



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

# CU €ASY PAY

**The easy way to pay**

Cara Credit Union have teamed up with local retailers in Tralee, Castleisland, Killorglin, Ballyduff, Causeway and Corca Dhuibhne 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](http://www.caracreditunion.ie) or **Call In**

**TRALEE**  
45-47 Ashe Street

**CASTLEISLAND**  
67 Main Street

**KILLORGLIN**  
Mill Road

**BALLYDUFF**  
Main Street

**CAUSEWAY**  
Causeway Village

**CORCA DHUIBHNE**  
Main Street

## Personal Loans from 7.5% (7.75% APR)

### 9% applies to loan amounts below €15,000

LOAN AMOUNT	NO. OF REPAYMENTS	WEEKLY REPAYMENTS	TOTAL COST OF CREDIT	TOTAL AMOUNT REPAYABLE
€500	52	€10.07	€23.17	€523.17
€1,000	52	€20.13	€46.33	€1046.23
€5,000	156	€36.59	€706.91	€5,706.91
€10,000	260	€47.77	€2,417.18	€12,417.18

### 7.5% applies to loan amounts €15,000+

LOAN AMOUNT	NO. OF REPAYMENTS	WEEKLY REPAYMENTS	TOTAL COST OF CREDIT	TOTAL AMOUNT REPAYABLE
€15,000	260	€69.19	€2,987.29	€17,987.29
€20,000	260	€92.25	€3,983.23	€23,983.23
€25,000	260	€115.31	€4,979.30	€29,979.30

7.5% Personal Loan Rate (7.75% APR, \*7.76% APR for €15,000+) and 9% Personal Loan Rate (9.37% APR for <€15,000), lending criteria, terms and conditions apply. Cara Credit Union Ltd. is regulated by the Central Bank of Ireland. Information correct as of 28/11/24.

## TERMS AND CONDITIONS

1. To avail of a Cara Credit Union Personal Loan you must be or become a member of Cara Credit Union Ltd.
2. 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

### OPTION 1

#### REQUIRED SUPPORTING DOCUMENTATION

- Proof of income
- Most recent 3 month Bank Statement

*Scan here to apply for your loan*



### OPTION 2

#### CONSENT TO OPEN BANKING FOR FASTER APPROVAL

##### **Consent To Open Banking:**

This allows you to securely share your bank statements with Cara Credit Union without having to print, download or email statements. Consent for open banking will be requested via email after application.

*Scan here to find out more about Open Banking*



*or talk to us today 066 712 2373*

## Why Borrow from your Credit Union?

- 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 ...**

- No Fees, No Charges  
- **No Penalties if you repay your Loan Early**
- Interest is charged on the reducing balance
- 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)

## Why Join?



**Cara**  
CREDIT UNION



## 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, Ballyduff, Causeway and Corca Dhuibhne surrounding catchment areas.

### Here's what you need to join:

- 1 PHOTOGRAPHIC ID (with date of birth)** Current Driving Licence/Passport  
*Please note we cannot accept public services cards as photo ID*
  - 2 PROOF OF ADDRESS** Dated in the last 6 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.
- PLEASE NOTE: We can not accept Public Services Cards as form of ID or PPS

To keep your account active, we require a minimum balance of €5

*Join Today!*



Scan and become a member today

