Lending Guide

ST FRANCIS
CREDIT UNION

Your Lending Team

Lending is our Business

065-682 8305

loans@stfranciscu.ie

www.stfranciscu.ie

Head Office: Friars Walk, Ennis, Co Clare

Locations

Ennis, Clarecastle, Kildysart, Kilmihil, Lissycasey, Newmarket-On-Fergus, Shannon, Sixmilebridge & Tulla

St Francis Credit Union Ltd is regulated by the Central Bank of Ireland.

Dear Member,

At St. Francis Credit Union, our vision is to "Strive and provide for the financial needs of our 50,000 members in a co-operative and professional manner."

To fulfil this vision, we have developed a comprehensive and transparent loan decision-making process that combines efficiency with a personal touch — ensuring we uphold the true ethos of the credit union movement.

While lending is at the heart of our business, our members always remain our top priority. We invite you to contact us for all your lending needs — we're here to support you every step of the way.

Louis Fay
CEO

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ST FRANCIS
CREDIT UNION

HOME RENOVATION LOAN

VARIABLE RATE 8.9% (9.3% APR)

For up to 10 Years - Borrow between

€20,000 & €75,000

Sample Amount	Weekly Payment	Repayment Term	Total Cost of Credit
€35,000	€101.57	10 Years	€52,813.30

All loans subject to approval . T&Cs apply. WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future. Credit Unions in the Republic of Ireland are regulated by the Central Bank of Ireland.

Why BORROW from your

CREDIT UNION?

- Face To Face Interaction Providing A Personal Touch
- Quick, Decisive and Local Decision Making
- Free Loan Protection Insurance (Ts & Cs Apply)
- Flexible Lending Terms
- Affordable & Competitive Interest Rates
- Online Application Option
- Local Loan Decision Making Process
- Trusted Relationship With Our Members

What's needed to apply for a loan.

*Self Employed Member

- Photographic ID And Proof Of Address
- 2 Years Most Recent Set Of Trading Financial Accounts
- Notice Of Assessment Or Form 11 For The Last Two Years
- Tax Clearance Certificate Or Confirmation Regarding Tax Position
- 3 Months Bank Statements (Personal And Business)

*PAYE/Social Welfare/ Retired Member

- Photographic ID And Proof Of Address
- 3 Months Bank Statements
- 3 Recent Payslips or Social Welfare Slips

Additional Documentation may be required

TOP UP LOANS

A member can apply for a Top up Loan on an existing loan at any time. A member does not have to repay one loan in full before applying for another loan. However, St Francis Credit Union urges members to make reasonable repayments before reapplying for top up loans.

Warning: this loan may take longer to repay off than your previous loans this means you may pay more than if you paid over shorter term.

ST FRANCIS
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CAR LOAN

SAMPLE AMOUNT

€10,000

VARIABLE RATE
7.5%
(7.78% APR)

Weekly Payment	Repayment Term	Cost of Credit
€46.13	5 Years	€1,991.35

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GREEN LOAN

SAMPLE AMOUNT

€20,000

VARIABLE RATE
6.9%
(7.14% APR)

