

FRIENDS OF GRAMPIAN CREDIT UNION LOTTERY

To join the lottery you must be a member of Grampian Credit Union. Please ensure you read the attached terms and conditions.

Complete all sections and return to:

Friends of Grampian Credit Union Lottery
c/o Grampian Credit Union Ltd
250 Union Street
Aberdeen
AB10 1TN

.....
Member Number: _____

Name: _____

Address: _____

Tel Number: _____

No of tickets (1 – 10): _____

Total amount per draw: £_____

Signature: _____

Date: _____

**FRIENDS OF GRAMPIAN CREDIT UNION
LOTTERY RULES**

1. The Lottery is a private lottery, open only to those members of Grampian Credit Union aged over 16.
2. The Lottery will normally be drawn on the last Tuesday of every month.
3. Tickets cost £1 each and members are allowed a maximum of 10 tickets per month.
4. The total proceeds of each lottery draw will be split between prizes, expenses and a donation to Grampian Credit Union of 50% of the total to be used for the development and promotion of the Credit Union and the Credit Union movement.
5. The winners will be advised in writing and winning tickets will be put on Grampian Credit Union's website.
6. A return will be submitted by the Promoter to the Local Authority within three months of each lottery draw and be certified by 2 other members of the society.
7. Once an application has been received requesting tickets the member will be included in all future draws until s/he cancels their membership.
8. Members may attend the draw by prior arrangement.
9. The winning tickets will be chosen at random by computer.
10. Any queries or complaints should be made in writing to the promoter of the lottery.
11. A Register of tickets will be held at the Credit Union office.
12. Tickets are not transferable.
13. The FGCU Lottery is a separate entity to Grampian Credit Union.
14. Grampian Credit Union administers the lottery on behalf of FGCU Lottery.

NB Weekly paid members should identify the number of lottery tickets **per month** that they wish to purchase, and then divide by 4. Over one year, weekly members will generate a surplus of one month's total lottery deduction.

Promoter:

Chinyere Adeniyi-Alade

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 Credit Union Share 1 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 Credit Union Share 1 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 paid by cheque.
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.