



3rd level education prize draw entry form 2026

Full Name	
Member number	
Contact number:	
Email address:	
Date of loan drawdown:	
Signature:	I accept below term and conditions.

Terms and Conditions

- Entrants must be members of Arklow Credit Union
- Entrants must have drawn down the 3rd level education loan between 17th August – 30th September 2026
- Loans are subject to approval. Terms & Conditions apply. Warning: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.
- Entrants must be in full time education or be a parent of a full-time 3rd level education student
- Winning members will be notified by a phone call to the number provided.
- The winner's name and photograph will be made public locally, on social media and in credit union publications.
- If the prize is declined for whatever reason within **14 Days** from notification, the prize will no longer be available to that person without any liability to Arklow Credit Union. The prize will be forfeited and awarded to the next person selected in the draw.
- A winner will have to respond to the email or phone call from Arklow Credit Union within **14 days** of notification or else the prize will be forfeited. A winner, whose prize has been forfeited, is not entitled to payment or compensation of any kind.
- The Board of Directors of Arklow Credit Union Limited reserves the right to alter any of the above rules in any manner whatsoever or to terminate the draw at its sole discretion without prior notice.
- In the event of a discrepancy between these standard terms and conditions and the details in the social media post promoting the competition, these terms and conditions shall prevail.
- Arklow Credit Union may disqualify, without notice, any entrant and/or winner it reasonably believes has failed to meet the qualifying criteria, has acted fraudulently, tampered or attempted to tamper with the operation of the competition or is in breach of these terms and conditions.
- If the winner member is a person who is in arrears or default on carrying out any financial commitment or obligation to the Credit Union, the Board of Directors may decide to withhold the prize and draw again.
- To the extent permitted by law, Arklow Credit Union will have no liability for any claims, losses or damages of any kind arising out of or in connection with participation in this competition or the allocation or use of a prize.
- The prize draw is not open to children of, employees, board members or volunteers of Arklow Credit Union or their immediate family or partners of these persons.

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Affiliated to The League of Irish Credit Unions Arklow Credit Union Limited is Regulated by the Central Bank of Ireland