

Terms & Conditions – Reset Loan

- The Reset Loan campaign is available for new loan applications only.
- The promotional 9% variable rate (APR 9.8%) applies solely to new lending issued during the campaign period ending 30 September 2026.
- Existing Tara & District Credit Union loans do not qualify for transfer to the Reset Loan promotional rate.
- At least 50% of the outstanding debt that the borrower wishes to Reset should be priced at or higher than 9% (APR 9.38%)
- Internal refinancing or restructuring of existing Tara & District Credit Union loans is excluded from this campaign.
- All applications are subject to normal lending criteria, underwriting assessment, and the ability to repay.
- Approval is not guaranteed and lending decisions remain at the discretion of Tara & District Credit Union.
- Proof of income and supporting financial documentation will be required.
- All supporting documentation must be submitted and the loan approved and drawn down before 30th September 2026.
- Tara & District Credit Union is regulated by the Central Bank of Ireland.
- 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.

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