

Competition Rules May 2024, Terms & Conditions. Ballyshannon & Killybegs Credit Union Win Flights to Milan for two plus €1000 spending money:

1. All rules must be followed when entering Ballyshannon & Killybegs Credit Union competitions.
2. Ballyshannon & Killybegs Credit Union Ltd cannot be held responsible for any errors that occur.
3. Entry into the competition is free once you have opened a Ballyshannon & Killybegs Credit Union Current Account and the current account is active.
4. To enter this competition, you must be over 18 years of age and have valid passport at the time of travelling.
5. You will need to be a member of Ballyshannon & Killybegs Credit Union Ltd
6. Maximum of one entry per member.
7. All winners are drawn at random.
8. Prize(s) must be collected at Ballyshannon & Killybegs Credit Union unless stated otherwise.
9. Prize is non transferable.
10. Prize cannot be exchanged for a cash alternative.
11. All winners will be notified directly, be aware of fake competition pages that may appear on social media.
12. You can only enter via an entry form which is available on our website www.bkcreditunion.ie/currentaccount or enter in branch.
13. You must complete and tick opt ins on entry form and submit online or drop it into your local branch. You can email a request to marketing@bkcreditunion.ie and email completed form back.
14. Incomplete, illegible or late entries will not be accepted.
15. All entries will be verified by a staff member and entered into the draw.
16. Full auditing will be carried out by our auditors prior to the final draw.
17. Credit Union volunteers, employees and their family's entries will not be allowed to enter.
18. The Credit Union cannot be held responsible for any third-party brands/organisations connected to the competition.

19. If the winner isn't contactable within 24 hours another winner will be drawn and you will be disqualified.
20. Once the winner(s) have been notified they have 7 days to collect their prize, if not collected within 7 days another winner will be drawn.
21. To avail of the prize the airline requires a minimum of 4 weeks notice to secure flights.
22. Prize is inclusive of 2 flights, 2x 10KG bags and Priority Booking for 2.
23. €1000 prize will be transferred directly into the winners Ballyshannon & Killybegs current account
24. Ballyshannon & Killybegs Credit Union reserves the right to change the terms and conditions.
25. We reserve the right to alter, amend or end the competition without prior notice in the event that circumstances make this unavoidable.
26. Ballyshannon & Killybegs Credit Union accept no responsibility for any technical difficulties experienced in submitting an entry to the competition.
27. The prize suppliers' own terms & conditions/restrictions may apply.
28. All prizes are subject to availability.
29. We reserve the right to share the winner(s) name(s).
30. In the event of any dispute regarding the rules, conduct, errors or the results of a competition the decision of Ballyshannon & Killybegs Credit Union will be final.
31. Ballyshannon & Killybegs Credit Union is excluded from liability for any loss, damage or injury that might occur to the winner resulting from his or her acceptance of the prize.
32. There is no obligation to enter any of Ballyshannon & Killybegs Credit Unions competitions.
33. Entries that do not comply in full with these rules will be disqualified.
34. Ballyshannon & Killybegs Credit Union Ltd reserves the right to contact you regarding any prizes.
35. By entering the competition, you have deemed to have accepted these terms and conditions.
36. Please ensure you enter the correct Competition (If required).
37. If you would like to be excluded from this competition, please inform a member of staff.
38. **Prize Details :**
 1. **2 flights from Ireland West Airport to Milan with Ryanair. Flights, outbound and return must be used in May 2025.**
 2. **Included in the prize are Priority Boarding for 2 Passengers**
 3. **Included in the prize a maximum of 2x 10KG bags**

**€1000, prize for the winners – a Total of €1000 will be transferred to the winning members current account with Ballyshannon & Killybegs Credit Union
Competition closes: 20/01/2025.**