

Apply Now

**WITH OUR NEW eSIGNATURE SERVICE
YOU CAN DRAW DOWN YOUR LOAN
ANY TIME, ANY PLACE, ANYWHERE!**

FAST

EASY TO USE

CONVENIENT

EFFECTIVE



Please enter your member number and Date of Birth

Member Number:

[I don't know my Member Number](#)

Date of Birth: January

CONTINUE

Step 1 login in using your member number date of birth and 6 digit pin

You are currently logged into the members area of the website. To view our new products and services please see below. Alternatively you can navigate through the members area by clicking on the left hand side navigation menu.

ONLINE BANKING

Benefits of Online Banking

- View Account Balances
- Transfer Money
- Pay your Bills

LAUNCH NOW

APPLY FOR LOAN ONLINE

We are making it easier for you to apply for a loan with us.

In order to apply, launch Online Banking and select Loan Application from the menu.

LAUNCH NOW

LOAN CALCULATOR

Check out our different loan rates

MORE INFO

Step 2 launch online banking

Online Loan Application

* Indicates Mandatory Field

Terms and conditions

Please note: DocuSign for approved loans is only available to members who have had at least one previous loan with us.

* I have read and accept the terms above

NEXT

Step 3 Read terms and conditions

Online Loan Application

* Indicates Mandatory Field

Loan Details

Select a Loan *

New Loan Account
Select to apply for a separate loan *
Top up Loan covered by shares 4.95%
Repayment: €100.00 (Monthly)
Balance:
Select *

Amount Required

To be repaid

CALCULATE

Step 4 **Select new loan** or **Top up**. The top up loans will show your existing interest rate you may need to check with a loan officer if the loan you are applying for meets the conditions of that rate. Rate changes can be made to your loan application by our lending team after its submitted.

Online Loan Application

* Indicates Mandatory Field

Loan covered by shares 4.95% - YOU ARE TOPPING UP THIS ACCOUNT

Current Repayment	€100.00
Frequency	Monthly
Loan balance	<input type="text"/>

LOAN TOP UP DETAILS

Amount Requested	€15,000.00
Term	60 (Monthly)
Purpose	Loan covered by shares 4.95%
Existing Loan Balance	<input type="text"/>

New Repayment €299.34

New Loan Balance

APR	5.06%
Total Cost of Credit	<input type="text"/>
Total Amount Repayable	<input type="text"/>

Step 5 Calculating your repayments. The example used here is a top of of an existing covered loan. Covered loans are when you apply for a loan within the value of your savings this is our lowest interest rate at 4.95%. Covered by shares loans no not require any loan supporting documents. Photo ID and proof of address maybe loaded at the end if required.

Online Loan Application * Indicates Mandatory Field

Personal Details | Dependants | **Financial Info** | Payment Details | Declaration | ICB & CCR

Use the  button below to add entries to the list.

Income

Type	Frequency	Amount	Source
<input type="text" value="Select"/> *	<input type="text" value="Select"/> *	<input type="text" value=""/>	<input type="text" value=""/>

Expenditure

Type	Frequency	Amount	Description	Balance
<input type="text" value="Select"/> *	<input type="text" value="Select"/> *	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>

If applicable, enter Personal Loans, Mortgage and Rent details above

Online Loan Application * Indicates Mandatory Field

Personal Details | Dependants | Financial Info | **Payment Details** | Declaration | ICB & CCR

How would you like to receive your funds? *

How would like to repay your loan? *

Steps 9 and 10 Financial info section: add your income type from the list with frequency and source i.e employer name. Click the green+ button to add you can add additional income lines if applicable. Expenditure section add all loans, Flexi Fi hire purchase, mortgage or rent details.

How you want to receive your loan funds >EFT for DocuSign Cash or cheque collection>walk in

Choose your repayment option. If you have an existing standing order in place and are happy to amend this with your bank you can select walk in for this option and a loans officer will advise further. For new standing order follow the onscreen instructions

Online Loan Application

* Indicates Mandatory Field

Personal Details Dependants Financial Info Payment Details **Declaration** ICB & CCR

I declare that I am not indebted to any other Credit Union, Bank or Loan Agency either as a borrower or Guarantor, except as stated on this application.

