

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.