

# Cultivate



CREDIT UNION Farm Finance

"In no time at all,  
I was approved.  
Life is much easier  
on the farm now  
since I got my loan."

Paul Crowe  
Beef Farmer

- Invest in new or second-hand machinery
- Upgrade your buildings and facilities
- Undertake farm improvement works
- Purchase additional livestock
- Increase working capital

Talk to your local Cultivate Credit Union today or visit

**Cultivate-CU.ie**

 **#FarmerFriendlyFinance**

**FREEPHONE 1800 839 999**

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"We wanted to put in a new bulk tank and extend the cubicle shed. I found working with Cultivate very easy. They suited the way I wanted to repay the loan over the summer months."

John Finucane  
Dairy Farmer

## Maximum loan

Borrow  
up to

**€50,000** over  
7 years

## Cost of loan

**6.55% Variable (6.75% APR)**

Representative example as at 1 October 2019



Loan amount:  
€20,000



60 monthly payments:  
€391.80



Term:  
5 years



Total amount payable:  
€23,507.93

## Flexible repayment plan



No hidden fees or penalties for making larger repayments to reduce the term and cost of the loan.



Weekly, monthly, quarterly, half-yearly or annual repayment schedules available to suit your needs.



No need to be an existing Credit Union member.

**WARNING:** The cost of your repayments may increase. Loans are subject to approval. Terms and conditions apply. 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.