



About Us

Our legal name is Carlow District Credit Union LTD. Carlow District Credit Union LTD's registered address is Credit Union House, Askea, Carlow.

If you wish to contact us you can as follows:

1. By email info@carlowcreditunion.ie
2. By phone 059 9131994
3. In writing to Carlow District Credit Union LTD, Credit Union House, Askea, Carlow
4. By visiting our website www.carlowcreditunion.ie

Carlow District Credit Union LTD is registered by the Central Bank of Ireland

Central Bank Codes

CDCU is subject to the following: Consumer Protection Code, Minimum Competency Code, Code of Conduct on Mortgage Arrears.

Regulated Activities

CDCU provides mortgages, personal loans, bureau de change, savings accounts and insurance products on an agency basis for its members.

Conflicts of Interest

CDCU have procedures to avoid any conflicts of interest in connection with any service it provides to our members. If there is any conflict of interest we will advise our members.

Where you Default

If you fall behind in your repayments, you should contact us. We have procedures in place to help assist you. We will also contact you if there are any missed payments. If you fall behind on your mortgage repayments you are at risk of losing your home and your credit rating may be affected.

Complaints

Carlow District Credit Union Limited ("the credit union") aims to provide a first-class service to their members at all times that is compliant with credit union policies, procedures and all legal and regulatory requirements and

guidance that apply to credit unions. Our objective is to ensure that complainants (members or non-members) are treated fairly, impartially and with dignity when they have a complaint and to ensure that such complaints are dealt with promptly.

You can make a complaint on our complaint form which can be provided to you in any of our offices. The complaint will be fully investigated and a response will be provided in writing. We will provide a written update on a regular basis and if the complaint is not resolved within 40 days you are then entitled to refer your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2.

Deposit Guarantee Scheme

We are part of the Deposit Guarantee Scheme which is managed by the Central Bank of Ireland. This scheme will pay €100,000 per depositor per credit institution in the event that we cannot pay what we owe. You will find more information on this scheme at www.depositguarantee.ie or by calling into one of our offices.

Data Protection & GDPR

We gather and process your personal data in compliance with (a) data protection law and (b) any Data Protection Notices we show you or consents which we ask you to agree to.

Carlow District Credit Union Limited complies with the requirements of the General Data Protection Regulation (GDPR) and the Data Protection Acts 1988-2018. We are committed to protecting your privacy and personal data will only be collected for specified, explicit, and legitimate purposes and not further processed in a manner that is incompatible with those purposes. These are outlined in our Privacy Statements which are available on our website at www.carlowcreditunion.ie We can also provide a paper version of the document by post or in branch. Please contact us should you wish to request a copy. If you have any concerns about your personal data, please contact DPO@carlowcreditunion.ie.

Changes to Terms of Business

Where there are any material changes to these Terms of Business, we will notify affected members as soon as possible and the notice may take the form of an advertisement in one or more newspapers circulated nationally in Ireland or in a local newspaper where relevant. The information contained in these Terms of Business is correct as of 26th May 2025.