



Distance Contract Information

The following information is being made available to you for the purposes of Part 2 of the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004. This Distance Contract Information provides basic details about the Financial Services you can apply for online, by email or by phone with Clonmel Credit Union Limited. The information set out here should be read in conjunction with the Products - General Terms and Conditions, where more detailed information is contained on the terms and conditions on our Services.

1. The Credit Union

Clonmel Credit Union Limited is a Financial Services provider of lending savings and current account products. Our office is located at Parnell Street, Clonmel, Co Tipperary, Ireland. We are registered with the Registry of Credit Unions within the Central Bank of Ireland and are regulated by the Central Bank of Ireland.

You can also contact the Credit Union by;

Phone - 052 6125292

Email - admin@clonmelcu.com

2. Our Services

The Credit Union offers a range of Financial Services including Personal, Business and Community Lending, Personal Current Accounts and Personal Savings Accounts and Club Accounts. The availability of all Services offered by Clonmel Credit Union Limited are limited to persons who are paid up Members of the Credit Union who meet any such other conditions as may be imposed by the Credit Union from time to time.

3. Fees and Charges

We charge interest on all of our Loans at a variable rate, this means that the interest rate may change over time and that your borrowing costs may increase. We will notify you in writing before any change to a variable interest rate. We charge for certain services on

the Current Account. These charges are set out in the Schedule of Fees and Charges available on our website. We reserve the right to change the fees and charges under the Personal Current Account Terms and Conditions.

We are legally obliged to collect certain duties on behalf of the Government each year, including duty on cheques and cards and, only if these services relate to your account and are used by you. The present amount of Stamp Duty is included in the Schedule of Fees and Charges (the Government has the power to vary the amount of that Stamp Duty at any time).

4. Your Right to Cancel

You have the right to cancel your current account within 14 days of opening it. If you so cancel, (a) any money in the account will be returned to you and (b) If your account is overdrawn, you will have to pay us the overdraft amount and any interest accrued on it. We do not charge you for closing the account and cancelling the contract but we are entitled to (i) be paid or to retain fees and charges for any services provided by us where these are due under the Personal Current Account Terms and Conditions; and (ii) any Government Stamp Duty you owe.

You will have a right to cancel your loan within 14 days of drawdown and can do so in branch, by phone or in writing. The Credit Union will not charge any fees for early repayment. If you do not exercise your right to cancel within 14 days, the interest rate quoted in your Credit Agreement will be charged on all sums borrowed and outstanding.

5. Governing Law

All Agreements will be governed by the laws of Ireland and the Irish Courts will have exclusive jurisdiction to resolve any disputes. All communications with you will be in English.

6. Complaints

In the first instance, if you wish to make a complaint about the service you receive you can do so in writing to Clonmel Credit Union Limited.

If you are not satisfied with how the Credit Union proposes to resolve your complaint you have the right to refer your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2.

In accordance with Part 4 of the European Union (Alternative Dispute Resolution for Consumer Disputes) Regulations 2015, we wish to advise you that the European

Commission operates an online disputes resolution platform where the Financial Services and Pensions Ombudsman is an Alternative Disputes Resolution Entity. You can access the online disputes resolution platform at <https://ec.europa.eu/consumers/odr/>

7. Compensation Scheme

The Deposit Guarantee Scheme administered by the Central Bank of Ireland applies to eligible deposits held in Clonmel Credit Union Limited. The maximum amount payable is 100% of all deposits held by one depositor subject to a maximum compensation of €100,000. Further details are available on <https://www.depositguarantee.ie/>