

Promotional Car Loan Rate

THIS DOCUMENT CONTAINS IMPORTANT INFORMATION. PLEASE READ CAREFULLY AND RETAIN FOR FUTURE REFERENCE.

Terms & Conditions

Your agreement with us (Finglas Credit Union, Ltd.) for your Finglas Credit Union Promotional Car Loan Facility consists of these terms and conditions and the following additional terms and conditions:

- any terms and conditions implied by law in the credit union-customer relationship (except to the extent that they conflict with these terms and conditions);
- the application form and credit agreement completed by you when applying for your loan (Application Form/Credit Agreement);
- all signing instructions in respect of your account that you give us from time to time and all other documents that are incorporated, either expressly or otherwise, into these terms and conditions. Copies of these terms and conditions may be obtained from your Credit Union or on our website www.finglascu.ie

1. Loan Availability

- 1.1 This product is available to new and existing members of Finglas Credit Union Ltd.
- 1.2 The minimum loan amount is €5,000 with a maximum loan amount of €40,000.
- 1.3 The maximum term is 5 years.
- 1.4 No top ups available on promotional loan.

2. Applying for a loan

- 2.1 An application for a car loan may be made by completing the relevant loan application form as provided by the Credit Union for this purpose. Unless we already hold it, you must supply us with all necessary information and documentation to satisfy our obligations to identify you under legislation to combat money laundering and terrorist financing.
- 2.2 In line with standard lending practices, all loans provided by Finglas Credit Union Ltd. are subject to assessment by the Credit Union of the member's financial status and borrowing history.
- 2.3 In agreeing to advance the loan, you agree to borrow funds subject to the terms and conditions set out in the credit agreement.
- 2.4 We reserve the right to decline a loan application.
- 2.5 Cheque or EFT must be payable to garage or 3rd party; Standard rates will apply otherwise.

3. Interest

- 3.1 The rate of interest chargeable on this loan is 6.75% (6.98% APR) variable.
- 3.2 Details of the rate will be advised to you on loan application.
- 3.3 Interest will be calculated and accrue based on the daily balance of the loan amount outstanding.
- 3.4 We charge interest to your account on a daily basis.

4. Changes to these Terms and Conditions

- 4.1 We may change these terms and conditions from time to time.
- 4.2 Changes in these terms and conditions will be advised to you by any of the following methods; a notice sent to you by post, a notice in our branches, a notice on our website, a notice published in local and/or national newspaper or by any other means required or permitted by law.

5. Contacting each other

- 5.1 Our head office is Finglas Credit Union Limited, Seamus Ennis Road, Finglas, Dublin 11.
- 5.2 Our principal business is the provision of financial services and we are regulated as a credit institution by the Central Bank of Ireland.
- 5.3 If you wish to contact us in relation to your account, please telephone 01 8343193.
- 5.4 Subject to applicable law, we may contact you in person or by phone, post or hand delivery, or by fax, email, online or other electronic means.
- 5.5 You will be deemed to have received any notice sent by us to the last address notified by you Immediately upon delivered if delivered by hand and 2 business days after dispatch if sent by ordinary post, even if it is mis-delivered or returned undelivered. Any notice sent by fax, email or online will be deemed to have been received by you at the time it is sent.
- 5.6 In the event that you change your address, you must notify us immediately so we can update our records accordingly.
- 5.7 We may record or monitor phone calls between you and us so that we can check instructions and make sure that we are meeting our service level standards and to ensure the security of our business and that of our customers and staff, and for the purposes of training our staff.
- 5.8 These terms and conditions are in English and we will only write and communicate with you in English.

5. Data Protection

5.1 We will at all times comply with our obligations in accordance with applicable data protection laws and regulations as regards relevant data in our possession relating to you.

5.2 You agree that we may hold and process information about you for the purposes of operating your account.

5.3 We will make all disclosures and provide all information required to the Irish Revenue Commissioners and other relevant authorities in accordance with applicable laws and regulations.

WARNING IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.