

As a "not for profit" member owned financial co-op, we are committed to looking after your interests better than any other financial institution. Our products are competitively priced. We are flexible, friendly and completely transparent in all our dealings with our members.

Other available loan rates:



Special Rate Car Loans - 7.4% Typical APR



Standard Personal Loans - 9.9% Typical APR



Smart Start Student Loans - 6.6% Typical APR



New Secured Loan Rate - 5.55% Typical APR



Community Development Loans - 5.3% Typical APR

Tipperary Credit Union Limited
Head Office: Emmet Street, Tipperary Town
Phone 062 80400 Fax 062 51981
www.tipperarycreditunion.com

Branches in Doon, Dundrum, Cappawhite, Emly, Hollyford and Oola

When acting as an insurance intermediary Tipperary Credit Union is regulated by the Irish Financial Services Regulatory Authority as a multi-agency intermediary. Normal Lending Terms and Conditions Apply.

Note: The information provided in this leaflet is for information purposes only and should not be considered binding on Tipperary Credit Union Limited. May 2005 BR/TP

Tipperary Credit Union Limited

Business & Home Improvement Loans

7.5% APR



7.5% Typical APR

Continuing our commitment to a high quality service and extending our range of services Tipperary Credit Union is pleased to announce that we are now in the position to offer at a reduced rate of **7.5% APR** a **New Home Improvement and Business Loan Product**.

This new loan product is available for new loan amounts **between €10,000 and €35,000**.

Benefits:

Remember with a Tipperary Credit Union Loan you also get these benefits as standard:

...	No Transaction Charges or Bank Fees
...	Loan Interest is calculated on the reducing balance of your loan - the quicker you repay your loan the less interest you pay
...	Free Life Loan Protection Insurance as standard - most financial institutions charge separately for this valuable insurance
...	Optional and very competitive Repayment Protection Insurance
...	Option to pay by Direct Debit
...	The prospect of an interest refund. For the past two years we have refunded to our borrowers 10% of loan interest paid. (Note this does not apply to all loan types)
...	Quick Loan Decisions

Conditions:

...	New Borrowing Only
...	For loan amounts between €10,000 and €35,000
...	Available for Structural Home Improvements (incl farm buildings, sites, mortgage type loans), Business Loans
...	Repayment Periods of up to 5 years are available Note: Loans for higher amounts may be negotiable over longer terms
...	Available for secured and unsecured loans
...	Expenditure must be verified, e.g. Home Improvement Invoices/Quotations, Business Plans etc.

Repayments:

Consider the following repayments:

Amount Borrowed:	Repay >>	Weekly Without RPI*	Weekly With RPI*	Monthly Without RPI*	Monthly With RPI*
	Term				
€10,000	3 years	€71.36	€75.57	€309.93	€328.46
€15,000	4 years	€83.10	€88.64	€360.95	€385.05
€20,000	4 years	€110.80	€118.18	€481.26	€513.76
€25,000	5 years	€114.65	€123.26	€498.00	€535.84
€30,000	5 years	€137.57	€147.91	€597.60	€642.58
€35,000	10 years	€94.59	n/a *	€410.92	n/a *

Repayments include interest. Normal Lending Terms and Conditions Apply.
Typical APR 7.5%. *Note: RPI is only available on a loan whose term is less than 10 years.

Keen Rates! Expert Advice!

Home Improvements Business Loans

Information: What is RPI? (Repayment Protection Insurance)*

Repayment Protection Insurance is an optional policy which meets member's loan repayments for a specified period of time in the event that they are forced out of work by:

- Accident, sickness and redundancy (private employees)
- Accident, sickness and critical illness (public sector/self-employed)

Please contact Tipperary Credit Union for more details and an information brochure.