are you a Politically Exposed Person (PEP\*) as defined in Section 37 (10) of the Criminal Justice (Money Laundering and Terrorist Financing Act, 2010)?

(\*A full explanation of PEP can be viewed in Appendix 1)

Yes ☐ No ☐

If the answer is 'Yes' please explain why here:

.....

.....

.....

2. Are you, along with your Applicant 2, the beneficial owner of this account?  
The beneficial owner in this context means that any funds held in this account belong to you.

Yes ☐ No ☐

If the answer is 'No' please explain why here:

.....

.....

.....

3. What are your expected monthly lodgements?

4. What is/are the source of your funds?  
(e.g., salary/wages, pension, rent)

5. What is your source of wealth?  
(e.g., salary/wages, inheritance, accumulated savings)

### APPLICANT 2

1. Are you a Politically Exposed Person (PEP\*) as defined in Section 37 (10) of the Criminal Justice (Money Laundering and Terrorist Financing Act, 2010)?

(\*A full explanation of PEP can be viewed in Appendix 1)

Yes ☐ No ☐

If the answer is 'Yes' please explain why here:

.....

.....

.....

2. Are you, along with your Applicant 1, the beneficial owner of this account?  
The beneficial owner in this context means that any funds held in this account belong to you.

Yes ☐ No ☐

If the answer is 'No' please explain why here:

.....

.....

.....

3. What are your expected monthly lodgements?

4. What is/are the source of your funds?  
(e.g., salary/wages, pension, rent)

5. What is your source of wealth?  
(e.g., salary/wages, inheritance, accumulated savings)

### SECTION 3: Depositor Guarantee Scheme

#### APPLICANT 1

I acknowledge receipt of the Depositor Information Sheet *(Contained in Appendix 2)*

Signature:

Date:

#### APPLICANT 2

I acknowledge receipt of the Depositor Information Sheet *(Contained in Appendix 2)*

Signature:

Date:

### SECTION 4: Data Protection Statement

Please take time to read the data protection statement of the Credit Union at (Appendix 3) which outlines how and why we process your personal data as well as what your rights are under GDPR and Irish law. You can also access our Data Protection Statements online here: [www.ansaccu.ie/data-protection-statements](http://www.ansaccu.ie/data-protection-statements).

#### APPLICANT 1

I acknowledge that I am in receipt of the Data Protection Statement.

Signature:

Date:

#### APPLICANT 2

I acknowledge that I am in receipt of the Data Protection Statement.

Signature:

Date:

## SECTION 5: Tax Residency Form

**Tax Residency for the purposes of the Common Reporting Standard**

**Please fill out either 'OPTION A' OR 'OPTION B' which ever applies in your case.**

### APPLICANT 1

#### OPTION A:

**If you ARE A TAX RESIDENT IN ANOTHER COUNTRY, please provide your Tax Identification Number ("TIN") and Country of Tax Residence:**

1. TIN\*:

2. Country of Tax Residence:

I wish to declare that the information provided is true and correct to the best of my knowledge, and that if my circumstances change, I will notify the credit union:

Signature:

Date:

----- OR -----

#### OPTION B:

**If you ARE NOT A TAX RESIDENT IN ANOTHER COUNTRY, please sign the following:**

I wish to declare that I am not resident for tax purposes in any other country, and that if my circumstances change, I will notify the credit union:

Signature:

Date:

### APPLICANT 2

#### OPTION A:

**If you ARE A TAX RESIDENT IN ANOTHER COUNTRY, please provide your Tax Identification Number ("TIN") and Country of Tax Residence:**

1. TIN\*:

2. Country of Tax Residence:

I wish to declare that the information provided is true and correct to the best of my knowledge, and that if my circumstances change, I will notify the credit union:

Signature:

Date:

----- OR -----

#### OPTION B:

**If you ARE NOT A TAX RESIDENT IN ANOTHER COUNTRY, please sign the following:**

I wish to declare that I am not resident for tax purposes in any other country, and that if my circumstances change, I will notify the credit union:

Signature:

Date:

*\* Mandatory Field*

This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by Section 891F of the Taxes Consolidation Act 1997. The information required to be reported under the CRS, including name, address, TIN, account number, account balance and payments on the account will be provided to the Revenue Commissioners and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence, but such information will at all times be treated with the strictest confidentiality as required by the Data Protection Act 2018. Only data that is legally required to be reported will be provided to the Revenue Commissioners. For more information on this, please speak to your Credit Union or contact Revenue.

