

## 2026 PHOTOGRAPHY COMPETITION TERMS AND CONDITIONS

The photography competition (**“the Competition”**) is organised by People First Credit Union Limited (**“the Credit Union”**). By entering, the participant agrees to abide by the following terms and conditions.

### 1. Eligibility

- 1.1. The Competition is open to individuals who are members of the Credit Union.
- 1.2. Employees or Directors of the Credit Union are ineligible to enter.
- 1.3. For participants aged under 16, their parent/guardian must give explicit permission for their child to enter this competition. The parent/guardian must submit the entry on their child's behalf and may be contacted to confirm that they have given this consent.

### 2. Requirements

- 2.1. All entries must be the participant's original work and must be submitted in digital format (JPG, PNG, etc.)
- 2.2. All entries must conform to the theme 'Our Community, Our Landscape'.
- 2.3. Photographs should be taken in our common bond of Portlaoise, Athy, Abbeyleix, Stradbally and surrounding areas.
- 2.4. No watermarks or personal identifiers should be on the submitted image.
- 2.5. Any entries containing obscene, defamatory, or inappropriate content will be disqualified from the competition.
- 2.6. Participants must submit a maximum of four photos.
- 2.7. Blurry or low-resolution images may not be considered if the Credit Union deems the image to be unsatisfactory to go to professional print.

### 3. Submission

- 3.1. The closing date for submissions is Tuesday 28<sup>th</sup> October 2025 at 11.59pm.
- 3.2. The Credit Union reserves the right to extend the closing date or accept entries after this date in exceptional circumstances.
- 3.3. Entries must first be submitted via the online form on the official Credit Union website.

### 4. Judging

- 4.1. Entries will be judged by a panel of Credit Union staff (**“the panel”**).
- 4.2. The panel shall judge entries based on creativity, originality, and relevance to the theme.
- 4.3. The decisions of the panel are final, and no correspondence will be entered into regarding the outcome.

### 5. Prizes

- 5.1. The prizes for the Competition are as follows:
  - 5.1.1. One (1) €50 One4All Voucher per winning participant.
- 5.2. Prizes are non-transferable and may not be exchanged for cash or alternative prizes.
- 5.3. If a participant submits multiple entries and more than one of these entries is selected by the panel, the participant will still only receive one prize.

**5.4.** The participant shall collect their prize from an office of the Credit Union. Prizes will not be sent by any other means

**5.5.** The participant (or a nominated third party) shall collect their prize within three (3) months of the announcement date. The participant may nominate a third party to collect their prize on their behalf, but this is at the discretion of the Credit Union

**5.5.1.** If the participant (or their nominated third party) fails to collect their prize within this period, the Credit Union reserves the right to retain the prize.

## **6. Copyright and Usage**

**6.1.** By entering the Competition, participants grant the Credit Union non-exclusive, royalty-free and irrevocable rights to use, reproduce, display, and distribute the photograph(s) in the annual credit union calendar and for promotional use, including but not limited to social media and the Credit Union website.

**6.2.** Participants retain full copyright of their photographs. Any reuse of the photograph by the Credit Union will include a full credit to the participant.

**6.3.** The photograph must not infringe upon the trademark, copyright, moral rights, intellectual property rights, or privacy rights of any entity or person.

**6.4.** If your photograph features a person, you must have the explicit permission of the person before submitting the photograph to the Credit Union.

**6.5.** The Credit Union reserves the right to crop or alter your photograph at our discretion to fit the overall design and format of the annual calendar.

## **7. Liability**

**7.1.** The Credit Union accepts no responsibility for entries which are lost, damaged, or delayed due to technical or other issues.

## **8. Data Protection**

**8.1.** Personal information provided during the entry process will only be used in connection with the Competition, and in accordance with the Credit Union's Privacy Policy.

## **9. Agreement to Terms and Conditions**

By entering the Competition, participants confirm that they have read, understood and agreed to these Terms and Conditions. The Credit Union reserves the right to amend these Terms and Conditions at any time, with notice given to entries already received.