



**Friends of
Central Credit Union**
Life is better with **friends**

Good Cause Lottery



Friends of Central Credit Union Good Cause Lottery Terms & Conditions

General

1. The 'Friends of Central Credit Union Good Cause Lottery' is only open to members of Central Credit Union.
2. Only Central Credit Union members aged over 18 are eligible to take part in the Good Cause Lottery.
3. 'Friends of Central Credit Union' is a separate legal entity to Central Credit Union.
4. 'Friends of Central Credit Union' run the lottery. Central Credit Union administer the Good Cause Lottery on behalf of 'Friends of Central Credit Union.'

Tickets

1. Tickets cost £1 per entry.
2. The maximum amount of entries per month is 10. This means if you chose to enter 10 times, this will cost £10 per month.
3. Tickets are allocated against member account number. It is this number that will be entered into the draw.
4. Once an application has been received requesting entry into the lottery and specifying the number of tickets required, the member will be included in all future draws until she/he cancels lottery tickets or ceases credit union membership.

Prize draw and winners

1. The winning ticket(s) will be chosen at random by computer.
2. Winning tickets will be drawn on the last Wednesday of each month.
3. Prize draw money will be 50% of the total ticket sales. This may vary month to month dependent on the number of tickets sold.
4. The remaining 50% of ticket sales will be donated to Good Causes in the community to be used for the benefit of members.
5. Friends of Central Credit Union may decide to accumulate any Good Cause donation in order to have a more significant impact with the money it donates.
6. Details of the current prize allocations and winners will be available on Lottery page of the Central Credit Union website, in addition to any of Central Credit Union's social media platforms.
7. Winners will be notified by text or email at the last known contact numbers that we have on file for you.

Payment Terms

1. The cost of the lottery entry can be added to the cost of member's monthly Direct Debit or Payroll Deduction amount or by increasing the amount from any benefits payments we receive on your behalf.
- 2.
3. Alternatively, payments can be made by phone or in person via bank card or by cash over the counter.
4. Any payments for the Good Cause Lottery must be **in addition** to what you have currently agreed to pay into your savings or agreed loan repayments.
5. If insufficient funds are available in your Lottery Account to cover all your monthly entries, you will only be entered for the number of times sufficiently covered by the funds in the account.
6. If there are insufficient funds available for **three consecutive draws**, membership of the Good Cause Lottery will be deemed terminated. Terminated accounts may re-apply for membership of the Good Cause Lottery at any time thereafter.
7. Winning Prize funds will be credited directly to your credit union Lottery account, you can choose to leave them in the credit union by having them transferred to your shares account, have them transferred to your bank or applied to your Engage Debit Card.

Beneficiaries

1. Recipients of the Good Cause donation will be distributed to local community organisations as decided by Friends of Central Credit Union.
2. Members and entrants are also welcome to suggest Good Cause organisations. These will be reviewed by Friends of Central Credit Union.

Cancellations, amendments and refunds

1. Any amendments and cancellations received less than seven days before the next draw will be processed for the following month's draw.
2. 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.
3. Refunds of lottery deductions are not permissible for cancellations received within seven days of the draw.

Only gamble with a set amount of money that you can afford to lose. For further support and advice, visit GambleAware.com

Queries can be made via GoodCauseLottery@clcu.co.uk