



STRENGTH IN MEMBERS

JOIN US

now



Car Loan



Holiday Loan



Come see us!



Insurance



Current Account



Wedding Loan



We are here for you!



Home Improvement Loan



Family Loan



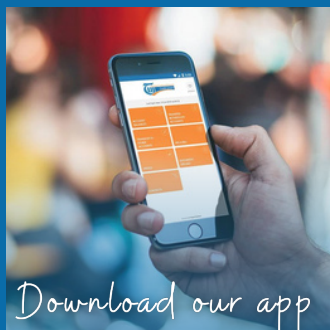
Education Loan

Become a Member



+ Make the Easy Switch to Your *Trusted* Credit Union!

Go Mobile Today!
Manage Your Money 'On The Go'.



Download our app

You can be a member of TUI Credit Union and your local Credit Union

SERVING THE SECONDARY, FURTHER EDUCATION AND THIRD LEVEL EDUCATION SECTORS SINCE 1967

COME, SEE US TODAY



Don't forget your SAVINGS



Accessible

Withdraw your money from any ATM, available to current account holders



Insured

Savings account insured under credit union's Savings Protection Insurance



Dividends*

Get a reliable return on your savings.

*previous dividend rates are not an indication of future performance

SAVINGS ACCOUNT

CURRENT ACCOUNT

DEPOSIT ACCOUNT

Our Services

Customised

Set up a savings plan for a house, holiday or education



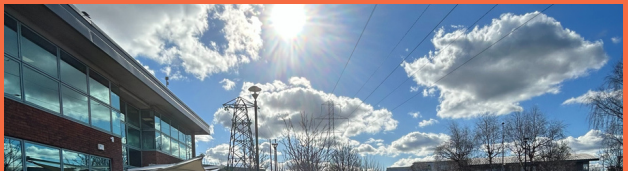
Connected

Check your balance and make deposits online



Secure

Stop worrying about financial emergencies









Become A Member

With advanced biometric facial verification and the ability to submit proof of ID, we're offering you a safe, convenient and reliable way to become a member.



Get started with just few steps

-  1 Download Our Mobile App
-  2 Make sure you have valid ID ready
-  3 Complete the form
-  4 Verify your Identity
-  5 Upload required documentation
-  6 Sit back and wait for us to review & approve your membership















NEW MEMBERS MONTHLY DRAW

Draw is open to new members that join TUI Credit Union. One new member will be selected for each month.



Need a new Current Account?

With access to your account online or within the mobile app, a Current Account from TUI Credit Union gives you all the benefits you expect with the personal touch from your trusted Credit Union.

 Easy to sign up	 Same friendly service	 Contactless payment
 Transparent Fees	 Use in-store, online or at ATMs	 Secure online shopping
 24/7 support for lost/stolen debit cards	 Globally accepted Mastercard® Debit Card	 No surcharge interest on overdrafts
 Stay in control with our Mobile web App, eStatements and eFee Advices	 Cashback available at participating retailers	 Automate regular payments using Standing Orders & Direct Debits

TUICU's Current Account Update:

CURRENT ACCOUNT BALANCES	TOTAL CURRENT ACCOUNTS
€1,075,855.65	313

**Talk to us today
to find out more.**

 01 42 66 060



Have you made the switch yet?



Current Account from TUI Credit Union



Comparing and Choosing the Best Current Account

for your needs

		MONTHLY COST	CASH WITHDRAWAL	CHIP & PIN TRANSACTION	CONTACTLESS TRANSACTION FEE
	Personal Bank Account	€7.15	€0.35	€0.20	€0.00
	Current Account	€6.80	0.60	€0.00	€0.00
	Personal Current Account	€6.00	€0.00	€0.00	€0.00
	Credit Union Current Account	€4	€0.50 (5 Free per month)	Free	Free



Find out more

- 📞 01 42 66 060
- ✉ info@tuicu.ie
- 🌐 www.tuicu.ie

Fees quoted are based on a customer making 3 ATM withdrawals (totaling €250 in cash), 3 lodgements, 5 chip and PIN transactions, 5 online transactions, 10 direct debits, and 30 contactless payments per month... Source Bonkers.ie 27/01/2023.

Straightforward borrowing from TUI Credit Union

99%
of Loans
Approved in
2023

Once you have an active membership with TUICU you are eligible to apply for a loan with us. You can apply for any loan amount regardless of your share balance. Top Up loans or Second loans are available to all members. All loans are individually assessed based on members ability to repay.



How do I apply?

-  from your desktop
-  log in to our mobile app
-  call us on 01-4266060
-  download a form from www.tuicu.ie

Benefits of a TUI Credit Union Loan

- Borrow up to €125,000
- Quick and Easy application
- Competitive rates
- Maximum term 10 years
- Apply online in minutes
- Clear your loan early without penalty and pay less interest
- Free loan protection insurance*

Quick and Easy Online Loan Application Process



Apply online/
mobile app



Securely upload
documentation



Loan
assessed



Sign credit
agreement online



Funds released
by EFT

*terms and conditions apply

LOAN COMPARISON

Representative Personal Loan Example

PROVIDER	PRODUCT	AMOUNT	APR	TERM	MONTHLY REPAYMENTS	TOTAL COST OF CREDIT
	Home Improvement Loan	€20,000	5.99%	5 Years	€385.15	€3,107.79
	Green Personal Loan	€20,000	6.4%	5 Years	€388.70	€3,322.09
	Green Home Improvement Loan	€20,000	6.5%	5 Years	€389.58	€3,374.99
	Home Improvement	€20,000	8.2%	5 Years	€404.57	€4,274.20
	Personal Loan	€20,000	8.41%	5 Years	€406.51	€4,390.44

*figures correct as of 28/03/2023

Representative Car Loan Example



Loan Amount **€20,000** > APR **5.51%** > 130 Fortnightly Repayments of **€175.51** > Total amount repayable **€22,814.82**
Over 5 years

If I borrow **€20,000**



over 5 years,
that works
out at...



