



TERMS AND CONDITIONS FOR THE LOCAL HERO CALENDAR 2027 COMPETITION

1. The promoter of this competition is **Core Credit Union** (the "Promoter").
2. This Competition is sponsored, endorsed and administered solely by Core Credit Union. You are providing your information to Core Credit Union and not to any other third party. The information you provide will be used for the purpose of administering this competition and producing the Local Hero Calendar 2027 only. Please read these Terms and Conditions carefully.
3. To enter the competition, participants must complete and submit a Local Hero nomination form during the competition period. Nominations should explain why the nominated person deserves recognition as a Local Hero within the Core Credit Union common bond area.
4. The competition is open to residents within the Core Credit Union common bond area. Core Credit Union Officers, Board Oversight Committee members, management, staff, volunteers, and anyone professionally connected with the promotion are not eligible to enter or be nominated.
5. The competition will run from **1 October 2026** and close at **5.00pm on 30 October 2026**. Nominations received after this date and time will not be considered.
6. By submitting a nomination, the nominator confirms that the information provided is accurate to the best of their knowledge and that they have obtained the permission of the nominated person for their details to be submitted as part of the competition.
7. An independent committee within **Core Credit Union** will review all eligible nominations and select twelve (12) winners. The committee's decision is final and binding, and no correspondence will be entered into regarding the outcome.



8. The twelve (12) selected Local Heroes will:
- Have their photograph featured in the **Core Credit Union Local Hero Calendar 2027**.
 - Be recognised and showcased as a Local Hero in calendar-related promotional materials.
 - Receive a **€150 One4all Gift Card** for the Hero and for the Organisation/Charity of their choice.
9. There is no cash alternative to the prize, and the prize is non-transferable.
10. Winners will be contacted by telephone, email or other contact details provided on the nomination form. If a winner cannot be contacted or declines the prize, the Promoter reserves the right to select an alternative winner.
11. Winners and, where applicable, their nominators may be invited to participate in photography, publicity and promotional activities relating to the competition and the Local Hero Calendar 2027. By accepting the prize, winners agree to participate in such reasonable promotional activities as required by the Promoter.
12. The Promoter may use winners' names, photographs, nomination stories and related content for advertising, promotional and publicity purposes in any media, including social media, website, print and digital publications, without additional compensation.
13. The decision of Core Credit Union regarding eligibility, nominations, winner selection and the awarding of prizes is final. Any inappropriate, offensive or misleading nomination may be disqualified at the sole discretion of the Promoter.
14. The Promoter reserves the right to amend, suspend or cancel the competition where necessary due to circumstances beyond its reasonable control.
15. The Promoter shall not be liable for any loss, damage or consequential damage of any nature, whether in contract, tort (including negligence) or otherwise, arising from participation in the competition or acceptance of any prize.
16. **Data Protection Notice:** The Promoter will process personal data submitted as part of the nomination process for the purposes of administering this



competition, contacting nominees and winners, producing the Local Hero Calendar 2027, and carrying out related promotional activities. This processing is based on the Promoter's legitimate interest in recognising and celebrating individuals within the community.

17. Please see our Data Privacy Notice for further information:

<https://www.corecu.ie/data-privacy-notice/>

18. Winners have the right to object to the use of their personal data for promotional purposes at any time. This will not affect any promotional activities already undertaken or commenced prior to the objection.

Core Credit Union Ltd. is regulated by the Central Bank of Ireland. Reg. No. 225 CU – E&OE.