Weekly Payment	Repayment Term	Total Cost of Credit
€90.96	5 Years	€23,647.57

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ST FRANCIS
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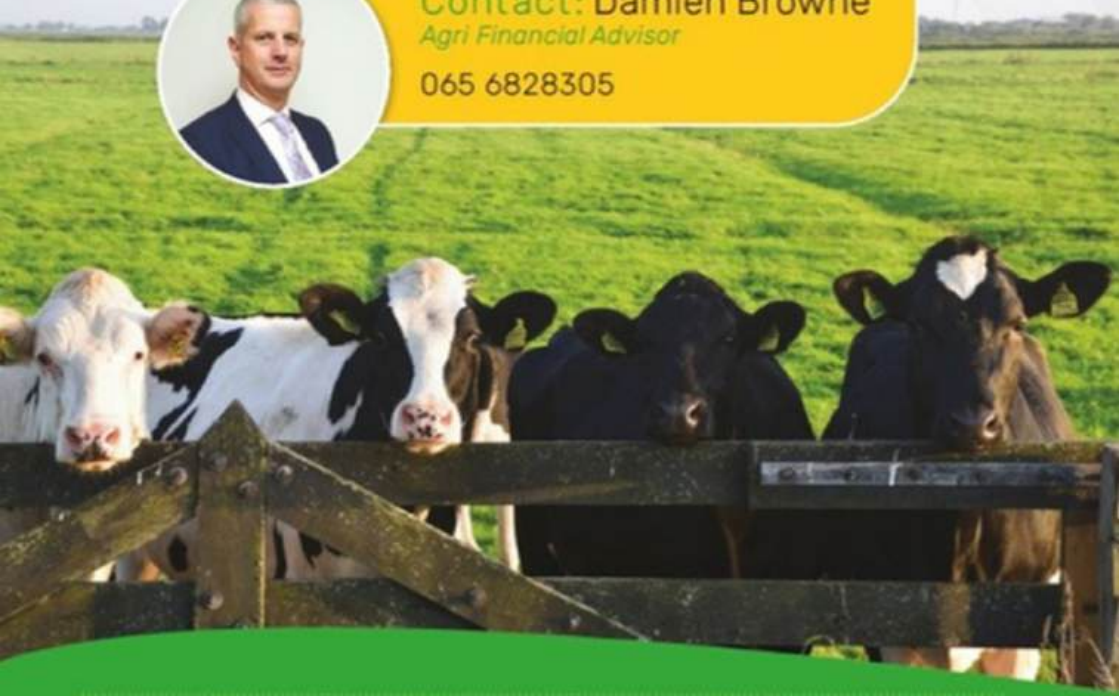
AGRI LOANS

Cultivate
CREDIT UNION Farm Finance

ST FRANCIS CREDIT UNION PROUDLY SUPPORTING
OUR FARMING COMMUNITY

Contact: Damien Browne
Agri Financial Advisor
065 6828305



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ST FRANCIS
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Mortgages NOW Available

Contact our mortgage adviser Ann Marie Hartigan

Email: a.hartigan@stfranciscu.ie

www.stfranciscu.ie (065) 682 8305 info@stfranciscu.ie

Warning: Your home is at risk if you do not keep up the payments on a mortgage or any other loan secured on it. Warning: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future. Warning: If you do not keep up your repayments, you may lose your home. Warning: The cost of your monthly repayments may increase. Warning: The payment rates on this housing loan may be adjusted by the lending from time to time where your rate is variable. T&C's Apply. All loans are subject to approval. St Francis Credit Union Ltd is regulated by the Central Bank of Ireland.

YOUR ONLINE LOAN.. ANYTIME ... ANYWHERE

APPLY FOR YOUR LOAN ONLINE IN MINUTES THROUGH OUR ONLINE PORTAL – DIGITALLY SIGN AND DRAWDOWN LOAN.

Apply via Online / Mobile App

Upload documents or email loans@stfranciscu.ie

Loan Assessed when ALL relevant documents are received

Following assessment you will quickly be advised of a decision.

Loan documents will be sent for digital signature via email

Loan agreement to be signed electronically via Email

Method of repayment to be set up: ie- Direct Debit

Funds will be issued to your Bank digitally once all documents have been signed

OPEN BANKING NOW AVAILABLE

SCAN ME

St. Francis Credit Union Limited is regulated by the Central Bank of Ireland.

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LOANS SECURED BY SHARES

SAMPLE AMOUNT

€10,000

VARIABLE RATE
6.25%
(6.45% APR)

Loan Amount	Weekly Payment	No. of Payments	Rate of Interest	Representative APR	Total Repayable
€10,000	€44.79	260	6.25%	6.45%	€11,642.91

Get in touch

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Branches

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Connect

A typical €10,000 loan over 5 years on a variable rate of 6.25% (6.45% Apr), weekly repayment will be €44.79, cost of credit will be €1,642.91. All loans subject to approval. T&Cs apply. **WARNING:** If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future. Credit Unions in the Republic of Ireland are regulated by the Central Bank of Ireland. ... or variable interest rates. – **WARNING:** the cost of your repayments may increase.

ST FRANCIS
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Personal Loans

Holiday . Education .
Wedding . Christmas

www.stfranciscu.ie (065) 682 8305 info@stfranciscu.ie

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Call into any one of our 9 Branches in Co. Clare.

ST FRANCIS
CREDIT UNION

€96 MILLION in Loans held by our Members.

For Opening Hours Scan...

#support local ..
we do ..

www.stfranciscu.ie

Joining is easy ..
Borrowing is easier!

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