

## T & C's for Bike Competition – June & July 2021

1. Participation in the draw is limited to eligible members of Savvi Credit Union Ltd. (hereafter called "the Credit Union") who are 18 years of age on or before the draw date and who have joined or taken out a loan during the month of June 2021 or July 2021.
2. This an automatic process where the relevant members name is automatically entered into the draw and does not require the member to complete an entry form.
3. Entry will be limited to ONE entry per member account. In the case of entries in respect of joint accounts, the joint names will be entered in the draw and if successful the prize will be awarded in the joint names of the account holders.
4. Winning members will be notified personally. The winner will be required to participate in publicity events surrounding the winning of the bike through multi-media channels. Decisions of Savvi Credit Union are final and no correspondence will be entered into
5. A register of entrants will be maintained by the Credit Union.
6. The draw will be held on August 9<sup>th</sup> 2021 in our Head Office and will be overseen by an independent third party
7. Savvi Credit Union will not entertain requests for cash in lieu. However the bike can be exchange for another of equivalent value.
8. The Credit Union including its Board of Directors, Staff and Volunteers will not be liable for any defects, or otherwise found in the bike
9. The decision of the Board of Directors of the Credit Union concerning the draw or any matter arising from any aspect of the draw shall be final.
10. Savvi Credit Union are not liable for any loss, damage or injury that might occur to the winner resulting from his or her acceptance of the prize.