



Rules in Relation to Car Draw.

1. Participation in the draw is limited to members of St Paul's Garda Credit Union Ltd who are over 18 years of age. The draw is self-financing and also non-profit making.
2. Participants will subscribe to the draw the rate of €6.50 per month.
3. Winners with arrears on their loan account will first clear the arrears before collecting the remainder of their prize fund.
4. Winners will be notified.
5. The make and type of car and the amount of money will be at the sole discretion of the Board of Directors of St Paul's Garda Credit Union Ltd. and they will not accept any liability for any defects, mechanical or otherwise in any vehicle supplied. The car supplied will be subject to the normal warranty issued by the manufacturer.
6. Members withdrawing shares to amounts below €10 will be excluded from the draw.
7. The decision of the Board of Directors of St Paul's Garda Credit Union Ltd concerning the interpretation of these rules or any matter arising from the draw will be final.

Rules Drawn up by the Promotional Committee and approved by the Board of Directors Oct.2007