

Cahir



Credit Union



From June 1st to August 31st 2016

***For all Loan
Free Members***

*** 2%**

Reduction

**(On standard
variable rate)**

** (10.5% reduced to 8.5%)
(Typical APR 8.83%)*

www.cahircreditunion.ie



Special Conditions for Cahir Credit Union

Summer 2016 Promotion to Loan Free Members

- The promotion starts on the 1st June 2016 and ends the 31st August 2016.
- Offer applies to Cahir Credit Union members that have a share/deposit balance and have no loan balance with Cahir Credit Union when applying for the loan.
- Our policy requires that a member has made a minimum of eight lodgements before applying for a first loan i.e. weekly or monthly lodgements.
- The Offer is a 2% reduction on our standard variable rate of 10.5% bringing rate to 8.5% variable and typical APR 8.83% for loans issued within this promotional period.
- Your shares are security for the loan so the Share balance at the time of Loan issuance cannot be withdrawn while your loan is still outstanding.
- Any amounts added to members shares after loan drawdown may be withdrawn if required.
- Any additional loans drawn down after the 31st August 2016 i.e. after the Promotion ends, will involve a separate credit agreement and a separate loan repayment .
- If the loan is not being repaid in line with the Credit Agreement, Cahir Credit Union can at any time call in the loan and offset your shares to recover the outstanding debt.
- Cahir Credit Union loans operate on a reducing balance so as your loan reduces so does your interest .
- Your Credit Union loan is insured subject to terms and conditions at no extra cost to the member by means of Loan Protection Insurance Please read the following important regulatory information about our personal loans.
- Lending criteria terms and conditions apply.
- Security will be required in the form of member shares.
- Applicants must be 18 years or older .
- Variable rates may be adjusted by Cahir Credit Union.
- Information is correct as at 01/06/2016 but is subject to change.

Cost of Credit Example:

Variable Rate	Typical APR	Amt Borrowed	Weekly Repayment	Loan Term	Cost of Credit	Total Repayable
8.5%	8.83%	€1,000	€11.25 (Reducing)	2 Years	€85.42	€1,085.42

**Call into us at: St Mary's Road, Cahir,
Co. Tipperary. (t) 052 -7441843 (e) info@cahircu.ie**

**Ardfinnan Credit Union, Barrack Street, Ardfinnan,
Co. Tipperary. (t) 052-74 66600**

**Loans are subject to approval, terms and
conditions apply. Cahir Credit Union is
regulated by the Central Bank of Ireland.**

