



MORTGAGES

MADE FOR YOU

Why choose a Carlow Credit Union Mortgage?

5

Main Benefits to choosing a lender you can trust



1 A Lender You Can Trust

Carlow Credit Union is the trusted financial institution to over 34,000 members and has been embedded in the local community for over 60 years. We exist for people, not for profit meaning we put our members interests first with every decision we make.

2 Fantastic Customer Service

Another thing which makes us different to our competitors is the close relationship that exists with our members. Credit Unions clinched the title of Ireland's Customer Experience Champions in 2024 (CXI Awards) for a 9th year in a row. Our mortgage experts are here to help and our doors are always open for in-person services.

3 Great Options

The maximum term on our mortgages is up to 35 years (T&Cs Apply). We can help you choose a term length that suits you based on repayment capacity and your own personal situation.

4 Competitive Variable Rate

Our variable rate mortgages is among one of the best in the market.* It's easy to check what your monthly repayments could look like by using our Online Mortgage Calculator.

5 We're Here To Help

Our dedicated staff will help you every step of the way. We will make things as stress free as possible for you via in person meetings and our mortgage checklist.

*Carlow Credit Union's Variable Rate Mortgage is among one of the most competitive rate in the market as at 30th July 2024. This is based on internal comparative research against some of the leading mortgage provider in the Republic of Ireland.



MAXIMUM MORTGAGE

£350,000

Variable Rate

3.95%

(APRC 4.02%)

Maximum Term
35 years

TYPES OF MORTGAGES

First Time Buyers

Buying your first home?

We know how difficult it can be to find the right place. But when you do, Carlow Credit Union can make the mortgage process easier and stress free. Our team of mortgage experts are ready to help you throughout the entire process.

Movers & Switchers

Whether you are moving to your dream home or downsizing, our mortgages are designed to make it a smooth transition.

Switching to our variable rate mortgage also has many **benefits** and gives you the **flexibility** to increase your monthly payments if you want.

Mortgage Timeline

The **4 key steps** to getting a mortgage with Carlow Credit Union



1

Mortgage Affordability

Using our mortgage calculator, check what your monthly repayments could look like for the mortgage amount you need

2

Make An Enquiry

Now it's time to submit an enquiry online, by phone or in any of our offices. Once you make an enquiry, one of our Mortgage experts will talk to you and provide you with a mortgage pack.

3

Submit Your Application

Next up is submitting your application with all the supporting documentation. One of our underwriters will assess your application and guide you throughout the entire process. Once a decision is made, we will get in touch with you directly.

4

Mortgage Offer & Drawdown

Over to you! We will issue you an offer and once you and your Solicitor have reviewed the mortgage offer and are happy to proceed, you both sign the offer and return it to us.

Representative Examples

Mortgage Amount	Repay Monthly	Term	Total Cost of Credit	Total Amount Repayable
€150,000	€787.66	25 years	€86,286.79	€236,286.79
Mortgage Amount	Repay monthly	Term	Total Cost of Credit	Total Amount Repayable
€250,000	€1312.76	25 years	€143,812.72	€393,812.72
Mortgage Amount	Repay monthly	Term	Total Cost of Credit	Total Amount Repayable
350,000	€1837.86	25 years	€201,338.65	€551,338.65

Apply today!

☎ (059) 9131994

✉ mortgages@carlowcreditunion.ie

🌐 www.carlowcreditunion.ie



Providing the keys to your Dream Home

WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE.

WARNING: IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME.

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.

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, A HIRE-PURCHASE AGREEMENT, A CONSUMER-HIRE AGREEMENT OR A BNPL AGREEMENT IN THE FUTURE.

Not a member?

Sign up Today



Scan this QR code
for the IOS store



Scan this QR code
for the Google store





CT CREDIT UNION LTD.



Talk to us today

Email: mortgages@carlowcreditunion.ie

Call: (059) 9131994



Schedule a meeting
