



## **The Terms & Conditions**

- You must open or hold an account with Claddagh Credit Union before 10<sup>th</sup> September 2022.
- Applicants must intend on completing a full time Diploma/Degree at a Third Level Institution, Apprenticeship or full time PLC.
- Only those commencing their first year are eligible.
- Application forms must be returned to the Credit Union by 5pm on 10<sup>th</sup> September 2022.
- The Bursary will be allocated by an Open Draw.
- The decision of the Board of Directors of the Credit Union shall be final.