

Irish Life GAA Healthy Clubs Healthy Habits 2026

COMPETITION TERMS AND CONDITIONS

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1. **The Promoter:** The promoter of the Competition is Irish Life Financial Services Limited (which is a company registered in Ireland whose registered office is at Irish Life Centre, Lower Abbey Street, Dublin 1 (the “**Promoter**”).
2. **Eligibility Criteria:** This competition (“Competition”) is open to persons who are aged eighteen (18) years or over and are residents of Ireland only (“Eligible Persons”). All employees or agents of the Promoter and their families are excluded from entering the Competition.
3. **How to Enter:** Eligible Persons may enter the Competition by registering their details (name, email, local GAA club) via the Microsoft form provided on the page. Only fully completed entries that are made in accordance with these terms and conditions will be eligible to take part in the Competition. The Promoter accepts no responsibility should persons be unable to enter the Competition for any reason. Only one entry per Eligible Person will be accepted. The Promoter reserves the right to disqualify any entrant for any reason whatsoever in its sole discretion. The Promoter does not accept any responsibility for any loss or damage, cost, expense or liability suffered or incurred by any person, entrant or otherwise, arising directly or indirectly out of or in connection with this Promotion.
4. **Closing Date:** The Competition will run from 1st September 2026 at 10am (“Opening Date”) until 16 October 2026 at 11:59pm (“Closing Date”). The Promoter reserves the right to alter the Opening Date and the Closing Date. The Promoter accepts no responsibility for any delay or failure in the submission of entries or for any entry which is not received by it before the Closing Date for any reason, including for technical reasons. Only entries received through the specified form will be accepted, entries received by any other means including post, email, fax or hand delivery will not be accepted. Proof of submitting an entry is not proof that the entry has been received by the Promoter.
5. **Terms of Participation:** All entrants to the Competition are deemed to have accepted these terms and conditions by participating in the Competition.
6. **Individual Prize:** The individual prize for the Competition is a €100 Clever Cards gift card or One4all gift card, as determined by the Promoter (the “**Individual Prize**”). Only one Individual Prize can be claimed by any person (the “Individual Prize Winner”). There will be three (3) Individual Prizes in total. The Promoter shall not be responsible or liable for any matter arising out of or resulting from the Competition or the enjoyment of the Individual Prize. The Individual Prize is non-transferrable, and no alternative will be offered instead of the Individual Prize. The Promoter reserves the right to offer an alternative to the Individual Prizes of equal or greater value should the advertised Individual Prize become unavailable for any reason.

- 7. Club Prize:** The Club Prize for the Competition is a €1,000 donation to the GAA club nominated by the Individual Prize Winner in their entry (the “**Club Prize**”). A club may only receive one Club Prize under this Competition. There will be three (3) Club Prizes in total. The Promoter shall not be responsible or liable for any matter arising out of or resulting from the Competition or the enjoyment of the Club Prize. The Club Prize is non-transferrable, and no alternative will be offered instead of the Club Prize. The Promoter reserves the right to offer an alternative to the Club Prize of equal or greater value should the advertised Club Prize become unavailable for any reason.
- 8. Selection of the Prize Winners:** There will be three (3) Individual Prize Winners. Each Club Prize is linked to an Individual Prize Winner, with the GAA club nominated by each Individual Prize Winner receiving the corresponding Club Prize. The Individual Prize Winners (and therefore the Club Prize winners) will be selected at random by a draw conducted by the Promoter. An independent observer will supervise the draw. The draw will take place on or before the 23rd October 2026 but not before entries have closed. The decision of the Promoter as confirmed by the independent observer is final and correspondence will not be entered into with any person in relation to the selection of the Individual/Club Prize Winners. The results of the Competition will be published on the irishlife.ie website in October 2026 and the Individual/Club Prize Winners will be notified by email. If an Individual Prize Winner cannot be contacted, fails to respond, or is unable or unwilling to accept the Individual Prize within fourteen (14) days of notification, the Promoter reserves the right to select an alternative Individual Prize Winner and award the corresponding Club Prize to that winner's nominated GAA club.
- 9. General:** The Promoter cannot accept responsibility for the acts or omissions of any third parties. The Promoter shall not be liable to any person for any loss or damage howsoever whether direct, indirect or consequential (whether in contract, tort or statutory duty or otherwise) arising out of or in connection with the Competition and/or the Prizes other than death or personal injury caused by negligence of the Promoter and/or the Promoter's respective personnel and/or deceit or fraud by the Promoter and/or the Promoter's respective personnel. The Promoter reserves the right to withdraw, cancel, suspend or amend the Competition or the terms and conditions of the Competition at any time, with no liability to any entrant, the prize-winners or any third party. By accepting an Individual Prize, each Individual Prize Winner grants the Promoter the right to use and publish their name and picture in such media as the Promoter may choose (including but not limited to the Promoter's social media accounts) for advertising and promotional purposes, without payment, subject to all applicable laws.
- 10. Governing Law & Jurisdiction:** The Competition and these terms and conditions are governed by Irish Law. Any dispute arising out of or in connection with this Competition shall be dealt with exclusively by the Courts of Ireland.
- 11. Data Protection:** The Promoter respects your privacy rights. We will make use of and process the personal data you provide in connection with the Competition to the extent and for the time necessary to administer this Competition only and all processing will be in accordance with the Promoter's Data Privacy Notice which you can view [here](#). By participating in the Competition, you consent to the processing of your personal data in this manner. The contact details of Individual Prize Winners may be passed to a third party insofar as this is necessary

for the administration and delivery of the Individual Prize and/or Club Prize. By accepting an Individual Prize and/or Club Prize, each Individual Prize Winner grants the Promoter the right to use their personal data for the purposes of administering and delivering the Individual Prize and/or Club Prize. All personal data collected for the purposes of administering the Competition will be deleted once the Competition has concluded and the prizes have been awarded.

- 12.** Visit [Privacy Notice | Irish Life Financial Services](#) for further information about how we process your information or how you may access and correct the personal data we hold about you.

- 13.** Irish Life Financial Services Limited is regulated by the Central Bank of Ireland.