

TIPPERARY CREDIT UNION LIMITED - LOW COST CAR LOANS

***You too could save up to
€900 on a Car Loan.**

Free Life Loan Insurance up to €600

Savings on loan interest up to €250

Save on Document Fees up to €50

Total Savings €900

7.2% (7.4% apr)

Compare our rate with our competitors! We are the cheapest!

€10,000 Borrowed over 60 months (5 years), Repayments Monthly, including interest.				
Institution and Car Loan Rate	APR	Monthly Repayments as per website 02/Feb/05	Total Cost of Credit	TCU Loan Saves you
Tipperary Credit Union	7.4%	€198.97	€1938	-
Tesco	7.9%	€200.91	€2055	€117
AIB	8.3%	€202.60	€2156	€218
Bank of Ireland	8.4%	€203.13	€2188	€250

The above table indicates savings which a member could make when comparing APR, monthly repayments and total cost of credit on a Tipperary Credit Union Car Loan for €10,000 over 60 months with unsecured car loans from other selected credit institutions, for the same amount over the same term. It excludes any amounts payable for related insurance - such as Repayment Protection Insurance. Comparative Data was sourced on institutions websites and is correct as at 02/Feb/2005. Terms and conditions relative to products provided by competitors would apply.

**EVEN MORE
SAVINGS**

You get even **MORE SAVINGS** with a Tipperary Credit Union Car Loan:

No Document Fees - Some financial institutions can charge up to €50

Free Life Loan Protection Insurance - Compared with other financial institutions this could SAVE you up to **€600** over 5 years on a €10,000 Car Loan

For the past two years Tipperary Credit Union have paid a **loan interest rebate of 10%** (e.g. if you paid €900 in loan interest last year you would have **received a rebate of €90**)

You Pay No Bank Charges, Transaction Charges or Penalty Interest

Interest on your credit union loan is calculated on the reducing loan balance

Option to Pay by Direct Debit - Repay Terms of up to 5 years available

Optional Repayment Protection Insurance Available - competitively priced.

**EVEN MORE
SAVINGS**

How to Apply:

Call into any Tipperary Credit Union Office

Freephone 1800 62 22 62

Apply online www.tipperarycreditunion.com

Normal Lending Terms and Conditions Apply. Lending is based on a members ability to repay and their current level of borrowings.

When acting as an Insurance Intermediary credit unions are regulated by the Irish Financial Services Regulatory

Authority as a Multi - Agency Intermediary.