



Photography Competition 2023

Terms and Conditions

By submitting your photograph to the People First Credit Union Photography Competition, you agree to the following terms:

Ownership and Rights:

- You affirm that you are the sole owner and creator of the submitted photograph.
- Should your photograph be selected, you grant People First Credit Union Ltd non-exclusive, royalty-free, and irrevocable rights to use, reproduce, and distribute the photograph in the credit union's 2024 calendar, and in People First Credit Union Ltd promotional materials, website, and social media channels.
- The photo must not infringe upon the trademark, copyright, moral rights, intellectual rights, or rights of privacy of any entity or person.
- If your image features a person, you must have the permission of the person before submitting the image to People First Credit Union Ltd.
- The image must be an original photograph submitted in its original state, it should not be altered or cropped in any way.

Usage:

- The photograph may be used by People First Credit Union Ltd for promotional purposes, including but not limited to, the 2024 calendar.
- People First Credit Union Ltd may also showcase the winning entries on its website and social media accounts, giving due credit to the photographer.

Credit

- People First Credit Union Ltd will provide appropriate credit to the photographer when using the photograph.

Eligibility:

- Only active members of People First Credit Union Ltd are eligible to participate in the competition.
- No third-party advertising will be permitted.
- Entries can be submitted by schools, photography clubs, amateurs and from all age categories.
- All submitted images must have been taken within the common bond area of People First Credit Union (Portlaoise, Abbeyleix, Athy, Stradbally and surrounding areas)

Submission:

- Submissions must be received by 11th November 2023 to be considered for the competition.
- **An online application form must be submitted before the photograph is emailed to info@peoplefirstcu.ie**
[The application form is available at www.peoplefirstcu.ie/calendar2024](http://www.peoplefirstcu.ie/calendar2024)
- Submissions must be in either PNG/JPEG/JPG format at the original resolution.

Selection of Winners:

- Winning entries will be selected by a panel of judges appointed by People First Credit Union Ltd. Their decision will be final.
- The winning entries will be notified by phone, email or post.

Prizes:

- Prizes will be awarded to the winning entries as per the competition guidelines.
- Each winning entry will receive a one-time voucher prize worth €50. Please note that there will be no additional financial compensation if your image is selected as a winner.

By submitting your photograph, you acknowledge that you have read, understood, and agreed to these terms and consent to the use of your photograph by People First Credit Union as described above.