



Capital  
**Credit Union**

# CU **SMART PAY**

Capital Credit Union has teamed up with local businesses to offer you a smarter way to pay for goods and services. This will provide you with a quick and affordable alternative to a credit card or store credit.

- ✓ Fast Approval
- ✓ Flexible repayment options
- ✓ Borrow up to €100,000
- ✓ No transaction or administration fees
- ✓ No deposit required

**Call:** 01 299 0400

**Click:** [www.capitalcu.ie](http://www.capitalcu.ie)

**Come in:** To any of our branches

Dundrum | Ballinteer | Sandyford  
Knocklyon | Leopardstown  
Drimnagh | Sundrive | Francis St  
Curzon St | Sandymount



# CU SMARTPAY

## Great Interest Rates On All Loans

See an example of our interest rates in the table below.

Loan Amount	Nominal Interest Rate	APR*	Repay Weekly	No. of Weekly Repayments	Cost of Credit	Total Amount Payable
€1,000 (Over 1 year)	12%	12.7%	€20.43	52	€62.35	€1,062.35
€4,000 (Over 2 Years)	10.5%	11%	€42.58	104	€438.71	€4,438.71
€10,000 (Over 3 Years)	7.9%	8.2%	€72.05	156	€1,239.32	€11,239.32
€20,000 (Over 4 Years)	7.9%	8.2%	€112.22	208	€3,341.21	€23,341.21

Capital Credit Union is regulated by the Central Bank of Ireland.

\*Annual Percentage Rate

1. To avail of the CU SmartPay with Capital Credit Union, the customer must be or become a member of Capital Credit Union.
2. Information on becoming a member can be found on Page 4 of this leaflet.
3. Interest rates may vary on the amount of the loan requested.

Loans are subject to approval. Normal lending criteria, terms and conditions apply.

## We lending

Contact us today to get a loan at a great interest rate and flexible repayments.

## NEVER BORROWED?

## That's No Problem

## NOT A MEMBER?

## Join Today And Apply

OUR MAXIMUM UNSECURED LOAN IS

# €100,000

## A Loan With Us Means:

- Priority access to the loans team and fast approval.
- Repay your loan early without any penalties
- Choose a repayment term and schedule that suits you (weekly, monthly etc).
- No transaction or administration fees
- Free Loan Protection & Savings Insurance.

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).

### How Does it Work?

#### Step 1

Find out how much you need to borrow from our local business partner

#### Step 2

Contact Capital Credit Union on (01) 299 0400 or [loans@capitalcu.ie](mailto:loans@capitalcu.ie) with how much you want to borrow

#### Step 3

A Capital Credit Union Loan Officer will get in touch and assess the loan with you

### You May be Asked for:

- Account Number
- Proof of Income (Payslip)
- Quote from Business Partner

If you're not a member but want to borrow with us, see how you can join on the back page

# WHY JOIN CAPITAL CREDIT UNION?

**SUPPORTING LOCAL** | **GREAT VALUE LOANS** | **WIDE RANGE OF SERVICES**

**OWNED BY MEMBERS** | **SECURE & SAFE**

## Not A Member? Join Today

To become a member, you must live, work or study within the Capital Credit Union catchment area, which includes parts of Dublin: 2, 4, 6, 8, 12, 14, 16 & 18.

**Get in touch today to see if you qualify**

## Here's what you need to join:

### 1. PHOTOGRAPHIC ID

Current Driving Licence/Passport.

### 2. PROOF OF ADDRESS

Dated in the last 6 months. This can be a utility bill, letter from Revenue or bank statement.

### 3. PROOF OF PPS NUMBER

Payslip, Medical Card or Correspondence from Revenue.

There is no fee to join Capital Credit Union, but you must maintain a minimum account balance of €10. You can lodge this when you open your account.

Find out more information at [www.capitalcu.ie](http://www.capitalcu.ie)

HIGHLY COMMENDED



**10 BRANCHES  
OVER 50,000  
MEMBERS**

**NO. 1 FOR  
CUSTOMER  
EXPERIENCE**  
*CXi Ireland*