



NORTH WEST CREDIT UNION (NWCU) COMMUNITY FUND TERMS AND CONDITIONS

1. Eligibility for funding approval for all funding will be based on the information received, the reason for request, how the funds will be used and benefits to the community it serves. NWCU will ensure that the community funding is awarded to projects that are consistent with the ethos and values of the credit union movement. Please note NWCU has absolute discretion on the above and the eligibility, availability or not and granting or otherwise of funds/sponsorship (including amounts and frequency without limitation) to Community Fund Applicants. NWCU's decision is final and no correspondence will be entered into.

2. Request for funding/sponsorship must be done on an official NWCU at in-branch.

Completed application forms must be submitted to one of the five NWCU offices (contact details can be found at www.nwcu.ie) Alternatively, applications can be sent by email to marketing@nwcu.ie.

3. Amounts, limits and frequencies of potential funding/sponsorship that may be available or not at any particular time (whether stated within this document or otherwise) and these terms and conditions are subject to change without notice. Please make contact with NWCU for up-to-date terms, conditions and requirements.

4. By providing information to NWCU and completing the Application Form Community Fund Applicants are deemed to accept these terms and conditions, any further instructions and/or conditions that NWCU may communicate to applicants in whatever form and medium. By providing information to NWCU and completing the Application Form Community Fund Applicants are also accepting any personal data provided will be processed in accordance with our Data Protection privacy policies and associated information to be found at www.nwcu.ie/privacy-policy and for any other reasons stated in these terms and conditions.

5. Community Fund Applicants must be 18 years and over and located in our Common Bond area and must not be NWCU employees or volunteers.

6. Community Fund Applicants must be part of a Club, Group, Organisation or Society (CGOS) that share the ethos, operating principles and values of NWCU and funding will not be granted to individual applicants.

7. CGOS who have the capacity to receive or have actually received government, state or similar funding, sponsorship or assistance need to disclose the amount they have received or are receiving.

8. Approximately 50% of any funds that may be available will be allocated to 'Green' initiatives. Further information on what 'Green' means can be obtained from NWCU who will have absolute discretion on what this means and who is eligible.

9. In addition to anything else stated herein, funding sought must be for activities that will benefit the community, create a positive image, and reflect the interests of our members and be mutually beneficial and committed to the development and advancement of our communities.

10. The application will be treated as incomplete and not valid without the Application Form being completed in full, being actually received by NWCU and all information being to NWCU's satisfaction which includes without limitation compliance with these terms and conditions.

11. If the event is cancelled or deferred, the fund must be returned in full to NWCU.

12. There is a limit of one funding to a Community Fund Applicant every three years.

13. NWCU does not guarantee funding year-to-year. Each Community Fund Applicant must re-apply for funding on an annual basis.

14. In the case of declined funding requests, a re-application can be made by the Community Fund Applicant in the following calendar year.

15. Decisions on Community Fund Applications are expected to be made three times a year.

16. Deadline dates for Community Fund Applications are the 27th February 2026, 29th May 2026 and 21st August 2026.

17. Decisions are expected to be given within 30 calendar days of deadline date. Only successful applicants will be contacted.

18. At the time of writing, the total amount in the Community Fund each year will be €100,000, divided into €35,000 for February 2026, €35,000 for May 2026 and €30,000 for August 2026 applications.

19. NWCU reserves the right to award the funding/sponsorship to other Community Loan Applicants post successful applicants being notified or post any funding/sponsorship being provided if they deem that this is required for whatever reason in their absolute discretion. This includes without limitation for non-compliance with these terms and conditions or if successful applicants are not able to avail of the funding/permit the sponsorship for whatever reason and within NWCU's funding/payment stipulations and timeframes or if information is received by NWCU about the successful applicants which NWCU deems should disqualify such applicants from funding/sponsorship.

20. By signing, submitting and/or providing the NWCU Application Form to NWCU for Community Funding, Community Fund Applicants are consenting and agreeing that NWCU can use any name, surnames and CGOS names provided and any photograph/video/image of same persons and of the CGOS or the name and surname and images of any other persons associated or connected with the CGOS for NWCU publicity purposes via the NWCU website, social media, in the NWCU offices or in paper form whatever NWCU decide.

21. Any and all Community Fund Applicants must publish on their website and social media channels if NWCU request a photograph/video/image taken with an NWCU staff member or other publicity whatever NWCU request (this includes without limitation the display of the NWCU logo on any material for promotional purposes on their website / local papers / presentations and any social media, and an NWCU/credit union banner during a sponsored event / activity.) If NWCU do so request, NWCU will provide the logo, in relevant format for print and online material, publicity information and banner.

22. All sponsored CGOSs must provide material showing how NWCU was represented (e.g. images, copies of event brochures/adverts, printed items, copy of article in newspaper, or whatever other information that NWCU may request in paper or electronic form).

23. Acknowledgment of NWCU financial assistance will be required. Each application must state how NWCU will be acknowledged / represented through its donation.