



Cara
CREDIT UNION

TRALEE | CASTLEISLAND | KILLORGLIN

CU €ASY PAY

The easy way to pay

Don't pay high interest rates for store credit or catalogue purchases.

Cara Credit Union have teamed up with local retailers in Tralee, Castleisland and Killorglin to offer you an easier way to pay, with repayments to suit you and your budget.



Apply By Phone 066 712 2373 (Dial 1 for Loans)

Apply Online www.caracreditunion.ie or **Call In**

TRALEE
45-47 Ashe Street

CASTLEISLAND
67 Main Street

KILLORGLIN
Mill Road

Your Loan, Your Way

Loan Amount	Repay Weekly	No. of Weekly Repayments	Total Cost of Credit	Total Amount Repayable
€500 (over 1 year)	€10.08	52	€23.14	€523.14
€1,000 (over 1 year)	€20.14	52	€46.32	€1,046.32
€3,000 (over 3 years)	€21.97	156	€423.76	€3,423.76
€5,000 (over 3 years)	€36.60	156	€706.70	€5,706.70
€10,000 (over 5 years)	€47.78	260	€2,416.56	€12,416.56

9%* Variable Personal Loan (9.4%APR)

*Typical 9.4% (APR) lending criteria, terms and conditions apply.
Cara Credit Union Ltd. is regulated by the Central Bank of Ireland.

Lower Rates with Home Improvement Loans from €5,000+

Lower Rates with Personal Loans from €15,000 to €30,000
Up to 10 Years dependent on Loan Purpose.

TERMS AND CONDITIONS

- To avail of CU Easy Pay with Cara Credit Union Ltd. the customer must be or become a member of Cara Credit Union Ltd.
- CU Easy Pay is a credit agreement between Cara Credit Union Ltd. and the member, there is no third party involvement with this facility.
- You can borrow up to 20 times your savings so members must have a minimum 5% Loan Principal in Shares
- Members may be required to pay by Direct Debit.

Normal lending criteria, other terms and conditions apply. Consideration will be given to the member's capacity to repay and/or credit history where applicable.

LOAN APPLICATION REQUIREMENTS

- Member Account Number
- Proof of Income in the form of 3 payslips, or 3 social welfare payment slips
- Most recent 3 month Bank Statement (6 months for secured loan)
- Written quotation from the Service Provider for the Loan Amount
- Cheques will be made payable to the Service Provider

- Easier to Get a Loan, at a rate you can afford and Top Up your Loan should you require

**Never Borrowed,
Not a Problem ...**

**Not a Member,
Join and Borrow ...**

Maximum Loan secured is €150,000.

- No Fees, No Charges
- **No Penalties if you repay your Loan Early**
- Interest is charged on the reducing balance
So you pay less interest with each repayment
- We insure your Loan and Savings - **In the event of your death, your loan dies with you and you will also receive FREE Life Cover on your Savings (subject to terms & conditions)**
- At the end of the year, if we issue a Loan Interest Rebate, you'll get a refund on the interest you paid.



Why Join?



TRALEE | CASTLEISLAND | KILLORGLIN



Not a Member, Join Now

To become a member, the customer must live or work within Cara Credit Union Ltd's common bond. Cara Credit Union Ltd's common bond is the postal district of Tralee, Castleisland, Killorglin and surrounding catchment areas.

Here's what you need to join:

- 1 PHOTOGRAPHIC ID** Current Driving Licence/Passport
- 2 PROOF OF ADDRESS** Dated in the last 3 months a utility bill, government letter or statement
- 3 PROOF OF PPS NUMBER**
(Personal Public Service Number). Proof of P60, P45, Payslip, Medical Card or correspondence from the tax office.

To join we charge a once off joining fee of €1.27 (over 16 years only). To keep your account active, we require a minimum balance of €6.35.

Join online www.caracreditunion.ie

FINANCIAL SERVICES
Team of the Year

CREDIT UNION
Credit Team of the Year

No. 1 FOR CUSTOMER
EXPERIENCE
CXi Ireland