



**Credit Union**

FOR YOU. NOT PROFIT.

**FURTHER INFORMATION CONTACT:**

**EVENTS**

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## PROCEDURES MANUAL



**Credit Union**

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Credit unions in the Republic of Ireland  
are regulated by the Central Bank of Ireland.  
Credit unions in Northern Ireland are authorised  
by the Prudential Regulation Authority, and regulated by the  
Financial Conduct Authority and the Prudential Regulation Authority.

# Introduction

The Credit Union Art Competition continues to be one of the most successful annual promotions undertaken by the credit union movement.

The Credit Union Art Competition strives to encourage artists throughout Ireland through self-expression, creativity and imagination whilst also raising awareness of credit unions at local, regional and national level.

**BY TAKING PART IN THIS COMPETITION YOU AGREE  
TO BE BOUND BY THE TERMS OF THIS DOCUMENT**

THE THEME OF THIS YEARS COMPETITION IS:

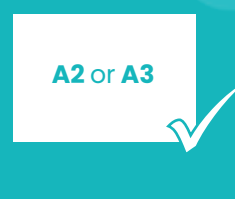
# THE FUTURE IS

1. As this is an Art Competition, there is no need for the artist to illustrate the text of the theme on the art piece. What we are looking for is how they interpret the theme through their art.
2. All entries must be submitted in either A3 (420 x 297mm) or A2 (594 x 420mm) and in landscape orientation. Other sizes and portrait oriented entries will be disqualified from adjudication.

3. **PORTRAIT**



**LANDSCAPE**



Winners of each category (at the national level) will be used in the annual credit union calendar with all national prize recipients listed on the inside of the cover of the calendar.

4. This Procedures Manual is designed to help credit unions and chapters in the organisation and promotion of the competition in their specific areas, and covers such topics as:
  - ▶ How the Competition Works
  - ▶ Promotional Activities
  - ▶ Guidelines for Credit Unions and Chapters/Regional Level
  - ▶ Results
  - ▶ Prizes
  - ▶ Adjudicators' Guidelines

## How the Competition Works

The competition seeks to encourage young artists to draw or paint on this year's theme, using pencil, charcoal, pen or ink, felt-tip markers, crayon, pastel, water colours, gouache, acrylics, oils, poster colour or collage.

Entrants may only submit one entry and it must be accompanied by a fully completed entry form and returned by the notified closing date.

### CATEGORIES

There are two categories - General Category & Additional Needs Category - with the following age groups in each category:

Age limit applying as at **December 31st 2025**

- ▶ 7 years and under
- ▶ 8 – 10 years inclusive
- ▶ 11 – 13 years inclusive
- ▶ 14 – 17 years inclusive
- ▶ 18 years and over (Adult)

Proof of year of birth may be requested by the credit union.

The Additional Needs Category allows participants with a physical or intellectual disability to be actively encouraged by their teachers to submit entries in free expression painting or drawing, without the restrictions of the competition's official theme (should they so wish). There is a separate section for group entries in the Additional Needs Category only, where they will need to tick the box if submitting a group entry.

Entries for the Additional Needs Category and those under 18 years will require the signature of a parent or legal guardian to declare the work is the unaided effort of the entrants. Entrants will need to tick a box to declare the work is their unaided effort or the unaided effort of the entrants.

If less than five entries are received in any one category, credit unions have the option not to judge that category.

**PLEASE ENSURE THAT THE PARENTAL/GUARDIAN CONSENT HAS BEEN COMPLETED ON ALL ENTRY FORMS.**

# Competition Stages

The three stages of the competition to be judged no later than:

	LEVEL	CLOSING DATE
<b>STAGE 1</b>	Credit Union level	Friday 24 <sup>th</sup> October 2025
<b>STAGE 2</b>	Chapter level	Friday 21 <sup>st</sup> November 2025
<b>STAGE 3</b>	National level	Friday 5 <sup>th</sup> December 2025

\*If credit unions wish to display winning entries at their offices on October 16<sup>th</sup> 2025 (International Credit Union Day), they should choose an earlier closing date but this must be clearly notified to all entrants.

