



Christmas loan – refer a friend prize draw

Terms and Conditions

- Open to existing Just Credit Union members who refer a friend who is accepted for and completes a Just Credit Union Christmas Loans.
- The prize is two x £50 Shopping Vouchers:
 - One for the existing Just Credit Union member referring a friend;
 - One for their friend who has been referred.
- To enter, we require:
 - A full Credit Union Loan application from the referred friend;
 - Full details of both the referring Just Credit Union member and the referred friend, your friend must not be a current or previous member of Just Credit Union.
- The winner will be chosen at random.
- Just Credit Union's standard draw terms and conditions apply these can be downloaded from <https://justcreditunion.org/useful-documents/>
- The winner's name may be publicised by Just Credit Union e.g. in newsletters, on social media accounts and website.
- The promoter is Just Credit Union.
- By participating in this prize draw, entrants confirm they have read, understood, and agree to be bound by these terms and conditions and by Just Credit Union's standard draw terms.
- The closing date for entries is 16.12.2022.