



Member Competition Terms & Conditions

"Christmas Quiz Competition" December 2016

1. The aim of the competition is to increase member engagement.
2. We reserve the right to amend, change or withdraw the terms and conditions pertaining to this prize at any time and without prior notification.
3. Entry into the competition is acceptance of these terms and conditions.
4. The Christmas Quiz Competition is open to all Glasgow Credit Union members aged 18 and over.
5. Credit Union staff and current serving volunteers on the Board of Director are NOT eligible to take part in the competition.
6. Only one entry per member will be accepted.
7. No entries provided by agencies, third parties or non-members will be allowed.
8. To enter the competition, you must complete the competition entry form stating: your full name, Glasgow Credit Union member number, email address and the correct answers to all 10 questions. The competition entry form can be found on the Christmas Quiz News Article located in the "Latest News" section of our website.
9. We take no responsibility for entries that are lost, delayed, misdirected, incomplete or cannot be delivered/entered for any technical or other reason.
10. One winner will be chosen at random from all correct and eligible entries.
11. The competition will run from Thursday 8th December 2016 until Tuesday 13st December 2016.
12. The closing date is **Tuesday 13th December 2016 at 5.00pm**. The prize draw will take place on Wednesday 14th December and only entries received up to and including the closing date/time will be eligible.
13. The prize consists of: a Christmas Hamper to the maximum value of £150. The winner must be available to collect the prize from the Glasgow Credit Union office, 95 Morrison Street, Glasgow, G5 8BE.
14. We reserve the right to substitute any or all components of the prize for another of equivalent value in the event the original prize offered is not available.
15. The prize is non-exchangeable, non-transferable and is not redeemable for cash or other prizes.
16. The competition winner will be notified by phone or email within 7 days of the prize draw.
17. The winner may be required to take part in promotional activity including the use of his or her image and a quote in connection with publicity about the prize.
18. No correspondence will be entered into.
19. Promoter: Glasgow Credit Union, 95 Morrison Street, Glasgow, G5 8BE.

Glasgow Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our FRN is 213558