

60 for 60 Competition – Terms and Conditions

Please read these Terms and Conditions carefully. By participating in the 60 for 60 Competition (the “Competition”), you agree to be bound by these Terms and Conditions.

1. Promoter

The Competition is promoted by **First Choice Credit Union**, of **Market Square, Castlebar, Co. Mayo** (the “Promoter”).

2. Competition Period

The Competition will run from **19 October 2026 until 17 November 2026**, inclusive (the “Competition Period”).

There are four separate opportunities to win a €60 cash prize during the Competition:

1. **Transactions Draw** – 20 prizes of €60;
2. **Loan Drawdowns Draw** – 20 prizes of €60;
3. **Current Accounts Draw** – 10 prizes of €60; and
4. **Finale Draw** – 10 prizes of €60.

There are **60 prizes in total**, each valued at **€60**. Prizes will be lodged directly into each winner’s FCCU Account.

3. Eligibility

The Competition is open to **members aged 18 years or over**, subject to these Terms and Conditions.

The Promoter reserves the right to verify the eligibility of any entrant and to disqualify any entrant who does not satisfy these Terms and Conditions.

4. How to Enter – Transactions Draw

During the Competition Period, eligible members who complete a qualifying transaction with the Promoter will be automatically entered into the Transactions Draw.

A qualifying transaction (lodgement, withdrawal, transfer etc.) may be carried out **in branch or online**. Loan drawdowns and current accounts opened will not be included in the transactional draw as there is a separate draw for both.

A total of **20 winners** will be selected at random from all eligible qualifying transactions made during the Competition Period.

Each winner will receive a **€60 cash prize**.

5. How to Enter – Loan Drawdowns Draw

During the Competition Period, eligible members who successfully **draw down a qualifying loan** with the Promoter will be automatically entered into the Loan Drawdowns Draw.

A loan is considered drawn down when the relevant loan funds have been released to the member in accordance with the Promoter's normal procedures.

A total of **20 winners** will be selected at random from all eligible qualifying loan drawdowns made during the Competition Period.

Each winner will receive a **€60 cash prize**.

6. How to Enter – Current Accounts Draw

During the Competition Period, eligible members who open a qualifying Current Account with the Promoter will be automatically entered into the Current Accounts Draw.

The Current Account must be successfully opened and **live/active** during the Competition Period to qualify.

A total of **10 winners** will be selected at random from all eligible qualifying Current Account openings.

Each winner will receive a **€60 cash prize**.

7. Finale Draw

Members who have been eligible for one or more of the three previous draws but have **not won a prize in those draws** will automatically be entered into the Finale Draw.

A total of **10 winners** will be selected at random from the eligible entrants who have not won a prize in any of the Transactions, Loan Drawdowns or Current Accounts draws.

Each winner will receive a **€60 cash prize**.

An entrant does not need to have participated in all three previous draws to qualify for the Finale Draw, provided they were eligible for at least one of the previous draws and have not already won a prize.

8. Draws

The winners of each draw will be selected at random from all eligible entries received during the relevant qualifying period.

The Promoter will conduct the draws using a random selection process.

The Promoter's decision in relation to the selection of winners will be final, and no correspondence will be entered into regarding the outcome of the draws.

9. Prizes

There are **60 prizes of €60**, giving a total prize fund of **€3,600**.

Each winner will receive one €60 cash prize.

There will be no multiple winners.

The Promoter reserves the right to substitute a prize with another prize of equal or greater value where circumstances outside its reasonable control make this necessary.

10. Winner Notification

Winners will be contacted using the contact details held by the Promoter for the relevant member.

The Promoter may make reasonable attempts to contact each winner. If a winner cannot be contacted within **14 days** of the first notification, or if the winner is found to be ineligible, the Promoter reserves the right to select an alternative winner.

The Promoter may require a winner to provide reasonable information to verify their identity and eligibility before the prize is awarded.

11. Entry Limits and Multiple Entries

Eligible members may be entered into more than one draw where they satisfy the relevant qualifying criteria.

For example, a member who completes a qualifying transaction and also draws down a qualifying loan during the Competition Period may be entered into both the Transactions Draw and Loan Drawdowns Draw.

However, **a member can win a maximum of one prize across all four draws.**

12. Disqualification

The Promoter reserves the right to disqualify any entrant where it reasonably believes that the entrant:

- has breached these Terms and Conditions;
- has attempted to manipulate or unfairly influence the Competition;
- has provided false, inaccurate or misleading information;
- has used fraudulent or abusive means to obtain an entry; or
- is otherwise not eligible to participate.

Any entry that is incomplete, invalid, fraudulent or does not satisfy the eligibility requirements may be excluded from the Competition.

13. Changes to the Competition

The Promoter reserves the right, where reasonably necessary and subject to applicable law, to amend, suspend or withdraw the Competition or amend these Terms and Conditions.

Where reasonably practicable, any material changes will be communicated through the Promoter's usual member communication channels.

14. Data Protection

Personal data provided or processed in connection with the Competition will be processed by the Promoter in accordance with its applicable privacy notice and data protection obligations.

Personal data will be used for purposes including administering the Competition, determining eligibility, selecting and contacting winners, and awarding prizes.

For further information about how the Promoter processes personal data and about members' data protection rights, please refer to the Promoter's **Privacy Notice**, available at

<https://www.firstchoicecreditunion.ie/media/hpcdviic/2025-12-15-fccu-privacy-notice-version-10.pdf>

15. Publicity

Winner publicity:

By accepting a prize, winners agree that the Promoter may publish their name and county for the purpose of announcing the Competition winners, subject to applicable data protection requirements. Any other publicity involving a winner will be subject to the winner's prior consent.

16. Liability

To the fullest extent permitted by law, the Promoter will not be responsible for any loss, damage or disappointment suffered by an entrant arising from participation in the Competition or acceptance or use of a prize, except where such liability cannot legally be excluded or limited.

Nothing in these Terms and Conditions excludes or limits any liability that cannot legally be excluded or limited.

17. General

The Competition is subject to these Terms and Conditions and all applicable laws and regulations.

If any provision of these Terms and Conditions is found to be invalid or unenforceable, the remaining provisions will continue in full force and effect.

18. Promoter's Details

Promoter: First Choice Credit Union Limited

Address: Market Square, Castlebar, Co. Mayo. F23 NW25

Website: WWW.FCCU.IE

Competition Period: 19 October 2026 – 17 November 2026

Total prizes: 60

Value of each prize: €60

Total prize fund: €3,600