## SECTION 6: Members Draw (optional)

The Credit Union offers members the chance to join the members' only draws which happen each month with additional bonus draws added in as funds allow. **Please note there is only one entry permitted per account, including joint accounts.** Entry costs €8.00 per account, per month. It offers the chance to win cash prizes tax free which will be lodged to the shares of the associated account. If you wish to enter the draw please complete the form below.

### APPLICANT 1

Service No:

Surname:

First Name(s):

We hereby authorise ANSAC Credit Union Ltd to withdraw from our shares, the sum of €8.00 per draw.

☐ I have read & agree to the rules (included in Appendix 4 of this application document).

Signature:

Date:

### APPLICANT 2

Service No:

Surname:

First Name(s):

☐ I have read & agree to the rules (included in Appendix 4 of this application document).

Signature:

Date:

## SECTION 7: Authorisation for Deduction at Source (Optional)

ANSAC Credit Unions enables direct lodgement of funds from the pay of serving DF members. If you wish to avail of this service, please fill in the details below and we shall pass this instruction to Soldiers Pay Section.

### APPLICANT 1

Service No:

Surname:

First Name(s):

Your Credit Union Acc. No.:

**AMOUNT TO BE DEDUCTED PER WEEK & LODGED INTO ABOVE SPECIFIED ACCOUNT**

€

I hereby authorise you to deduct from my salary (as shown above) to ANSAC Credit Union Ltd and to pay over such contribution to ANSAC Credit Union Ltd at appropriate times.

I also agree that such deductions shall continue to be made unless the Department of Defence is otherwise notified by ANSAC Credit Union Ltd. I understand that it is my responsibility to ensure that the correct deductions have been made.

Signature:

Date:

### APPLICANT 2

Service No:

Surname:

First Name(s):

Your Credit Union Acc. No.:

**AMOUNT TO BE DEDUCTED PER WEEK & LODGED INTO ABOVE SPECIFIED ACCOUNT**

€

I hereby authorise you to deduct from my salary (as shown above) to ANSAC Credit Union Ltd and to pay over such contribution to ANSAC Credit Union Ltd at appropriate times.

I also agree that such deductions shall continue to be made unless the Department of Defence is otherwise notified by ANSAC Credit Union Ltd. I understand that it is my responsibility to ensure that the correct deductions have been made.

Signature:

Date:

### OTHER IMPORTANT INFORMATION

Please be advised that once your application for membership has been approved, to activate your account you'll need to lodge €10 to your shares, €1.27 of which will be automatically deducted as your nominal joining fee.

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. ANSAC Credit Union will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.



## SECTION 8: Nomination procedure for Joint Accounts

Please note regarding joint accounts held here in ANSAC CU, all shares are held jointly by both account holders. In the event of the death of one of the account holders, all monies and insurance shall become the property of the surviving account holder.

## CHECKLIST

Before you return your Application Form, please check that all sections on pages 1-6 are correctly completed and signed where necessary by both applicants.

### APPLICANT 1

Please confirm that the following documentation is attached.

- ☐ Current photo ID with D.O.B. (Certified copy of passport or driving licence).
- ☐ Proof of address (Original utility bill or bank statement - less than 6 months old)
- ☐ Proof of PPS Number (Copy of Drugs Payment Card, E111/EHIC, P60 etc.)
- ☐ Copy of Marriage/Civil Partnership Certificate - (If Spouse/Civil partner joining)
- ☐ Proof of cohabitation if partner joining.

### APPLICANT 2

Please confirm that the following documentation is attached.

- ☐ Current photo ID with D.O.B. (Certified copy of passport or driving licence).
- ☐ Proof of address (Original utility bill or bank statement - less than 6 months old)
- ☐ Proof of PPS Number (Copy of Drugs Payment Card, E111/EHIC, P60 etc.)
- ☐ Copy of Marriage/Civil Partnership Certificate - (If Spouse/Civil partner joining)
- ☐ Proof of cohabitation if partner joining.