**CREDIT UNION LEVEL:** Winners of each category are forwarded to Chapter (Regional stage)

**CHAPTER STAGE:** First 3 placed of each category to be forwarded to National Final for judging

The winning entries from Stage One (Credit Union level) are passed to Chapter for adjudication. At Chapter/Regional (second) stage, the top 3 pieces of artwork in each category are forwarded to the Irish League of Credit Unions (ILCU) for final (national) judging.

## FORMATS

All entries must be submitted in either A3 (420 x 297mm) or A2 (594 x 420mm) and in landscape orientation. Portrait oriented entries will be disqualified from adjudication.

**Entries not fulfilling these criteria must be deemed disqualified** and must not be forwarded for adjudication at any level.



## ENTRY FORMS

As all entry forms are now in digital format, it will be easier for credit unions to incorporate their credit union name and closing date before you forward them out to all entrants. We will have some hard copies in stock in ILCU office, so if required please contact [ilcuevents@creditunion.ie](mailto:ilcuevents@creditunion.ie). Please note that there will be a delay in forwarding these entry forms out.

The **name of the credit union and the closing date** must be clearly marked on the entry forms to avoid any misunderstandings or ambiguity and to comply with Data Protection. The closing date will generally be Friday 24<sup>th</sup> October 2025 (as above) unless a credit union wishes to nominate an earlier date.

Entry forms **must** be securely attached to the back of each individual entry art work.

## PROMOTIONAL ACTIVITIES

National promotional activities will be used to promote the art competition but the art competition also gives credit unions an ideal opportunity to promote themselves at a local level with activities that can include:

### Personal Visits

Visits by credit union personnel to local primary and secondary schools and organisations to explain the competition have always proven to be very beneficial. Other credit union promotional literature should also be brought on such visits.

### Social Media

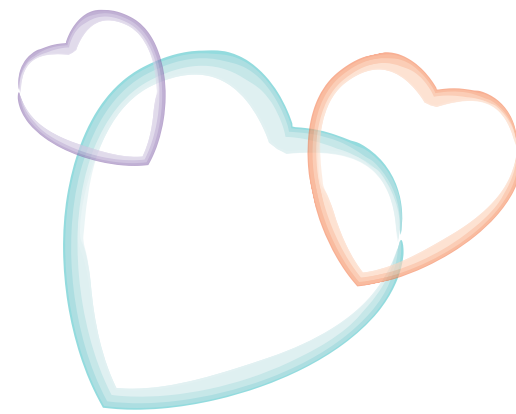
If credit unions produce local newsletters for members, the competition should be featured prominently in the relevant issues before, during and after the competition. Competition information and the web banner advert should be uploaded to your credit union website and information uploaded to your Facebook page. Make sure you have signed consent (entry form) before any of the promotional material is used on line or otherwise.

### Prize-Giving Ceremony

Winners, runners-up and merit award winners at national level will have their entries displayed at the prize-giving ceremony to which they will be invited to attend. We suggest that you also have a special prize giving function and/or exhibition. This could be run at a local and/or Chapter level (see Prize Giving Ideas for more details).

### Media Coverage

The local media will be interested in providing coverage. The sample Press Release shown to announce the launch of the competition can be adapted by individual credit unions and issued on their own headed paper to local media (newspapers and radio). Follow-up phone calls to editors or correspondents will also encourage interviews.



# Sample Press Release

COMPETITION ENTRIES – PRESS RELEASE TEMPLATE FOR CREDIT UNIONS

## 2025 CREDIT UNION ART COMPETITION LAUNCHED

**«CREDIT UNION NAME»** encourages local artists to explore this year's theme "The Future is..."

**«DATE»** August 2025: **«CREDIT UNION NAME»** is delighted to launch the 2025 Credit Union Art Competition and is calling on local artists of all ages to take part in one of Ireland's longest running and most inclusive art initiatives. The competition invites people from all walks of life to express themselves through creativity, with this year's theme asking them to reflect on "The Future is..."