I confirm that I have the financial means to repay this loan, and that it will be used for the purpose stated overleaf.

The statements herein are made for the purposes of obtaining the loan and are true to the best of my knowledge and belief.

I understand that an agreed amount of my shares may be held as collateral for this loan.

Online Loan Application

* Indicates Mandatory Field

Personal Details Dependants Financial Info Payment Details Declaration **ICB & CCR**

Irish Credit Bureau

ICB are using Legitimate Interests (GDPR Article 6 (f)) as the legal basis for processing of your personal and credit information. These Legitimate Interests are promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.

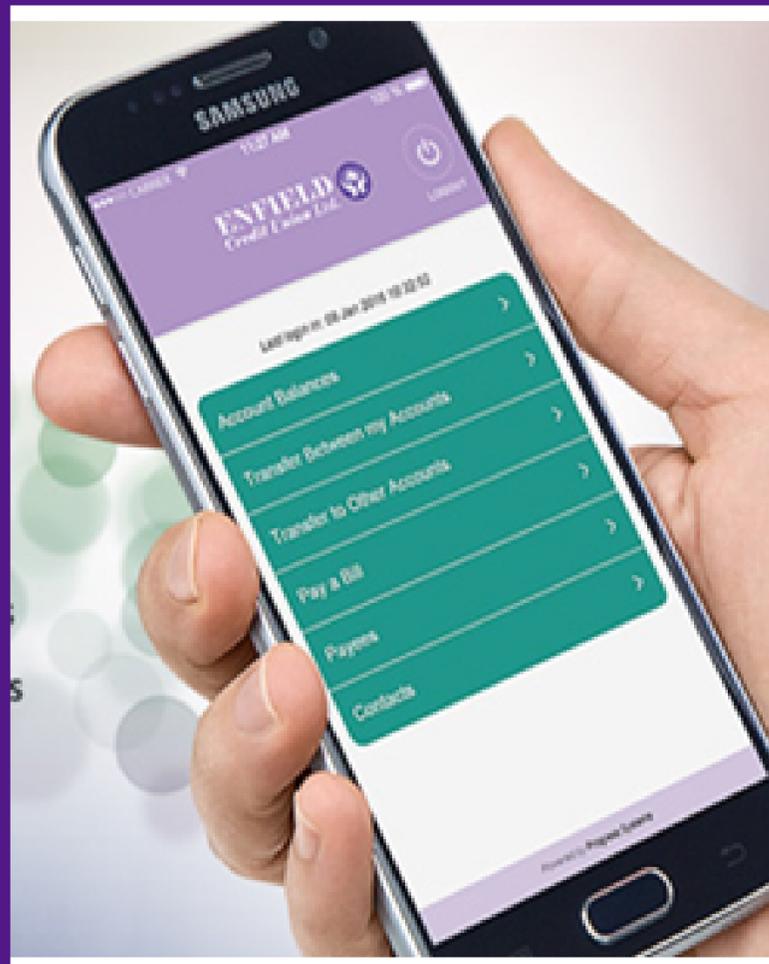
Please review ICB's Fair Processing Notice which is available at <http://www.icb.ie/pdf/Fair Processing Notice.pdf>. It documents who they are, what they do, details of their Data Protection Officer, how they get the data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (legitimate interests), what happens if your data is inaccurate and your rights i.e. right to information, right of access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal information.

Central Credit Register

Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements. The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see www.centralcreditregister.ie

I have read and understood the above terms and conditions *

Steps 11 and 12 You have now reached the end of the loan application process, tick the box when you have read the declaration terms and conditions. Submit the form and you will then be re-directed to the document uploader to add your supporting documents. Please note this step can be skipped if taking the covered loan option mentioned earlier in the guide.



We hope you found this user guide helpful. If you haven't already downloaded our free mobile app you can check it out in the App and Google Playstore. Our lending team are happy to help you through a loan process if you need any assistance at all please phone us on 046 9541296 or email loans@enfieldcu.ie

