Halloween Competition 2026

Full Terms & Conditions | Tara & District Credit Union

Prize: €100 Emerald Park Gift Card • Closing: Thursday 29 October 2026, 12 noon

1. Promoter
This competition is organised by Tara & District Credit Union (the "Promoter").

2. Eligibility
The competition is open to individuals aged 18 years or over who live or work in one of the following areas: Kilmessan, Dunsany, Kiltale, Moynalvey, Skryne, Rathfeigh, Tara or Bective. Entrants do not need to be existing credit union members.

3. How to enter
To enter, comment with your favourite Halloween treat on the original Tara & District Credit Union Halloween competition post on Facebook or Instagram during the entry period. Following the credit union's social media accounts is welcome but is not a condition of entry. No purchase or account opening is required.

4. Entry limit
A maximum of one entry per person is permitted across Facebook and Instagram combined. Multiple comments or entries do not increase the chance of winning. Entries that do not meet these terms may be excluded.

5. Competition period
The competition closes at 12 noon (Irish local time) on Thursday, 29 October 2026. Entries received after the closing time will not be included in the draw.

6. Prize
There is one prize: a €100 Emerald Park gift card. The gift card is subject to Emerald Park's own validity, redemption and other applicable terms. The prize cannot be exchanged for cash or substituted at the winner's request. No travel, admission or other expenses are included beyond the value of the gift card.

7. Winner selection
One provisional winner will be chosen at random from eligible entries received on Facebook and Instagram. The Promoter's selection will be recorded for administration and fairness.

8. Eligibility verification
Before awarding the prize, the Promoter will contact the provisional winner privately and ask them to confirm that they live or work in an eligible area. The Promoter may request reasonable evidence of residence or employment, using a private and proportionate verification process. Entrants should not post personal documents or addresses publicly.

9. Winner notification and announcement
The Promoter intends to announce the confirmed winner at 2.00pm on Thursday, 29 October 2026. This is subject to eligibility being verified first. If verification is incomplete, the public announcement may be

delayed. The Promoter will not publicly identify a provisional winner before confirming eligibility and obtaining any necessary permission for the announcement.

10. Unclaimed or ineligible entries

If the provisional winner is ineligible, declines the prize or does not respond within 48 hours of the first private contact, the Promoter may randomly select another eligible entrant. Any replacement winner will be subject to the same verification process.

11. Prize collection

The confirmed winner must arrange collection of the gift card from Tara & District Credit Union's Kilmessan office. The Promoter will agree a reasonable collection date with the winner.

12. Personal information

Personal information supplied to administer the competition will be used for entry administration, eligibility checks, winner notification and prize fulfilment. The Promoter will collect only information reasonably necessary for those purposes, restrict access to authorised staff, and retain it only for an appropriate period in line with its data protection policies and legal obligations. Entrants may contact the Promoter at info@taracreditunion.ie with data protection questions. The Promoter's published privacy notice also applies.

13. Fairness and changes

The Promoter may exclude fraudulent, automated or otherwise invalid entries. Where reasonably necessary, the Promoter may amend, suspend or cancel the competition, provided it acts fairly and in accordance with applicable law. Any material change will be communicated through its official channels.

14. Social platform disclaimer

This promotion is not sponsored, endorsed, administered by or associated with Facebook, Instagram, Meta or Emerald Park. Entrants acknowledge that they are providing information to the Promoter, not to Facebook or Instagram. By participating, entrants release Facebook and Instagram from liability arising from the promotion to the extent permitted by applicable law.

15. Applicable law

These terms are governed by the laws of Ireland. Nothing in these terms limits rights that cannot lawfully be excluded.

Publication note

Draft for compliance approval before publication. Confirm the 18+ age limit, the exact common bond boundaries, Emerald Park gift card conditions, privacy notice, winner response period and prize collection arrangements.