This year's theme encourages artists to look ahead with imagination, hope and curiosity. Participants might explore personal dreams and milestones, a better world for the next generation, or how change and progress might shape our lives and communities. Whether bold and futuristic or thoughtful and personal, the theme offers endless possibilities for creative interpretation.

Now in its 42nd year, the Credit Union Art Competition continues to support and promote creativity at every stage of life. From early learners to lifelong artists, the competition celebrates the power of art to connect, inspire and bring communities together.

**«CREDIT UNION NAME»** believes in supporting not only financial wellbeing, but also personal growth and connection through community involvement. The art competition is part of that wider mission, encouraging children and adults alike to think, create and share their ideas with others.

The competition is open to entrants across two categories:

- ▶ General Category
- ▶ Additional Needs Category

Each category is broken down into five age groups (based on age as of 31 December 2025):

- ▶ 7 years and under
- ▶ 8 – 10 years inclusive
- ▶ 11 – 13 years inclusive
- ▶ 14 – 17 years inclusive
- ▶ 18 years and over (Adult)

Entries will be judged on originality, creativity and how well the theme is explored. All artwork must be hand-drawn or painted. Digital artwork will not be accepted. Local winners will go forward to regional and national stages of the competition.

Commenting on the launch, **«NAME»** of **«CREDIT UNION NAME»** said: "We are proud to support this annual celebration of creativity. The Credit Union Art Competition gives people of all ages an opportunity to express their ideas and dreams through art. 'The Future is...' is a powerful and open-ended theme, and we look forward to seeing the imagination, colour and meaning that our local artists will bring to it."

Teachers, parents, community groups and local artists are all encouraged to get involved and help spread the word. Entry forms and competition details are available from **«CREDIT UNION NAME»**, located at **«ADDRESS»**, or by contacting us directly on **«INSERT CONTACT DETAILS»**. The closing date for completed entries is **«INSERT DATE»**.

– ENDS –



# Important Information for Credit Unions & Chapter

## FOR CREDIT UNIONS

- ▶ Only send the winning entry in each category to Chapter for adjudication.
- ▶ Ensure that the entry form on the winning entry contains correct and complete information about the entrant **before** submitting it to Chapter.
- ▶ It is the responsibility of the credit union to ensure that the entrants are the **correct age** for each group.
- ▶ Check the entry form is securely attached to the back of the artwork.
- ▶ Remove blue tack, staples or sellotape from the back of the artwork as they can damage other artwork.
- ▶ Ensure entries are packed FLAT (not rolled up) when sending to Chapter.
- ▶ Check with the Chapter Secretary/Co-Ordinator where winning entries are to be delivered.
- ▶ Ensure delivery to the Chapter by the appointed deadline.
- ▶ Ensure the entry is the **correct size and shape**.

## FOR CHAPTERS/REGIONAL

- ▶ Only send the top three winning entries in each category to the ILCU for final adjudication.
- ▶ Ensure that a **fully completed entry form** is securely attached to the back of each winning entry.
- ▶ Remove blue tack, staples or sellotape from the back of artwork as they can damage other artwork.
- ▶ Ensure entries are packed FLAT (not rolled up) when sending to the ILCU office.
- ▶ Ensure that poster is correct size and shape
- ▶ Ensure delivery to the ILCU by the appointed deadline.

## FOR CREDIT UNIONS AND CHAPTERS

**REMEMBER** the following:

This year's theme is: **THE FUTURE IS**

- ▶ All entries **must be** submitted in either A3 (420 x 297mm) or A2 (594 x 420mm) and in landscape orientation. **Other sizes and portrait oriented entries will be disqualified from adjudication.**
- ▶ Ensure **ALL** relevant details are filled in correctly on the entry form.

## PRIVACY/DATA PROTECTION CONSIDERATIONS

Credit Union and Chapter officials must respect the rights to privacy of each applicant of the competition under the relevant Data Protection legislation.

