

HOME IMPROVEMENT LOAN

Documentation Required

| | |
|---|--|
| Completed application form <i>Simply call to any of our branches and our staff will be happy to assist you.</i> | |
| Proof of Identity <i>e.g. passport, driver's license.</i> | |
| Proof of Current Address (last 3 months) <i>e.g. bank statements, utility bill, social welfare letter, government document etc.</i> | |
| Proof of Income <i>e.g. 3 most recent pay slips or social welfare payment receipts.</i> | |
| For Self Employed Members: <i>2 most recent years Notice of Assessment and Accounts. Tax Clearance Certificate.</i> | |
| Current Bank Statements <i>may be required (last 3 months)</i> | |
| Credit Card Statements <i>may be required (last 3 months)</i> | |
| Other information deemed necessary by the credit union | |

Home Improvement Loan Terms & Conditions

- *Maximum term is up to 10 years.*
- *Maximum loan amount is €60,000.*
- *Minimum loan amount is €5,000.*
- *We may seek your permission to undertake a credit bureau check with your loan application.*

Thinking about some Home Improvements?

8%*
8.3% APR



**Borrow up to €60,000
over a 10 year term**

Beech Road
Killarney
V93 XR5V

Park Road
Killarney
V93 CVF9

Killarney Road
Kenmare
V93 NN73

1-3 O'Connell St
Caherciveen
V23 HF77

064 663 1344 (dial 2 for loans)
info@killarneycu.ie **www.killarneycu.ie**

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



**Killarney
Credit Union**
LIMITED

KILLARNEY | KENMARE | CAHERCIVEEN

HOME IMPROVEMENT LOAN

10 great reasons to borrow from us...

1. Competitive loan rate of 8% (8.3% APR).
2. Benefit from loan protection insurance at no extra cost (*terms and conditions apply*).
3. No penalties for paying off your loan earlier.
4. No set up costs or hidden fees.
5. Repayment Protection Insurance available (*terms and conditions apply*).
6. Remember, as your loan decreases, so does your interest repayments.
7. Flexible loan terms – repayment terms tailored to meet your needs.
8. Quick decision on loan applications.
9. You can collect loan from any of our branches.
10. Support your local credit union, by saving and borrowing locally.



Killarney
Credit Union

Loan Repayment Table

| Amount | Term | APR* | Monthly Repayments | Total Amount Repayable |
|---------|----------|-------|--------------------|------------------------|
| €5,000 | 2 years | 8.30% | €226.14 (24) | €425.70 |
| €7,000 | 5 years | 8.30% | €141.94 (60) | €1,513.01 |
| €10,000 | 5 years | 8.30% | €202.77 (60) | €2,161.46 |
| €15,000 | 5 years | 8.30% | €304.15 (60) | €3,242.26 |
| €30,000 | 10 years | 8.30% | €363.99 (120) | €13,658.67 |
| €60,000 | 10 years | 8.30% | €727.97 (120) | €27,317.97 |

Typical APR variable Home Improvement Loan (8.3% APR).
Lending terms and conditions 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.

Table is for illustration purposes only and does not constitute a contract. Figures correct as of February 2019.

**Don't delay, apply today
and avail of this great loan rate.**