= **€380.84**
per month

Monthly repayments are based on a 5-year car loan variable interest rate of *5.37% (APR 5.5%), Total cost of credit €2,850.08, Total amount payable over a 5 year period is €22,850.08. This example is for illustrative purposes only.
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 in the future.

Family Member Promotion

Family members who join TUI Credit Union get the same benefits and services



FAMILY MEMBERSHIP

INSURANCE COVER WITH TUI CREDIT UNION



Life Savings Insurance*.

The credit union offers its members free Life Savings insurance up to a maximum of €7,700.00. These funds are calculated on the length of time your savings are in your account and what age you are when they are lodged. Once earned, your insurance remains in force as long as you leave your savings in the credit union. Withdrawals may affect the amount payable. No insurance is payable on amounts saved after your 70th birthday.

**Up to the age
of 55**

€1 shares -
€1 insurance

Between 55-59

€1 shares -
€0.75 insurance

Between 60-64

€1 shares -
€0.50 insurance

Between 65-69

€1 shares -
€0.25 insurance

Free Loan Protection Insurance and Free Life Savings Insurance*.

A huge benefit of being a member of TUI credit union is the free insurance that the credit union offers to its members

Loan Protection Insurance*.

The credit union offers its borrowing members free Loan Protection Insurance. This insurance is in place to ensure that in the event of a member's death the loan will be fully paid off at no cost to the member or their family.

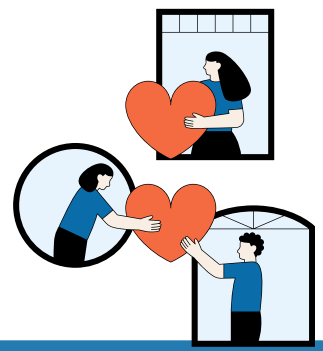
Death Benefit Grant*.

A death benefit grant of €1,500 is payable to the nominated person of the deceased member. Terms and conditions apply. See www.tuicu.ie for more details.



TUI CREDIT UNION

Volunteering Opportunities



We are looking to add to our team of volunteers.

As a Volunteer you will sit on one of the credit union's committees. Each committee offers experience, learning and an active role within the credit union.

Why volunteer with TUICU?

- Gain skills and experience
- Education and Training
- Personal development
- Meet new people
- Work on developmental and business projects

Skills you can gain with TUICU

- Leadership & Communication
- Working within a team
- Financial expertise
- Risk Management & Strategic planning
- Information Technology



Interested in
volunteering with
TUI Credit Union?



Scan to
find out
more



To make contact and to explore
volunteer opportunities:

Scan the QR code to complete the
expression of interest form or
contact the office on **01 - 4266060**

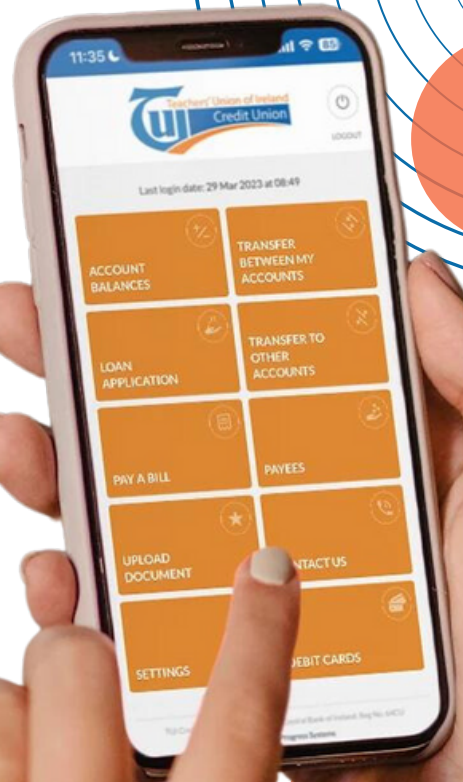
Your Credit Union in your Pocket

SCAN ME!

Take Control of Your Account



- Join through our App
- Account Balances
- Transfer funds
- E-Statements
- Debt Card Payments
- Apply for a Loan
- Securely Upload Documents
- Sign Loan Documentation



Join Today,
Borrow Today



OPENING HOURS

Monday	09:00 - 17:00
Tuesday	09:00 - 17:00
Wednesday	09:00 - 17:00
Thursday	09:00 - 17:00
Friday	09:00 - 17:00



We'd love to get your feedback!

Share your experience by scanning the QR code!

No.8 The Exchange, Calmount Park, Ballymount, Dublin 12, D12 W354

01-4266060 | info@tuicu.ie | www.tuicu.ie