Given the nature of the Art Competition, the three adjudicators will be joint controllers. Credit unions will be considered "data controllers" for stage 1. Chapter will be considered a data controller for stage 2 (Chapter level). The ILCU will be also be considered a "data controller" for the purposes of stage 3 (national level).

As an applicant can make an access or rectification request in respect of the personal data obtained in this form – the credit union (and Chapter) should ensure that they have a designated data protection officer/representative/lead within the credit union for any such requests.

Personal data received from applicants must only be processed for the purpose of this competition as provided for in the privacy notice.

The entry form requests personal data from the applicant which may include the personal data of minors and special category health data. As such, the credit union, Chapter and ILCU are each accountable to ensure the safeguarding of the entrants' data.

## SECURITY

The security of personal data must be of paramount importance. As such the Credit Union and Chapter officials must ensure that the data is kept safe and secure. Appropriate security measures must be taken against unauthorised access to, or unauthorised alteration, disclosure or destruction of the data, in particular where the processing involves the transmission of data over a network, and against all other unlawful forms of processing. Only those officials who are required to have access to the personal data should be permitted access to the data.

## RETENTION

Personal data should only be kept for as long as is necessary, for the purpose for which it was obtained. Personal data should never be kept on a 'what if' basis, there should always be a definite reason and a predetermined time frame.

A term of this competition is that it the responsibility of the credit union to make available for collection by the applicant their application forms after winners are announced. You should destroy these forms in a secure manner when not collected by the applicant a year after winners are announced. The purpose of this time frame is to allow for the use of shortlisted artworks at ILCU AGM.

\*\*\*As the application forms of shortlisted applicants contain their permission and consent to use their photographic image – these consents should be retained for as long the photographic image is being used. Photographs may only be used for the purposes provided in the entry forms.

It is important that Chapter returns all application forms back to the relevant credit unions or destroys where applicable.

Verification of age of applicant: Where the credit union seeks proof of age of an applicant, it is not necessary to retain the document. It is sufficient that the document is used to verify age and then a record of that check is kept.

## PRIZE MONEY TABLE:

STAGE		7 YEARS & UNDER	8 – 10 YEARS INCLUSIVE	11 – 13 YEARS INCLUSIVE	14 – 17 YEARS INCLUSIVE	18 YEARS & OVER (ADULT)	GROUP*
CREDIT UNION	1st	€35	€45	€55	€60	€65	€75
	2nd	€30	€35	€40	€55	€60	€60
	3rd	€20	€30	€35	€40	€55	€55
CHAPTER		€40	€55	€60	€65	€75	€130
LEAGUE	Winner	€250	€350	€500	€700	€850	€850
	Runner-up	€150	€200	€300	€350	€400	€400
	Merit**	€100	€100	€100	€100	€100	€100

## RESULTS

After the national adjudication, the ILCU will write to the relevant credit unions and chapters in early 2026 to announce the national level winners.

## PRIZES

Each credit union and Chapter has discretion as to the value of prizes at their particular levels and suggested prize-money values are illustrated in the table opposite.

It is recommended that credit unions and Chapters liaise as to the value of prizes.

In your digital pack, certificates will be included.

There will be a stock of hard copy of certificates available in ILCU, contact [ilcuevents@creditunion.ie](mailto:ilcuevents@creditunion.ie) if you require hard copies delivered to your credit union

\*Group section applicable to Additional Needs Category ONLY.

\*\*A token prize for merit winners of €100 each.

## PRIZE GIVING IDEAS

Depending on the prevailing public health guidelines, if possible we suggest that you have a dedicated special prize giving function.

At your dedicated prize giving ceremony please have a photographer present and issue a press release with photos detailing the winners the following day to all your local media contacts.

It is also worth considering having an art exhibition to show your winners, runners up and merits in your local library, shopping centre or community hall. This could be run at a local and/or Chapter level. The opening ceremony of this exhibition could also act as your prize giving ceremony and generate lots of local and media interest in your community.

