

Competition T&Cs

1. Participation in the competitions is limited to individuals residing in the Republic of Ireland and where specially stated within the individual competition, may be restricted to members of Heritage Credit Union Limited only.
2. Members of the Board of Directors, Board Oversight Committee, Management and Marketing Staff of Heritage Credit Union Limited may not participate in the competitions.
3. Entry to the competition constitutes unconditional acceptance of all rules pertaining to the competition as published herein or later amended.
4. Competition entrants must be 18 years of age or over, at the date of entry.
5. Only one entry per member is permitted per competition.
6. Competitions are run periodically, and the closing date for receipt of entries will be stated clearly in each individual competition.
7. While Heritage Credit Union runs competitions in various media, in the case of Social Media competitions, in order to be included in the draw, a member must be following one or both of Heritage Credit Union's Facebook or Instagram accounts during the promotional period at point 6 above. The member must also follow the instructions on each individual competition, usually an instruction to comment on and share the competition post.
8. Winners will be notified after the competition takes place. Names of winners may be displayed in our offices. Details including a winner's photograph may also be published on our social media accounts, our website and/or in member newsletters and our Annual Report.
9. Where a competition 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 a 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.
10. All prizes must be claimed within 30 days, otherwise the prize will be forfeited.
11. All decisions of the Credit Union relating to the competitions, including interpretation of the foregoing rules, or any matter pertaining to the competition, are final and are not subject to appeal.