







## Credit Union **Loans**

Office Hours
Monday - Frid

Monday – Friday 10.00am – 4.00pm





rtecu.ie f y ⊚ ext 2628 info@rtecu.ie



## Find the perfect loan for you

RTÉ Credit Union has excellent loan rates for everything you need; a new car, holidays, home improvements, your children's education, family events, your big day, dental work and so much more!

When you borrow from the Credit Union, you will find many advantages in comparison to other financial institutions:

- · No hidden fees or transaction charges
- Competitive low rates
- Free Loan Protection Insurance (T&Cs apply)
- · No penalties for early payment
- Easy application process
- 24 hour turnaround\*
- High loan approval rate

## Loan applications

Loans can be applied for online on our website **rtecu.ie** in the secure Member Area or in person in the Credit Union office.

Loans will be considered by the Loans Officer and Credit Committee. Loans can be turned around as quickly as 24 hours once all the correct documentation is supplied on application.

## **Documentation required**

- 3 Pay slips (most recent)
- 3 Bank statements (last 3 months)
- 3 Credit Card statements (last 3 months)

Not applicable to Loan within Shares

Loan Type	Interest Rate	APR	What can your loan be used for?	Payment Terms
Loan within Shares	4.95%	5%	Car tax, car insurance, holidays, dental work, special occasions etc.	Shares cannot go below the value of the loan
Standard Loan	6.75%	6.95%	Household expenses, education, special occasions etc.	Max 5 Years
Special Car Loan	5.95%	6.12%	New and used cars.	Max 5 Years
Green Loan	4.95%	5.07%	Home insulation, upgrade the heating system, get a new boiler etc.	Max 10 Years
Education Loan	5.95%	6.12%	Back to school costs, college fees etc.	Max 5 Years

Loans are subject to approval. Terms & Conditions apply. RTÉ Credit Union Limited is regulated by the Central Bank of Ireland and is a member of the CCR. For more information or to use our loans calculator visit **rtecu.ie/Loans** 

<sup>\*</sup>Based on the correct documentation being provided on application