If it is not possible to hold a prize giving function you may want to consider running a virtual ceremony.

## ADJUDICATORS' GUIDELINES

It is most important that consistent standards of adjudication are maintained at all levels of the competition and guidelines for adjudicators are set out as follows.

The judging committee at both credit union and Regional/Chapter stages should comprise of 3 independent judges – one credit union representative, one person experienced in the visual arts (e.g. artist, art teacher or designer) and a third person from the local community (e.g. local media representative, Chamber of Commerce representative). The Judges must be made aware of the Data Protection Requirements and are bound by them.

At national level, the ILCU will have a panel of independent judges, one of whom will be specially qualified to review the Additional Needs Category.

The adjudicators need to bear in mind the following:

1. Discretion needs to be used when judging the Additional Needs Category (ideally one judge will be specially qualified to review this category).
2. The objective of the piece is to catch the eye and imagination of the viewer. Artistic merit is not sufficient – it must also impart a message or idea without confusion.

3. The pieces are also being sought to provide material for the annual credit union calendar and possibly also for promotional supplies for credit use.
4. Additional Needs Category entrants are not obliged to use the theme.
5. Entrants may only submit one entry and it must be accompanied by a fully completed entry form and returned by the notified closing date.
6. The age limits apply as at December 31<sup>st</sup> 2025.
7. Entries must be landscape orientation on A3 or A2 paper or board – otherwise, they should be disqualified and not be sent on to the next stage. Portrait shaped entries must be disqualified from adjudication.
8. In addition to the various methods/mediums to be used (as per entry form), prints created from lino block, wood block or other methods may also be submitted.
9. No computer-aided designs (CAD) can be accepted or judged.
10. Entry forms must be securely attached to the backs of entries to validate the entry.
11. Judges must not look at the entry forms at any time during the judging process to ensure total impartiality.

## DATA PROTECTION OBLIGATIONS FOR ADJUDICATORS

As credit unions, we all have a responsibility to ensure individuals and other organisations can trust us.

Through their role in the credit union art competition, adjudicators may come into contact with information about people that needs to be kept confidential. Keeping information confidential is not only important for our work in operating the art competition, but also is a legal responsibility under data protection law in which we all have a part to play.

The types of personal data adjudicators may come into contact in their role are categorised as follows:

Name, address, age, year of birth, email address, school/college/club/organisation, health data (when relating to additional needs category) and photograph.

The credit union/Chapter owes a duty of confidentiality to the people it holds information about and is an essential principle of the services provided to ensure that the people and organisations we work with trust us.

In addition to the legal obligations regarding data protection, this means restricting access to information to those who 'need to know'. Adjudicators are therefore reminded that should they receive documentation digitally relating to entrants and/or third parties that this information or personal data should not be shared with anyone else.

Adjudicators must not discuss confidential information which they gain access to through delivering this role, send it by any means to any third party unless explicitly authorised to do so, or share it in general conversation or use it for their own purposes whilst in this role or once their role has ended. Adjudicators should immediately delete any data held, including any images of the artwork once adjudication has finished and in any event within one month.

# Legitimate Interest Assessment

Below is a Legitimate Interest Assessment (LIA) which was drafted in order to assess the use of 'legitimate interest' as a legal basis for the publication of a winner's name and age. Under the GDPR, where legitimate interest is used, an assessment is required. Publication of the winners is required to prove that winners have been chosen and therefore that the competition is legitimate and transparent.

## ADOPTING THE LIA

Due to the fact that the participating credit unions and Chapters are the relevant data controllers for their own stage of the competition, it is advised that this LIA is adopted by each such credit union and Chapter.

Adopting it means completing the document by including the name of the credit union/Chapter as Process Owner, the name of the person responsible for data protection in the credit union/Chapter as the Assessment Owner, as well as the dates of the Assessment Start Date and Decision Date in the various sections of the document.

Once the LIA has been adopted, the relevant credit union or Chapter should keep a record of this assessment to provide justification for the decision to use legitimate interest as a legal basis before starting to process the data.

