

**YOUR LOCAL FRIENDLY
CREDIT UNION**



**SOUTH DUBLIN
CREDIT UNION**



CAR LOANS

Only **6.5%** APR*

**Contact: 01 288 4877
www.southdublincu.ie**

South Dublin Credit Union

Car Loans For All Budgets

First Car? Trading Up?

If you want to get on the road to buying a new – or new to you car, then talk to us today. We offer members a fantastic low car loan rate of just **6.5% APR***.

- ✓ Unlike a Hire Purchase agreement (generally offered by garage finance agreements), you **OWN** your car from the outset.
- ✓ We offer a fantastic low interest car loan rate of just 6.5% APR. Shop around – it really is one of the best deals in the market place! But don't just take our word for it... compare our rates at www.consumerhelp.ie
- ✓ There are no balloon payments and no gimmicks.
- ✓ There are no administration charges, hidden fees or transaction charges.
- ✓ Repayments are calculated on your reducing balance, so you pay less interest with each repayment.
- ✓ Your credit union loan is insured at no extra cost to yourself. (Certain terms and conditions apply).
- ✓ You can pay off your car loan early, make additional lump sum payments or increase your regular payments without penalty. Other lenders may charge you extra for repaying the loan early!
- ✓ Quick decisions by friendly staff.

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The following table illustrates the repayments you would make on a car loan over a period of 5 years at 6.5% APR:

Car Loan Amount	60 Monthly Repayments of	Cost of Credit	Total Amount Repayable
€5,000	€97.43	€845.99	€5,845.99
€10,000	€194.87	€1,691.97	€11,691.97
€15,000	€292.30	€2,537.96	€17,537.96

Minimum car loan value is €5,000. 7 year term available on loans >€25,000. Terms and conditions apply.

How to Apply for a Loan

There are a number of ways to apply for a Loan:

- Apply Online at www.southdublincu.ie
- Apply over the telephone – 01 2884877
- Call to the Office and talk to our friendly staff

Please note, to apply for a loan you must be a member of South Dublin Credit Union. To become a member, you must live or work in Stillorgan, Donnybrook or the surrounding areas. Check out our website www.southdublincu.ie or call us on 01 2884877 for more information.

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Stillorgan Office
63-65 Lower
Kilmacud Road,
Stillorgan, Co Dublin.

Donnybrook Office
59 Morehampton
Road, Donnybrook,
Dublin 4.

t: 01 2884877
e: info@southdublincu.ie
www.southdublincu.ie



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Terms & Conditions apply. Rates are correct at time of print, but may be subject to change.
South Dublin Credit Union Limited is regulated by The Central Bank of Ireland.