

Responsible Lending – Our Approach

Whether you are borrowing by way of Term Loan to fund that special purchase, looking for a Mortgage to assist in the purchase of a property, or would like to avail of an overdraft or credit card facility, we have a responsibility to you to act as a prudent and responsible lender. That means that we will be open and honest with you in the manner in which we promote and offer our products. We will provide clear information on the cost of your borrowing and we will provide sufficient details in relation to fees, charges, and terms and conditions to enable you make an informed decision before entering into the transaction.

Before advancing any facility, an assessment of your ability to meet the required repayments will be completed and any advance will be limited to the amount we believe will ensure you can meet repayments comfortably while still meeting other essential financial and lifestyle commitments.

To assist us in this regard it is important that you provide us with a complete record of your financial affairs, particularly in relation to any non-bank commitments. It is therefore important that you complete the following brief questionnaire carefully, as the information will be used to determine the appropriateness of our product offering to you.

	Yes	No
a) Do you or your spouse / partner have any savings or shares in a Credit Union?	<input type="checkbox"/>	<input type="checkbox"/>
b) Do you or your spouse / partner currently hold loan account(s) in a Credit Union?	<input type="checkbox"/>	<input type="checkbox"/>
c) Have you or your spouse / partner previously held loan account(s) with a Credit Union?	<input type="checkbox"/>	<input type="checkbox"/>
d) Do you or your spouse / partner have any other Non-Bank repayment commitments? (for example - Occupational Loan Scheme, Money Lender, Family Member)	<input type="checkbox"/>	<input type="checkbox"/>

Note : If the answer to any of (a) to (d) above is “Yes” , please provide full details of each facility in the box provided below.

Name of Credit Union / Other Lender	Savings Balance	Loan Balance	Monthly Commitment
	€	€	€
	€	€	€
	€	€	€

Declaration

I / We declare that the above information is a fair reflection of any non-bank savings or loan commitments held in my/our name(s)