



REFER A COLLEAGUE OR FAMILY MEMBER PROMOTION

WE'RE OFFERING YOU THE CHANCE TO WIN A €500 ONE4ALL GIFT CARD THIS CHRISTMAS IN OUR REFER A COLLEAGUE OR FAMILY MEMBER PROMOTION.

As an existing member of First Tech Credit Union, all you need to do is ask a colleague or direct family member to become a member as well. Once they've joined, we'll enter both of you into our draw to win a €500 One4all gift card. We'll also add €50 into your Share Account as a thank you for referring your colleague to us. You can refer multiple colleagues to join and the more you introduce to us, the more you can earn!

HOW DOES IT WORK?

As the referring member, you must register your details and the details of the person you are referring by completing our registration form at www.firsttech.ie/refer-a-colleague-win.

The referred person (your colleague) must download the First Tech Credit Union app from the App Store or Google Play and complete the membership form by Friday 19th December 2025. The application must include a valid proof of identification, proof of address and a minimum of €10 must be lodged into the Share Account.

Once your colleague's membership is activated, we'll add both of you into our draw for the €500 One4all gift card and we'll add €50 into the referring member's Share Account.

TERMS & CONDITIONS

- Participants must be 18 years of age or over and living in the Republic of Ireland. There will be one draw entry per member.
- This promotion is valid for new referrals who become members during the promotion period only. The promotion is void if the referred member is an existing First Tech Credit Union member, was a member at any time in the previous 6 months or has a joint account with First Tech Credit Union.
- The referring member must complete the registration form to be eligible for the draw.
- Once the referred person activates their account, €50 will be deposited by First Tech Credit Union into the referring member's Share Account within a maximum of 30 days.
- The referred person must work for a company in the ICT sector or be a direct family relation of the referring member. If not, the application for membership will be rejected and the €50 will not be paid into the referring member's Share Account.
- There will be 1 prize of a €500 One4all gift card. The gift card will be posted to the winner or can be collected in branch. The gift card must be redeemed by the expiry date stated on the card. There is no cash alternative.
- The draw will take place on Monday 22nd December 2025. The winner will be selected at random and notified by phone and email. First Tech Credit Union's decision is final. No correspondence will be entered into.
- The information, including personal data, which participants submit to enter the promotion, will be used by First Tech Credit Union to run the promotion, including contacting the winner.
- The prize winner may be required to enter into publicity on our social media pages.
- First Tech Credit Union does not share information about new members and cannot respond to inquiries from referring members about the status of their referrals.
- This promotion cannot be used in conjunction with any other promotion by either the referring or referred person.
- This promotion is not open to employees of First Tech Credit Union and their families.
- First Tech Credit Union reserves the right to withdraw or amend the promotion in the event of unforeseen circumstances or circumstances outside its control.
- Responsibility cannot be accepted for entries invalidated by technical problems beyond the control of First Tech Credit Union.