THANK YOU FOR VISITING

St. Canice's Credit Union is owned by its members, for the benefit of its members and is part of the local community. We exist for people, not for profit and give back any surplus to our members by means of loan interest rebates and dividends. With us, there are no administration charges or arrangement fees, no hidden extras or nasty surprises. What you see is what you get. Savings are insured at no extra cost to each eligible member.

As well as a great place for savings, it's good to know that you can borrow for all of life's needs and wants. We offer loans at various different loan rates which makes us one of the most competitive lenders in the market. St. Canice's approve 96% of all loan applications. Yes, you read correctly. Last year, we approved 96% of all loan applications we received. So it's highly likely we will say yes to your request.

You can access your accounts wherever you have an internet connection, whether it's your home or mobile device.

WE AIM TO MAKE OUR COMMUNITY A BETTER PLACE

St. Canice's Credit Union is a community based co-operative that exists only for the good of its members. As well as contributing to the financial health of members through savings and loans, the Credit Union is also involved in a huge range of community organisations and events.

ST. CANICE'S CREDIT UNION
YOU'RE IN GOOD HANDS

- Main Branch **78 High Street, Kilkenny**
- Enquiries **to any St. Canice's branch**
- Email **loans@stcanicescu.ie**
- Tel **(056) 772 2042**
- Website **www.stcanicescu.ie**
- Open **6 days a week**

St. Canice's Credit Union Branches:
Bagenalstown, Ballingarry, Ballyragget, Callan, Dunnamaggin, Durrow, Graignamanagh, High Street in Kilkenny, MacDonagh Junction Shopping Centre in Kilkenny, Mountrath and Rathdowney.

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ST. CANICE'S CREDIT UNION
YOU'RE IN GOOD HANDS

GOING FURTHER

Student Loan

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SPREADING YOUR WINGS? WE'RE HERE TO HELP

For most people, the transition into third level education is a major change. Whether you're living at home with your folks, in lodgings, an apartment or a house-share, student life means a whole new way of living.

You have more choices to make – when to study, when to work, when to have fun and how to look after your money. A student loan can help in many ways, whether it's to pay for registration fees, rent, books, course material or just living expenses.

At this expensive stage in life, you'll find that St. Canice's Credit Union is here to help members with a low cost Student Loan package.

STUDENT SCHOLARSHIP DRAW

Students might also be interested in entering our annual Scholarship Draw. We have FIVE SCHOLARSHIPS worth €3,000 each to be won. Pick up a form in your local branch or download one from our website.

WHAT MAKES OUR STUDENT LOAN DIFFERENT?

- Very competitive variable rate – 6.4% (APR 6.6%*)

  *A loan of €5,000 over 3 years would have 156 weekly repayments of €35.25.
  Total Interest: €501.70
  Total amount repayable: €5,501.70

  Figures are correct as of August 2019.
- Loans are insured by the Credit Union's Loan Protection Policy. This gives parents the comfort of knowing that their child will not be left with the burden of loan repayments in the event of their death. This cover is available at no extra cost.
- No hidden fees or transaction charges.
- Flexible repayment terms to suit your particular circumstances.
- Pay off your loan early, make additional lump sum repayments or increase your regular repayments without penalty. Other lenders may charge you extra for paying them back faster!
- Interest is charged on your reducing loan balance, so you only pay interest on what you owe.
- The amount you can borrow is not based on the value of savings held in the linked student account.
- This loan package is available for those starting or returning to third level education.

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

INTERESTED? HERE'S HOW TO GET STARTED

Firstly, you need to open a Student Account which is usually a joint account in the name of a parent/guardian and student.

Please note that parents or guardians who are already members of St. Canice's Credit Union can also take out a Student Loan linked to their existing account on behalf of their son or daughter.

Next, work out how much you need to borrow to cover your fees and other expenses. Students living away from home will also need to consider the additional costs associated with renting or living on or off campus.

Finally, speak to a member of our Loans Team who will help you get started with your loan application. You can contact us by phone, email or just drop into your nearest branch.

WARNING : 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.

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