## Section 10: Final Signature

The information I have provided on this form is true & correct to the best of my knowledge & belief. I understand that any false/misleading information provided in connection with this application may result in termination of said membership, and possible legal sanctions.

Signature:

Signature:

Date:

Date:



## PAGE TO BE COMPLETED BY ANSAC PERSONNEL ONLY

Application Approved ☐

Application Not Approved ☐

X Signed (1st Person):

Date:

X Signed (2nd Person):

Date:

### CHECKLIST: ANSAC PERSONNEL ONLY

Please check that all sections on pages 1 - 6 are correctly completed and signed where necessary

Please confirm that the following documentation is attached.

- ☐ Current photo ID with D.O.B. (Certified copy of passport or driving licence).
- ☐ Proof of address (Original utility bill or bank statement - less than 6 months old)
- ☐ Proof of PPS Number (Copy of Drugs Payment Card, E111/EHIC, P60 etc.)
- ☐ Copy of Marriage/Civil Partnership Certificate - (If Spouse/Civil partner joining)
- ☐ Proof of cohabitation if partner joining.

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**Know your rights:** Under GDPR and Irish Law you have important rights relating to how all organisations process your personal information. In summary these are:  
the right to be informed, the right of access, the right to rectification of any of your data that is incorrect, the right to erasure, the right to restrict processing, the right to data portability, the right to object to how your data is processed. You also have rights in relation to any automated decision making and profiling.

Visit <https://dataprotection.ie/> and learn more.

## APPENDIX 1 - Politically Exposed Person' (PEP)

### EXPLANATION OF TERMS USED ON PAGE 1 OF APPLICATION FORM

'Politically exposed person' means an individual who is, or has at any time in the preceding 12 months been, entrusted with a prominent public function, including either of the following individuals (but not including any middle ranking or more junior official):

- (a) a specified official;
- (b) a member of the administrative, management or supervisory body of a state-owned enterprise;

'Specified official' means any of the following officials (including any such officials in an institution of the European Communities or an international body):

- I. a head of state, head of government, government minister or deputy or assistant government minister;
- II. a member of a parliament;
- III. a member of a supreme court, constitutional court or other high level judicial body whose decisions, other than in exceptional circumstances, are not subject to further appeal;
- IV. a member of a court of auditors or of the board of a central bank;
- V. an ambassador, chargé d'affairs or high-ranking officer in the armed forces. Section 37

*(10) of the CJA 2010*

### CLOSE ASSOCIATE

In this section 'close associate' of a politically exposed person includes any of the following persons:

- a) Any individual who has joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with the politically exposed person;
- b) Any individual who has sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed person;

*Section 37 (10) of the CJA 2010*

### IMMEDIATE FAMILY MEMBER

'Immediate family member' of a politically exposed person includes any of the following persons:

- a) Any spouse of the politically exposed person;
- b) Any person who is considered to be equivalent to a spouse of the politically exposed person under the national or other law of the place where the person or politically exposed person resides;
- c) Any child of the politically exposed person;
- d) Any spouse of a child of the politically exposed person;
- e) Any person considered to be equivalent to a spouse of a child of the politically exposed person under the national or other law of the place where the person or child resides;
- f) Any parent of the politically exposed person;
- g) Any other family member of the politically exposed person who is of a prescribed class;

*Section 37 (10) of the CJA 2010*

'The Minister may prescribe a class of family member of a politically exposed person, for the purposes of paragraph (g) of the definition of "immediate family member" of a politically exposed person in subsection (10), only if the Minister is satisfied that it would be appropriate for the provisions of this section to be applied in relation to members of the class, having regard to any heightened risk, arising from their close family relationship with the politically exposed person, that such members may be involved in money laundering or terrorist financing'.

