



**Our Lady Crowned
Credit Union Limited.**

Comhar Creidmheasa Mhuire Banríon Teoranta.

THE "NOW TO TAKE ON THE WORLD" STUDENT LOAN

Now 6.5%*
(APR 6.7%)
Was 9.5%
(APR 9.9%)

FOR A LIMITED PERIOD ONLY
**Great Low Rate Student
Loan available only from**
1st July 2017 – 30th Sep 2017



olccu.ie



The Benefits of a Student Loan with Our Lady Crowned Credit Union

- Fast Approval
- Reduced Interest rate of 6.5% (APR 6.7%) for a limited period only from 1st July 2017 to 30th Sep 2017
- A Student Loan can be used for a wide variety of purposes, i.e. Tuition, Registration fees, Accommodation Costs and Equipment
- Free Loan Protection to eligible members (T&C's apply)
- No set up costs or hidden fees
- No penalty for early completion of loan
- Repayments set to meet your personal circumstances
- Supporting your local community by supporting your Credit Union which is a Not-For-Profit mutual financial co-operative

Now 6.5%*
(APR 6.7%)
Was 9.5%
(APR 9.9%)





Loan Repayment Table

***Our Lady Crowned Credit Union
Student Loan Typical Repayments 6.7% APR**

AMOUNT	TERM	NO OF REPAYMENTS	MONTHLY REPAYMENTS	TOTAL AMOUNT REPAYABLE
€1,000	1 year	12	€86.30	€1,035.53
€2,000	2 years	24	€89.09	€2,138.10
€3,000	2 years	24	€133.64	€3,207.23
€4,000	3 years	36	€122.60	€4,413.28
€5,000	3 years	36	€153.25	€5,516.62
€10,000	3 years	36	€306.50	€11,033.46
€15,000	5 years	60	€293.53	€17,609.22
€20,000	5 years	60	€391.37	€23,479.11

Representative example as at 15/06/2017. Rate of interest 6.5% P.A. variable. Representative 6.7% APR. This rate is applicable only for approved student loans, which were applied for with Our Lady Crowned Credit Union between 1st July 2017 and 30th Sep 2017. Loans are subject to approval.

Terms and Conditions apply. If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future.

Don't delay! Avail of our easy application process by ringing us on 021-4504923, calling to either of our offices or applying online at olccu.ie



Who Can Apply / Documentation Required

This is a flexible, low cost loan available to parents and students to cover the cost of third level education.

Required

- Photo ID** (Current Valid Passport or Driving Licence)
- Proof of Course Enrolment or Fees Documentation** from a recognised 3rd Level Institution

May Be Required

- PROOF OF ADDRESS** (Household Utility Bill dated within the last 3 months)
- PROOF OF INCOME** (Last 3 payslips)
- BANK STATEMENTS** (Showing transactions for the past three months)
- GUARANTOR**

Other documentation may be requested by the Credit Union to support your Loan Application.



**Our Lady Crowned Credit Union
celebrating 50 Years of Service**

WE LOOK AT THINGS DIFFERENTLY

Our Lady Crowned Credit Union Limited is regulated by the Central Bank of Ireland