

NORTH WEST CREDIT UNION SOCIAL MEDIA COMPETITIONS TERMS & CONDITIONS

- By entering into the competition, entrants are deemed to accept these terms and conditions and the instructions, conditions and wording contained in the competition entry notice(s). Entrants also accept that their data will be processed in accordance with our Data Protection privacy policies and associated information to be found at www.nwcu.ie/our-privacy-policy.
- 2. The name and image(s) of entrants may be used by NWCU and its affiliates for publicity and/or marketing purposes. By entering into the competition entrants are giving consent to NWCU to use their data for this purpose.
- 3. The competition is open to residents of the Republic of Ireland aged 18 years or over who are active members of NWCU except NWCU employees or volunteers.
- 4. There is no entry fee and no purchase necessary to enter the competition.
- 5. Entry into and participation in the competition is subject to the terms and conditions of the social media provider where notice of the competition is given. Users must also comply with the instructions and conditions of the competition notice(s) in order to be eligible to enter and participate.
- 6. Multiple entries are not permitted.
- 7. The competition will close when the competition notice(s) state(s).
- 8. NWCU has absolute discretion on the interpretation and application of these terms and conditions and the entry, participation, and operation of this competition (which includes without limitation eligibility for prizes.) NWCU's decision is final and no communication or correspondence will be entered into.

- 9. Late, incomplete, or otherwise ineligible entries will be disqualified. No responsibility can be accepted for entries not received by NWCU for whatever reason (to be decided in NWCU's absolute discretion.)
- 10. NWCU reserves the right to cancel or amend these terms and conditions and documents referred to without notice for whatever it deems required in its absolute discretion.
- 11. Winner(s) will be selected at random, from all correct and/or eligible entries received and will be notified by us by whatever means we deem appropriate.
- 12. There is no cash alternative to the prize and unless agreed otherwise in writing by NWCU the prize is non-refundable and non-transferable.
- 13. NWCU reserves the right to substitute the prize for a prize of equivalent value if this is necessary for reasons beyond its control.
- 14. If the winner cannot be contacted within a reasonable time period or are not able or available to accept the prize for any reason, then NWCU reserves the right to award the prize to another entrant.
- 15. Entries that do not comply in full with these terms and conditions will be disqualified.
- 16. Prizes must be collected within 30 days of the winner being notified. If not collected within this time period, prizes will be withdrawn and/or offered to other entrants in NWCU's absolute discretion.