

Social Media Terms of Use

Please read these Terms of Use carefully.

St. Patrick's Credit Union (ESB staff) Ltd (SPCU) reserve the right to amend these Terms of Use at any time for any reason. You should check these Terms of Use regularly as you are bound by the current version of the Terms of Use when accessing our social media sites.

Applicability

1. When you access our social media sites these Social Media Terms of Use ("Terms of Use") will apply. These Terms of Use are in addition to and are not in substitution for the terms and conditions applicable to our website. If there is any inconsistency between the terms and conditions for our website and these Terms of Use, these Terms of Use shall apply unless expressly stated to the contrary.

2. In addition to these Terms of Use, social media providers such as Facebook, may have their own terms and conditions which will also apply. You must comply with their terms and conditions as well as our Terms of Use.

3. SPCU's social media sites and their content are designed for Irish residents and those over the age of 18.

Use of Social Networks

4. You access SPCU's social media sites at your own risk and SPCU is not liable or responsible for any loss, or damage howsoever arising as a result of your use of our social media sites.

5. While SPCU uses social media, we do not endorse any social media provider. In addition, and without limitation, SPCU does not endorse or approve either expressly or by implication any third parties or their advice, opinions, information content, product or services which may appear on our social media sites including any advertisements and or link to third party sites.

6. If you are unable to access our social media sites via the social media provider, it is the responsibility of the social media provider to resolve the matter. SPCU is not liable or responsible for any loss or damage that you may incur arising from the unavailability of the social media provider.

7. You may not use our social media sites for any illegal or improper purpose.

Content

8. We would encourage you to share and comment on the content that we post through our social media sites so long as you do not amend or change it and acknowledge SPCU as the source. Please note that SPCU's social media sites and the content that we post is the copyright of SPCU and we reserve all our rights therein. All trademarks, company names, logos and designs used in our social media sites are the intellectual property of SPCU and you may not use, copy or reproduce them in any way.

9. All products and services referred to by us through our social media sites are subject to specific eligibility criteria and terms and conditions which are set out in detail in the documentation applicable to that product or service and which should be read in detail before entering into the particular product or service.

10. The information and content available through our social media sites does not in any way constitute business, investment, financial, taxation, legal or other professional advice and we strongly recommend that you seek advice from an appropriately qualified professional prior to entering into any product or service with us.

11. We reserve the right to update and change our social media profiles and the content available through our social media sites at any time and without notification. We do not guarantee that our social media sites are up to date.

Posting

12. You are fully responsible and liable for any material you post through our social media sites and SPCU is not liable or responsible for any content posted through our social media sites by any third parties.

13. When posting on our social media sites, you must be respectful, considerate, polite, honest, accurate and relevant.

14. We are entitled to assume that you have the right and are permitted to submit any material that you post through our social media sites. You may not post any material which is confidential, breaches contractual obligations or the rights of any third party.

15. You agree not to post any material which:

a. is threatening, defamatory, obscene, indecent, offensive, pornographic, abusive, discriminatory, menacing, scandalous, inflammatory, blasphemous or liable to incite racial hatred;

b. encourages, promotes or constitutes conduct that is a criminal offence; or

c. may be technically damaging to our social media sites.

16. We may use any ideas or suggestions submitted to us through our social media sites without any further permission from you or compensation to you and you hereby agree to allow any such material to be re-used or quoted by us without further notification to you.

17. You hereby grant us a perpetual, royalty free, irrevocable licence to use, modify, reproduce, translate, publish, adapt, display and distribute in any format material and content posted by you through our social media sites.

18. Please note we cannot respond to any complaints through our social media sites. Please contact us at, St. Patrick's Credit Union (ESB Staff) Ltd., 27/28 Herbert Place, Dublin 2 if you wish to make a complaint.

Moderation Policy

19. We reserve the right and have absolute discretion to screen, review, edit and monitor any content or material posted through our social media sites. We may, at our discretion, refrain from publishing material posted by you. In addition, we may at our sole discretion at any time and without any notice or liability to you remove any material or content posted by you.

Privacy

20. You should be aware that anything that you post to or appears on our social media sites is not confidential and anyone can read and comment on the posts that you make. In addition, anything you post or comment on may also appear through results from internet search engines.

21. You should NEVER under any circumstances post your personal account details or any sensitive personal or financial information through our social media sites.

22. Our Privacy Policy sets out in detail how we use your personal data and our obligations under the Data Protection Acts 1988 and 2003. Our Privacy Policy is available on our website <http://www.stpatrickscu.ie>

Access

23. We reserve the right at our discretion at any time to temporarily or permanently suspend, withdraw or discontinue all or part of our social media sites without any notice or liability to you.

Competitions/Promotions/Discounts/Offers

24. We may from time to time offer promotions, competitions, prize draws, special offers and discounts through our social media sites.

25. Such promotions, competitions, prize draws, special offers and discounts will be subject to their own eligibility criteria and terms and conditions.

26. These promotions, competitions, prize draws, special offers and discounts are associated with or endorsed by the social media providers unless clearly stated to the contrary.

27. SPCU reserves the right at its discretion to cancel, suspend or withdraw any promotion, competition, prize draw, special offer or discount and shall not be liable or responsible to any person for any loss or damage arising out of such, cancellation, suspension or withdrawal.

General disclaimer and indemnity

28. You agree to be bound by these Terms of Use as may be amended from time to time and to the fullest extent permitted by law indemnify SPCU in connection with any loss, or damage arising or occasioned by your use of social media sites and or a breach of these Terms of Use.

29. SPCU, to the fullest extent permitted by law, is not accountable for and does not accept any liability or responsibility for any loss, damage (including without limitation, incidental, punitive, exemplary, special or consequential damages, loss of profit or damages resulting from lost data or business interruption) or expense resulting from:

- a. using and accessing our social media sites whether with or without authorization;
- b. the performance, functionality, non-performance, unavailability, inaccessibility, or disruptions to our social media sites;
- c. any reliance you place on content or material available through our social media sites whether posted by us or third parties.

Miscellaneous

30. Each of the clauses and sub clauses of these Terms of Use is severable and distinct from the others. If at any time such clauses or sub clauses is or becomes invalid, illegal or unenforceable, this will not affect the validity, enforceability and legality of any of the others clauses or sub clauses of these Terms of Use.

31. These Terms of Use shall be governed by and construed in the accordance with the laws of Ireland and the courts of Ireland shall have exclusive jurisdiction to resolve any disputes arising out of or in connection with them.

32. St. Patrick's Credit Union (ESB Staff) Ltd. is regulated by the Central Bank of Ireland.