



NAAS
CREDIT UNION

You could be our next winner!

Win a Brand New Car with Naas Credit Union

The Naas Credit Union car draw is our members chance to win a brand new car every month. All members over 18 can enter the car draw for €38 per year. The car draw has been running since 1998 and to date we have given away over 100 cars.

The draw takes place in the public office on the last Saturday of the month under the watchful eye of the Credit Unions Supervisory committee.

The more members who join, the more we can give away in prizes.

1st prize
Opel Corsa or
€12,000 cash



2nd prize
€3,000 cash



3rd prize
€1,500 cash



How to Enter

In order to participate in the draw we need your authorisation (below) to deduct the annual fee from your Credit Union account. You will then be entered into our Monthly Draw from the month you return the authorisation form on a pro rata basis. The total cost for 1 year to enter the draw is €38 and no commissions or fees are charged by Naas Credit Union on this draw.

I wish to be included in the Naas Credit Union Car Draw

Name: _____ Account No: _____

I authorise Naas Credit Union to deduct the Car Draw entry fee from my Credit Union account. I have read the rules (overleaf) of the Car Draw and agree to participate in the draw and be bound by those rules.

Signature: _____ Date: _____

Naas Credit Union Ltd – Car Draw Rules

- The draw is to commence in June each year and continue monthly thereafter until the Board of Directors of Naas Credit Union Ltd (hereafter called Board of Directors) deem otherwise.
- The entrance fee of €38 per annum will be deducted in advance from savings or as defined from time to time by the Board of Directors.
- The make and type of the car will be at the sole discretion of the Board of Directors. Cash will be given in lieu at a price decided by the Board of Directors.
- The Board of Directors, staff and volunteers of Naas Credit Union Ltd will not be liable for any defects, or otherwise found in a vehicle supplied.
- Participation in the draw is limited to eligible members of Naas Credit Union Ltd and they must be over 18 years on or before the draw date.
- Naas Credit Union will endeavor to notify winning members personally.
- All draws will be held publicly in the Credit Union Offices under the supervision of at least one of the Supervisory Committee.
- Entry will be limited to ONE person per account.
- In the event of a deceased member winning any prize in the car draw, the prize will be awarded to the member and the proceeds passed to the member's estate, provided the member was a fully paid up member of the car draw for the year in question.
- A register of entrants will be maintained at the Credit Union offices.
- Authorization for inclusion in the draw must be completed prior to participation and no entry is valid unless full fees are paid and credited in advance.
- Financial accounts at each year-end will be audited by the auditor and presented at the A.G.M.
- The draw will be non-profit making and any surplus funds will be disposed of by way of extra draws.
- All eligible members can elect to participate in the draw ONLY if written authorization is received or delivered to the Credit Union offices at commencement stage OR subsequently during the previous month before each draw takes place.
- In the event that the winning member is a person who is in arrears or in default carrying out any financial commitment or obligation to the Credit Union, the Board of Directors may make a decision to withhold delivery of the car/cash won by the member, until arrears have been paid or the default rectified. Such decision of the Board of Directors will be notified, in writing to such members and if within twenty working days of the member being notified, he/she have failed to comply with the requirements of the Board of Directors in relation to such arrears or default, they shall be entitled to sell or otherwise dispose of the car for the best available price (which will not necessarily comprise of the list or garage selling price of the car) and pay over to the winning member the net proceeds after deducting any such arrears or paying any monies required to remedy such default. Notice of such decision can be made by delivering same to the member personally or by posting same to him/her by registered post in which case the date of receipt will be deemed to be two working days after the date of posting
- Naas Credit Union reserves the right to publish names and photographs of monthly winners.
- The decision of the Board of Directors of Naas Credit Union Ltd concerning foregoing rules or any matter arising from the monthly draw will be final and not subject to appeal.



Naas Credit Union, Monread Shopping Centre, Monread Rd., Naas, Co. Kildare
Tel: 045 879622 • Fax: 045 879260 • www.naascu.ie