



Carlow District Credit Union Limited

Is now a Member of

THE IRISH CREDIT BUREAU

**As we are now members of
The Irish Credit Bureau we will be
carrying out credit checks as part of
our loan processing.**

**Therefore you should ensure that you
have included details of all other
loans, credit card and finance
arrangements on your Loan Form.**

**Incorrect information will result in
delays and may result in a refusal.**

**Full details regarding the Banks and
Financial Institutions who are members
are listed on the website of the
Irish Credit Bureau - www.icb.ie**

The purpose of the enquiries will be:-

- to verify the information on your financial commitments listed on your loan form.**
- to verify that you have honoured your commitments and that no arrears are due on these agreements.**

You will have given your lender authorisation to release this information at the time of your last loan.

From October 1st 2007, we will be releasing your information, as authorised on your last Credit Agreement with us, to the listed financial institutions.

The status of your account with Carlow District Credit Union Ltd., will impact on your ability to obtain additional funds from other financial institutions.

Therefore, you should ensure that:-

- Your loan is paid exactly as agreed:-
ie. WEEKLY, FORTNIGHTLY or MONTHLY.**
- Arrears of interest and principal are paid.**
- You include all details of your Credit Union
Loan to other finance providers**

Carlow District Credit Union Ltd.

**Credit Union House,
Askea, Carlow.**

Tel: 059 9131994

Fax: 059 9134288

E: info@carlowcreditunion.ie

W: www.carlowcreditunion.ie

