

DOCUMENTATION REQUIRED

- Completed Application Form
- ID and proof of address
- 6 months Bank Statements
- 12 months Loan Statements (if applicable)
- Income Certificate from your employer
- 3 months consecutive payslips

A detailed checklist is available on our website www.clonmelcu.com/mortgages

OUR PROMISE THE CREDIT UNION DIFFERENCE!

- ✓ Decisions are made locally.
- ✓ Our process is straightforward.
- ✓ Our lenders are very experienced, professional and qualified.
- ✓ We are always available to talk to you.
- ✓ We are local.
- ✓ We cover the cost of the valuation of the property.
- ✓ We currently offer free loan protection insurance. This is valuable.

Terms and Conditions apply.
Clonmel Credit Union Ltd is Regulated by the Central Bank of Ireland.



Your Credit Union, investing in local, delivering great service, supporting people across South Tipperary and beyond.

Join us in the knowledge that, together as members, we create a brighter future for all our communities.



(052) 612 5292



1800 945 987



mortgages@clonmelcu.com



Parnell Street, Clonmel, Co. Tipperary

clonmelcu.com

Monday	Closed
Tuesday	10am to 5pm
Wednesday	10am to 5pm
Thursday	10am to 7pm
Friday	10am to 5pm
Saturday	10am to 2pm

We're very social,
follow us.



MORTGAGES MADE EASY



**A REAL CHOICE WHEN
BUYING YOUR OWN
HOME OR SWITCHING
YOUR MORTGAGE**

**CLONMEL CREDIT UNION
YOUR FINANCIAL PARTNER
FOR LIFE.**

1800 945 987
clonmelcu.com

WE'RE HERE FOR YOU

The Clonmel Credit Union difference

We understand that buying your home is a huge decision; probably the biggest financial commitment you will ever make! If you need a mortgage, your local Credit Union is right there beside you, as always. The same friendly advice and service that you have come to expect.

The mortgage process might seem overwhelming. However, our job as trusted advisers is to make this hassle free and support you on your mortgage journey. You can rely on us to help you every step of the way.

Our Mortgage has been designed for first time buyers, people extending their current home or those seeking to switch their existing mortgage and get better value. We've put together a list of common questions that might help you get started.

HOW MUCH CAN I BORROW?

Under current limits set by the Central Bank:

- First-time buyers can borrow up to 4 times their gross income.
- Second/subsequent buyers can borrow up to 3.5 times their gross income.
- You can borrow up to 90% of the value of the property.

Your overall monthly loan repayments, including your Mortgage and other financial commitments such as car loan or credit cards, cannot exceed 40% of your net monthly income.

HOW LONG CAN I BORROW FOR?

Our mortgages can be for terms of up to 35 years.

HOW DOES THE APPLICATION PROCESS WORK?

Our job is to guide you and give you friendly, professional help every step of the way. We will discuss your requirements and look at how we can package the ideal mortgage for you. We prepare the application and take the hassle out of the whole process.

HOW LONG DO APPLICATIONS TAKE?

Once we have all the paperwork in place, we aim to give you a quick decision, followed by your Approval in Principle letter, typically within 2 weeks.

WHY WOULD I CONSIDER SWITCHING

Switching your mortgage to Clonmel Credit Union could reduce your monthly payments and save you thousands.

WHAT DO I DO NEXT?

Email us on mortgages@clonmelcu.com, call Audrey on 1800 945 987 or call into us for an initial chat at our Parnell Street, Clonmel branch.