*Section 37 (11) of the CJA 2010*

## APPENDIX 2 - Deposit Guarantee Scheme

### DEPOSITOR INFORMATION SHEET

BASIC INFORMATION ABOUT THE PROTECTION OF YOUR ELIGIBLE DEPOSITS	
Eligible deposits in ANSAC Credit Union Ltd. are protected by:	the Deposit Guarantee Scheme ("DGS") <sup>(1)</sup>
Limit of protection:	€100,000 per depositor per credit institution <sup>(2)</sup>
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000 <sup>(2)</sup>
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately <sup>(3)</sup>
Reimbursement period in case of credit institution's failure:	20 working days <sup>(4)</sup>
Currency of reimbursement:	Euro or, for branches of Irish banks operating in another member state of the EEA, the currency of that member state.
To contact ANSAC Credit Union Ltd. for enquiries relating to your account:	ANSAC Credit Union Ltd. 18 Drumcondra Road Upper, Drumcondra, Dublin 9 Tel: 01 8554489 Email: info@ansaccu.ie
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme Central Bank of Ireland PO BOX 11517 Spencer Dock, North Wall Quay, Dublin 1 Tel: 1890-777777 Email: info@depositguarantee.ie
More information:	www.depositguarantee.ie

### DEPOSIT GUARANTEE SCHEME DEPOSITOR INFORMATION SHEET

#### ADDITIONAL INFORMATION

**(1) Scheme responsible for the protection of your deposit**

Your deposit is covered by a statutory deposit guarantee scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

**(2) General limit of protection**

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the DGS. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

**(3) Limit of protection for joint accounts**

In case of joint accounts, the limit of €100,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- (c) the depositor’s marriage, judicial separation, dissolution of civil partnership, and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person’s death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at [www.depositguarantee.ie](http://www.depositguarantee.ie)

**(4) Reimbursement**

The responsible deposit guarantee scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, PO Box 11517, Spencer Dock, North Wall Quay, Dublin 1. Tel: 1890-777777. Email: [info@depositguarantee.ie](mailto:info@depositguarantee.ie). Website: [www.depositguarantee.ie](http://www.depositguarantee.ie).

It will repay your eligible deposits (up to €100,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.

## APPENDIX 3 - Credit Union & your personal information

### ANSAC CREDIT UNION SUMMARY DATA PROTECTION STATEMENT

*Effective Date: 29/06/2020*

Here is a brief summary of our Data Protection Statement. We encourage you to read the full version [here](#). We are **ANSAC Credit Union**.

You can find us at:

<b>Credit Union:</b>	ANSAC CREDIT UNION
<b>Address:</b>	18 Drumcondra Road Upper, Drumcondra, Dublin 9
<b>Website:</b>	<a href="http://www.ansaccu.ie">www.ansaccu.ie</a>
<b>Email:</b>	<a href="mailto:dpo@ansaccu.ie">dpo@ansaccu.ie</a>
<b>Phone:</b>	01 8554489

**“Personal Data”** means data which identifies a person or could identify a person, such as their name, contact details and financial data. It applies to Personal Data that we process in connection with your relationship with us as a member, supplier, partner, investor, visitor to our Website or prospective employee.

Every individual has a right to understand how their Personal Data is being used and to exercise control over it using rights which are set out in law under the General Data Protection Regulation (“**GDPR**”).

As a member-owned and cooperative institution ANSAC Credit Union strives to provide a safe place for our members to save and borrow at reasonable rates. We extend our ethos to protecting your personal information. We make the following commitments. We will

- process your personal information in a lawful, fair and transparent manner
- not send you marketing emails if you do not want to receive them
- always ensure that we only share your Personal Data with third parties where necessary and only after thorough third-party due diligence
- ensure appropriate technical and organisational measures are in place to protect your Personal Data and keep it secure

Our Data Protection Statement seeks to ensure that you know:

- what Personal Data we collect from you
- what we are doing with your Personal Data
- that we will only use your Personal Data for the purposes set out in our Data Protection Statement
- your rights, and how to exercise control over your Personal Data

Our Data Protection Statement is structured as follows:

Data Protection Statement	Details
Summary Data Protection Statement	provides summary information about the processing activities of the Credit Union
General Data Protection Statement	provides general data protection related information
Services Data Protection Statement(s) including: - Member Accounts - Loan Accounts - Website Users - Online Banking - Online Loans	provide further information about particular services and processing activities of the Credit Union.  These service data protection statements are included at the end of our General Data Protection Statement and will be provided when relevant to your interaction with us.

If you have any questions, please get in touch with us at [DPO@ansaccu.ie](mailto:DPO@ansaccu.ie)

You have the right to lodge a complaint with a supervisory authority, in particular in the country where you reside, place of work or place of the alleged infringement if you consider that the processing of Personal Data infringes the GDPR.

