Terms and Conditions

In these Terms and Conditions, the terms ‘we’ or ‘us’ or ‘the Credit Union’ refer to Core Credit Union Ltd.

Access to this website and the use of information contained on it is governed by the terms and conditions set out below. These terms and conditions are important and are for the protection of both you and the Credit Union. Please take the time to read the terms and conditions carefully. By accessing and using the site you will be deemed to have accepted these terms and conditions. If you do not agree to be bound by these terms and conditions, you may not continue to access and use this website or any of the features hereon, including but not limited to the web loan enquiry website.

By submitting a web loan enquiry through this website you confirm;

1. The information given by me on this web loan enquiry is made for the purpose of applying for and obtaining a loan; and
2. The information provided is true to the best of my knowledge and belief; and
3. I understand and agree that this web loan enquiry does not constitute an offer by the Credit Union and that any future offer is subject to the underwriting procedures of the Credit Union and the Terms and Conditions of any Credit Agreement; and
4. I understand that any pricing quoted in the web loan enquiry is indicative and may vary from the price quoted in any future Credit Agreement; and
5. I am fit to follow my normal occupation or duties.

Through our interactions with you the Credit Union will collect personal information, for example when you open an account; make a deposit; or apply for a loan. We will also collect information from others, such as credit bureaus (like the Irish Credit Bureau and/or Central Credit Register). To protect your information, we use security measures that comply with Irish law.

It is a necessary condition of a loan application that satisfactory credit checks and assessments be conducted by the Credit Union. These will include checks with a credit bureau or credit reference agency (such as the Irish Credit Bureau and/or Central Credit Register) throughout the application process. Consequently, where an individual enters a credit agreement with an ICB member, details of the individual’s performance in complying with the terms of the agreement are input to the ICB database, which may be accessed by all member institutions of ICB. Each time a person applies for credit from an ICB member, that institution accesses the ICB’s ‘credit file’ to ascertain the applicant’s performance under any pervious credit agreement with ICB members.

By submitting a web loan enquiry through this website you agree to the following;

1. I Authorise the Credit Union to process and retain data provided by me in respect of this application, to verify the information provided and to use it for the administration of any loan if approved.
2. I Authorise the Credit Union to seek and to provide credit reference searches, to record details of any transaction relating to a loan or other credit agreement which may result from this application with a credit reference agency (for example the Irish Credit Bureau and/or Central Credit Register) for a period of 5 years from the date of closure of the loan and ICB and/or CCR to record, retain and disclose to its members details of such searches for a period of one year.

1. I Authorise the Credit Union and their agents or assigns to process any information relating to me, either contained in this web loan enquiry or otherwise, for the purpose of assessing applications and administering any accounts I maintain with the credit union;
2. I acknowledge that the Credit Union and/or the ICB and/or CCR are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I consent to any such application being processed, recorded and retained by ICB and/or CCR.

When Switching Loans you must agree to the following;

1. I must be a member and open up a Current Account.
2. I must switch my bank loan to Core Credit Union.
3. My Loan payment must be mandated from my Core Credit Union Current Account.

We try to make sure that the information we have about you is accurate and up-to-date. Sometimes we may ask you to verify that the information we have remains accurate. If your information changes or you believe we have information which is inaccurate or not up-to-date, please let us know and we will change it. Under the Data Protection Acts you have the right to see the personal information we hold about you. We will charge you €6.35 for this.

While we have made all reasonable efforts to ensure that the information on the website is accurate at the time of inclusion we do not make any warranties, undertakings or representations as to the completeness, accuracy or reliability, availability, performance or functionality of the website or any of its contents. We neither accept nor assume any responsibility to you in relation to the contents of the website and we exclude all warranties, undertakings and representations (either express or implied) to the fullest extent permitted under applicable law. Any opinions or comments expressed on the website reflect our judgement at the date of issue and are subject to change without notice.

The information provided on the website does not constitute any form of advice, recommendation or arrangement by the Credit Union and should not be relied upon by you in connection with any financial or other decision. You should not rely on any information contained on the website in relation to a specific issue or decision without taking independent financial, banking, investment, accounting, legal or other advice from an appropriately qualified professional adviser.

You may not use this website in such a way so as to compromise the privacy of others, to impersonate another person or for purposes which are immoral, illegal or which destroy the integrity of any data or other computer based information or which would violate local or national laws of any country or the European Union.

Information appearing on this website is provided in accordance with and subject to the laws of the Republic of Ireland and the laws of the Republic of Ireland govern the conduct and operation of this website. The courts of the Republic of Ireland have exclusive jurisdiction over all claims or disputes arising in relation to, out of, or in connection with these terms and conditions, the information contained on this website, and any use made of that information. Any such claims or disputes shall be resolved in accordance with the laws of the Republic of Ireland. The distribution of information on this website may be restricted by local law or regulation in certain other jurisdictions. The information is not intended for distribution to, or use by, any person or entity in any such jurisdiction and persons accessing these pages should inform themselves about and observe any such restrictions. If you are in any doubt as to whether the website can be lawfully used by you, your continued access or use of the website is prohibited. In the event that any provision in these terms and conditions is held to be unenforceable or invalid, such provision shall be severed and the remaining provisions shall be enforceable to the fullest extent permitted by the laws of Republic of Ireland.

The Credit Union reserves the right to suspend or withdraw access to the website as a whole and/or any one or number of the services hereon without notice at any time and accepts no responsibility for the website not being available at all times.