

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



Home Improvements/Business Loans - 7.5% Typical APR



Smart Start Student Loans - 6.6% 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

Secured Loan Rate

5.7% APR



Typical APR

5.7%

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 **5.7% APR** a **New Secured Loan Rate Product**.

This new loan product is available for new loan amounts **above €35,000**, (security is required) and you can incorporate existing borrowing if security is adequate to cover 125% of loan.

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 available
- ⋮ 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:

⋮	For New Loan Amounts over €35,000
⋮	Acceptable and enforceable security is required
⋮	Bridging Loans not included
⋮	Lending Terms and Conditions Apply

Notes:

⋮	Can incorporate existing borrowing if required, security must be adequate to cover 125% of loan
⋮	Tax Relief at source (TRS) may be available
⋮	Credit Union "Home Union Options" House and Contents Insurance available

Repayments:

Consider the following repayments:					
Amount Borrowed:	Repay >>	Weekly Without RPI	Weekly With RPI	Monthly Without RPI	Monthly With RPI
	Term				
€40,000	5 years	€176.22	€188.90	€765.10	€820.26
€50,000	10 years	€125.28	n/a*	€544.04	n/a*
€60,000	15 years	€113.29	n/a*	€492.06	n/a*
€80,000	20 years	€127.28	n/a*	€552.87	n/a*
€100,000	20 years	€159.09	n/a*	€691.09	n/a*

Repayments include interest. Normal Lending Terms and Conditions Apply. Typical APR 5.7%.
* Note: RPI is only available on a loan whose term is less than 10 years.

Keen Rates! Expert Advice!

Secured 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.