If you have any questions in relation to this, please contact the ILCU at **00353 1 614 6700**

Name of Project	ILCU Art Competition
Process Name / Description	Publication of Details of Winners
Data Subject(s)	ILCU Art Competition Entrants
Nature of personal data processed	Name and Age of Winner
Special category, criminal offence or children's data?	Children's Data
Process owner	
Assessment Owner	
Assessment Start date	
Decision Date	

1) PURPOSE: IDENTIFY THE LEGITIMATE INTEREST(S). CONSIDER:	
Why do you want to process the data – what are you trying to achieve?	Data relating to Art Competition entrants is processed in order to hold the competition, and this data is published in the media and social media when the competition entrant becomes a winner.
Who benefits from the processing? In what way?	The credit union sector benefits from the processing and publication of this data as it authenticates the competition by publishing the winners.
Are there any wider public benefits to the processing?	The public and the entrants benefit from the publication of the data also from a transparency and trust perspective.
How important are those benefits?	The benefits are critical to the operation of the competition. If winners were not published, this would have implications for the authenticity of the competition.
What would the impact be if you couldn't go ahead?	Currently the winners' consent is sought for the publication of these details, however, since consent is withdrawable, it would be extremely problematic for the competition if the organisers could not publish the name and age of the winner.
Would your use of the data be unethical or unlawful in any way?	No.
Have you considered any Tribunal judgements/case law in identifying 'legitimate interests'?	No.
Assessment Start Date	
Decision Date	

2) NECESSITY: APPLY THE NECESSITY TEST. CONSIDER:	
Does this processing actually help to further that interest?	Yes, it is our opinion that it is necessary to publish the name and age of the winner in order to authenticate the fair and transparent process of the competition.
Is it a reasonable way to go about it?	We believe so.
Is there another less intrusive way to achieve the same result?	It is our opinion that this is the least intrusive approach. We would still request the winner's consent for the publication of their photograph.
What is the nature of your relationship with the individual? Is it pre-existing and have you used their data previously?	The nature of the relationship is organiser of competition and entrant. The relationship is on a once-off basis, and only for the purposes of running the competition.
How has the data been obtained? If supplied from a third party what did they tell the individual about reuse?	The data has been obtained from the entrant when they apply to enter the competition.
Do you have the means and processes to keep the information up to date.	Yes. The data is only kept for the purposes of administering the competition.
Is any of the data particularly sensitive or private?	No, it is the minimum amount of information to verify that there was a winner and their age, which indicates which age category of which they were part.
Would people expect you to use their data in this way?	Yes, we believe that this is reasonable and it would be standard for competitions to publish the winners.
Are you happy to explain it to them?	Yes, this will be done as part of the privacy notice.
Are some people likely to object or find it intrusive?	We do not believe so.
What is the possible impact on the individual?	We believe that the impact will be positive as it is notification that the individual won the competition.
How big an impact might it have on them?	It should have a positive impact on the winner.
Are you processing children's data?	Yes.
Are any of the individuals vulnerable in any other way?	Yes, some of the entrants may have a disability but no details of the disability will be processed or published, other than being part of an additional needs category.
Can you adopt any safeguards and technical measures to minimise the impact?	All relevant safeguards will be taken to protect the entrants' data. The Procedures Manual provides instructions to all the organisers of the competition to ensure that safeguards are put in place to protect and safeguard the relevant data.
Can you offer an opt-out?	The entrant can opt-out of the publication of a photograph or opt-out of being visible during the prize-giving ceremony, but the identity of the winner needs to be published.

DECISION	
Outcome Date	
Outcome	It is believed that the ILCU, credit unions and Chapter, have a legitimate interest in publishing the name and age of the winners in order to authenticate the competition and ensure trust and transparency is upheld.
How was the outcome decided	Following consultation with the organisers and assessment of the Privacy Notice and the Procedures Manual.
Further Action	To continue to assess this processing on an ongoing basis.
Next Review date	July 2026





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