

iPad Draw Terms & Conditions

- The promoter is Just Credit Union Ltd, with a registered office at the Shirehall, Abbey Foregate, Shrewsbury SY2 6ND
- Employees or Directors of Just Credit Union and their immediate relatives and anyone otherwise connected with the organisation or judging of the competition are not eligible to enter
- A member will be eligible to one entry to the draw if they have taken out a loan with an attached savings account or opened a stand-alone savings account.
- Current or previous members with a loan in arrears with Just Credit Union will not be eligible to enter
- Members must meet their minimum savings requirement as stated in their loan documentation from the date of opening the account to the date the draw is made
- Members with stand-alone savings accounts must save a minimum of £10 between the date of opening the account and the date of the draw
- There is no entry fee to enter this competition
- The closing date is as stated in the competition publicity. After this date no further entries to the competition will be recognised
- All valid entries will be entered into a prize draw, of which one will be selected at random as a winner
- The prize is an iPad as stated in the promotional material
- The winner must arrange to collect the prize from Just Credit Union's offices, the promoter will notify the winner when and where the prize can be collected
- The prize is as specified, the prize will not be substituted for cash or any other alternative prize
- The promoter's decision in respect of all matters to do with the competition will be final and no correspondence will be entered into
- By entering the winner agrees for their name to be publicised as the winner of the draw
- All standard loan and saving accounts' terms and conditions available on the account document or on the website must be adhered to
- By entering the competition, an entrant is indicating his/her agreement to be bound by the competition's terms and conditions