

Top Savings Tips Competition

Terms and Conditions

1. The "Top Savings Tips" competition is open to Glasgow Credit Union members aged 16 and over.
2. Credit Union staff and current serving volunteers on the Board of Directors are not eligible to take part in the competition.
3. No entries provided by agencies or third parties will be allowed.
4. The competition will run from 3rd July 2018 until 31st July 2018.
5. Entry into the competition is acceptance of these terms and conditions.
6. To enter the "Top Savings Tips" competition, simply complete the competition entry form telling us your top savings tips. As part of the entry form you must also provide: your full name, Glasgow Credit Union member number, email address, and telephone number. The competition entry form can be found on the "Tell us your top tips and WIN" news article located in the "Latest News" section of our website. Up to ten top tips per entry are permitted.
7. We take no responsibility for entries that are lost, delayed, misdirected, incomplete or cannot be delivered/entered for any technical or other reason.
8. The closing date is 31st July at 6.00pm. Only entries received up to and including the closing date/time will be eligible. All eligible entries will be judged on Wednesday 1st August 2018 and a winner will be chosen.
9. The winning "top tip" will be chosen by the Glasgow Credit Union Marketing Team. The judging criteria will include the originality, practicality, and applicability of the tip to the greatest number of consumers. In the event of receiving duplicate or similar savings tips to the entry which has been chosen as the winner, the entry that was first received into the credit union office will win the prize.
10. The winning "top tip", and others that the Marketing team deem worthy of note, will be published on the Glasgow Credit Union website (www.glasgowcu.com) and in its various social media channels.
11. By submitting an entry, a participant warrants to Glasgow Credit Union that its entry is original, does not infringe copyright or any other intellectual property right and does not defame or invade the privacy rights of any third party, or infringe any other legal rights, regulations or laws.
12. The winning entrant hereby grants Glasgow Credit Union all necessary and relevant licences and permissions in relation to the publication of his/her entries in Glasgow Credit Unions publications detailed above.
13. The winner will receive a prize of £50. The prize will be deposited into the winning member's share account and will be available for withdrawal at any time.
14. The winner will be notified by phone/email within 7 days of the winner being chosen.
15. The prize is non-exchangeable, non-transferable and is not redeemable for other prizes.
16. 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 reasonable publicity about the prize.
17. The promoter's decision in respect of all matters to do with the promotion will be final and no correspondence will be entered into.
18. Promoter: Glasgow Credit Union, 95 Morrison Street, Glasgow, G5 8BE.
19. There is no entry fee and no purchase necessary to enter this promotion.
20. We reserve the right to amend, change or withdraw the terms and conditions pertaining to this competition at any time and without prior notification.