

**FRIENDS OF GRAMPIAN CREDIT UNION LOTTERY**  
**TERMS & CONDITIONS**

1. The FGCU Lottery is a separate legal entity to Grampian Credit Union. Grampian Credit Union administers the lottery on behalf of the FGCU Lottery.
2. Grampian Credit Union is the sole beneficiary of the surplus funds generated by The FGCU Lottery after payment of prizes and administration costs.
3. All Grampian Credit Union members aged over 16 are eligible to take part in The FGCU Lottery.
4. Entries cost £1 per month and members can have up to 10 entries per month.
5. Details of the current prize allocations will be available on The News page of the Grampian Credit Union website.
6. Details of ticket numbers will be available on request.
7. Payment for entries to The FGCU Lottery will be deducted from your Grampian Easy Saver account on the 26th of each month (or on the next working day if the 26th falls at a weekend or holiday).
8. If insufficient funds are available in your Grampian Easy Saver Account to cover all your entries, you will not be entered into the draw for that month.
9. Where insufficient funds are available for three consecutive draws you will be deemed to have terminated your membership of the Lottery and will be advised by telephone to your last known contact number. You may re-apply for membership of FGCU Lottery at any time thereafter.
10. Prize funds will be credited directly to your Grampian Easy Saver account.
11. Winners will be notified in writing and their names will be published on the Grampian Credit Union website. Details may also be posted on our social media pages including Facebook and Twitter.
12. Applications to join, amendments and cancellations received less than seven days before the next draw will be processed for the following draw.
13. Tickets are not transferable. Once an application has been received requesting tickets the member will be included in all future draws until s/he cancels their membership.
14. Refunds of lottery deductions are not permissible for cancellations received within seven days of the draw.