Member Advantage Loan

Terms & Conditions

1. The **Member Advantage Loan** is available from **6 August 2026 to 30 September 2026**, or until the promotional lending allocation of **€500,000** has been fully committed, whichever occurs first.
2. The promotional interest rate is **5.9% per annum (6.06% APR)**.
3. The minimum loan amount is **€5,000**.
4. The maximum loan amount is **€40,000**.
5. The maximum repayment term is **five (5) years**, subject to the Credit Union's Lending Policy and assessment of repayment capacity.
6. The promotional rate is available to any person once they have been approved as a member of Tara & District Credit Union, including members who have not previously borrowed from the Credit Union. For clarity, the First Time TDCU Borrower Loan is a separate loan product and does not affect a member's eligibility to apply for the Member Advantage Loan. All applications remain subject to the Credit Union's normal lending criteria and approval process.
7. The promotional rate applies to **new personal loans only** and is **not available** for:
    - Top-ups of existing Tara & District Credit Union loans.
    - Refinancing or restructuring of existing Tara & District Credit Union loans.
    - Debt consolidation loans.
8. Only **one Member Advantage Loan** may be approved per member during the promotional period.
9. All loan applications are subject to the Credit Union's normal lending criteria, affordability assessment, credit assessment and approval process.
10. Loan approval is at the sole discretion of Tara & District Credit Union and is **not guaranteed**.
11. Members must comply with the Credit Union's identification and Anti-Money Laundering (AML) requirements, where applicable.
12. Tara & District Credit Union reserves the right to request any additional information or documentation required to assess a loan application.

13. The Member Advantage Loan cannot be used in conjunction with any other promotional lending offer unless otherwise approved by Tara & District Credit Union.
14. Tara & District Credit Union reserves the right to amend, suspend or withdraw this promotional offer at any time, including where the approved lending allocation has been fully committed.
15. Standard lending terms and conditions of Tara & District Credit Union apply in addition to these promotional Terms & Conditions.

Important Information

Loans are subject to approval. Terms and conditions apply. 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 in the future.

Tara & District Credit Union Limited is regulated by the Central Bank of Ireland.