ILCU Christmas Heroes Terms and Conditions

By ticking the check-box accepting the Terms and Conditions on the Entry Form the Nominators will be deemed to have read and understood these rules and to be bound by them. These rules include any instructions set out within the Entry Page.

- The title of the competition is "Christmas Heroes".
- The competition will run from Wednesday 2nd of December 2020 to Sunday 13th December 2020 inclusive.
- The competition closes on Sunday 13th December 2020 at [23.59].
- Submissions for this competition must be completed at www.creditunion.ie/rewardyourhero before Friday 12th
 December.
- Both the person nominating "Nominator" and the nominated "Christmas Hero" must be resident in Republic of Ireland or Northern Ireland to enter.
- Each "Nominator" must have permission from their parent(s) or legal guardian to enter the Christmas Heroes competition if they are under 18.
- If the Christmas Hero is under 18 years, permission from parent(s) or legal guardian will be required.
- When submitting entries, nominators must include, their name, their email, their contact number and an explainer as to why they are nominating their "Christmas Hero". The first name and county of "Christmas Hero" must also be included. We strongly suggest you not to provide any sensitive information about the nominee.
- The Nominator cannot nominate a "Christmas Hero" more than once. This doesn't influence the deliberation process.
- Incomplete or illegible entries or entries not in accordance with these terms and conditions will be rejected. The ILCU is not responsible for any wrongly completed, lost, damaged or delayed entries, or for any technical failures which stop you entering the competition.
- Winners will be the nominated "Christmas Hero" chosen by a panel within the ILCU, who will consider each entry equally. Entries will be judged based on the entry which best evokes the theme of the competition. There will be three winners. Each winner will received €1000/£1000 depending on their jurisdiction. Only the "Christmas Heroes", not nominators, are eligible to win a prize.
- The prize is as described. The prize is non-transferable.
- Confirmation of the prize to the selected winner will be made in writing by email or through a phone call to the number provided.
- If the prize is declined or unclaimed for whatever reasons within 24 hours from notification the prize will no longer be available to that person without any liability to the ILCU. The prize will be forfeited and awarded to the next eligible "Christmas Hero" selected. That winner will have to respond to the email or phone call from the ILCU within 24 hours 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 winner(s) and nominees agree(s) to provide their contact details to the ILCU so that the prize may be delivered to them.
- All winners must agree to take part in any post-award publicity if required.
- If a nominee refuses any part of the process the ILCU reserves the right to re-draw another nominee from the valid/correct entries that were received during the Nomination Period.
- Winners will be announced on credit union social channels in the weeks following.
- Where applicable, the decision of the ILCU is final, based on the criteria set out in the competition and no correspondence will be entered into over this decision. Competitions may be modified or withdrawn at any time.
- 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.
- The ILCU 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.
- To the extent permitted by law, the ILCU 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
- All entries are accepted as original works and the ILCU is not responsible for any breach of copyright.
- [The prize draw is not open to employees, board members or volunteers of the ILCU, ECCU, IAS, CUSOP or their immediate family or partners of these groups].
- Participating and entering in this promotion is considered a complete release of Facebook, Twitter, Instagram, LinkedIn and Youtube from liability by each entrant or participant.

- The promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, Instagram, Twitter, LinkedIn and Youtube.
- The competition will be governed by the laws of Ireland.