The contact details for the Data Protection Commission (DPC) in Ireland are:

**Online Form:** <https://forms.dataprotection.ie/contact>

**Address:** 21 Fitzwilliam Square South, Dublin 2, D02 RD28, Ireland

**Tel:** +353 578 684 800 or +353 761 104 800

We will communicate any material changes to our Data Protection Statement.

## APPENDIX 4 - ANSAC Credit Union LTD Confined Member's Draw Rules

### Rules of the ANSAC Members Draw as of 24th February 2022 are as follows:

1. Each draw is open to all members of ANSAC Credit Union Limited ("the Credit Union"), who have agreed in writing to participate (by completing the Members Draw form or stating so on an enquiry instruction form when logged into their account online or in a letter or memo to the credit union) and provided that such member makes the full subscriptions to the relevant draw. Minors are not permitted to participate in the monthly draw. The Board of Directors, Board Oversight Committee, Volunteers, Staff and Related Parties may participate in the draw if they are members of the credit union.
2. Participants in the Draw will subscribe, in advance, to the Draw by way of deduction from their shares. Currently this is €8 per month. The member must have a share balance of €18.00 or more before the draw subscription is deducted.
3. Where an account has become dormant, the account will be removed from the draw until such time as the account is re-activated and updated consent for the draw is received from the account holder.
4. If the member has a loan, they must lodge at least €3.00 per week to their shares.
5. If the member has a loan and is not repaying it as per the Credit Agreement, and has gone into arrears by their own fault, they may be removed from the draw until matters are resolved.
6. The funds for the relevant Draws will be accounted for separately from the funds arising from the usual functioning of the Credit Union.
7. Prizes will be cash and such other prizes as the Board of Directors of the Credit Union from time to time determines, having regard to the extent of the prize fund available from the subscriptions to the Draw and after deductions for expenses. Participants shall be notified from time to time of the prizes available and any variation in the extent of such prizes.
8. Prizes for the Draw shall be supplied by such company or supplier as the Board of Directors of the Credit Union may in its absolute discretion from time to time determine.
9. The Credit Union will not be liable, nor will it accept any liability, whatsoever arising, for any defects, mechanical or otherwise, in any of the prizes.
10. The Board of Directors of the Credit Union will in its absolute discretion from time to time determine the following:
  - The prizes to be won in each Draw;
  - The frequency of Draws (at least 12 per annum will be held)
  - The date and location of each Draw; And
  - The process and procedures to run each Draw
11. Each Draw will be conducted under the supervision of the Board of Directors of the Credit Union.
12. Each participant is limited to winning one prize in each Draw.
13. All winning members will be notified in writing by email or letter and as applicable all cash prizes will be lodged into the winning members' share account.
14. Every participant in each Draw who is deemed to be a winner of a prize in the Draw and who, at the time of such winning, is in arrears in any payments due by him/her to the Credit Union in any manner whatsoever (including in respect of any joint account and including any arrears due as a guarantor), shall have the arrears cleared on lodgement of the prize to the account and the remainder shall be lodged to the share account.
15. Participants in the relevant Draws shall be bound by these Rules and participation in the Draws includes acceptance of these Rules.
16. The Board of Directors of the Credit Union will interpret these Rules and any other matters arising out of the operation of the relevant Draws.
17. These Rules (including the subscription rates specified in Rule 2) may be amended from time to time by the Board of Directors of the Credit Union and participants shall be notified of any amendments in writing or by email. This communication will include an opt-out clause for the member.
18. Every effort will be made to inform all winners. Written notification, by post or email, will be sent to each winner and the results will be posted to the members' area of our webpage, both within 3 working days of the draw. All winners will have their initial, surname & county published on the members only area of the website and posted on the notice board in the Barracks by the Barrack Rep of the Credit Union.
19. For the purposes of this draw personal data is processed, this includes name, account number and, if successful, contact details. The processing is done in accordance with the Data Protection Acts 1988-2018 and the GDPR. For more information, please see our Privacy Notice at <https://www.ansaccu.ie/dpstatements>
20. The decision of ANSAC Credit Union Ltd.'s Board of Directors concerning foregoing rules or any matters arising from the monthly draw will be final and not subject to appeal.