

# THINKING OF RENOVATING?

We've got the flexible home improvement loan for you



Typical loan decisions  
within 24 hours

Have you had your Credit ReUnion?

Call us on 02871 345579

Email [mail@watersidecreditunion.co.uk](mailto:mail@watersidecreditunion.co.uk)



[watersidecreditunion.co.uk](http://watersidecreditunion.co.uk)

WE LOOK AT THINGS DIFFERENTLY

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. Waterside Credit Union Limited is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Address: 55-57 Spencer Road, Derry, BT47 6AA.

# WANT THE FREEDOM OF FLEXIBLE BORROWING?

We've got the flexible personal loan for you



Typical loan decisions  
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# CREDIT UNION LOANS

your way...

A loan with Waterside Credit Union has many attractive features including a low rate of interest and no set-up fees or early repayment charges. Whatever you need to borrow, how quickly and how often you want to make payments, speak to us today about a loan. We're here to provide our members with affordable loans, on their terms.

AMOUNT	TERM	APR	MONTHLY REPAYMENT	TOTAL COST OF BORROWING
<b>£2,000</b>	12 months	12.68%	£177.70	<b>£2,131.77</b>
<b>£5,000</b>	36 months	12.68%	£166.07	<b>£5,976.93</b>
<b>£10,000</b>	60 months	12.68%	£222.45	<b>£13,342.22</b>

Figures correct as at 9th January 2019.

# BENEFITS

## of Borrowing with Waterside Credit Union

**Whatever stage you're at in life there will always be a time when you'll want to borrow for something you need right now. No matter what your loan is for, Waterside Credit Union will ensure everything is clear, transparent and straightforward.**

- ▶ Quick decisions on loans, typically within 24 hours
- ▶ Apply in the office or online. If you apply online using our secure website, we can post your loan documentation to you if you cannot call into the office.
- ▶ Your loan can be paid directly into your bank account for your convenience
- ▶ Repayments are calculated on your reducing balance, so you pay less interest with each repayment
- ▶ Your loan can be repaid by a variety of methods; in the office, by direct debit, standing order or debit card payment
- ▶ In the event of your death, your credit union loan is insured – subject to terms, conditions and eligibility criteria – at no extra cost to you
- ▶ You can pay off your loan early, make additional lump sum repayments or increase your regular repayments, without penalty.
- ▶ There are no administration charges, hidden fees or transaction charges.

## Have you had your Credit ReUnion?

Call us today on 028 71345579

Visit our website/Facebook page at  
[watersidecreditunion.co.uk](http://watersidecreditunion.co.uk)

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