

You can now sign your loan agreement from the comfort of your own home



1

Enter your **mobile number** and **email address** on the loan application and fill in a **BACs Authorisation** form.

2

If your loan is approved we will email your loan agreement via DocuSign and text you an access code.

3

If you are happy with the loan agreement, just click to select your signature style, and confirm.

4

Once completed we will arrange for your loan amount to be paid directly into your bank account (please allow 1 working day).

Ideal - especially if you are working during the week

Safe & Secure

Quick & Easy

Powered by



Join and apply @ www.sheffieldcreditunion.com

Alternatively:

Request an application form by popping into our city centre office or telephoning 0114 276 0787

You can also email admin@sheffieldcreditunion.com to request an application form



We now have a **Rotherham Office** (no cash service) on **Eastwood Lane, Rotherham, S65 1EQ**. Details on website

Opening Hours:

Monday 10am – 3pm

Tuesday 10am – 3pm

Wednesday 10:30am – 3pm

Thursday Closed

Friday 10am – 3pm

Saturday 9:30am – 12pm

Sheffield Credit Union Limited
16 Commercial Street
Sheffield S1 2AT

Authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and Prudential Regulatory Authority FRN213679C. A member of the Financial Services Compensation Scheme. Registered in England and Wales. Registered Number: 637C.

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**GREAT VALUE
LOANS FROM
£100 to £10,000**

Did you know our loans may be cheaper than your credit card?

Did you know our loans of up to £5,000 could be cheaper than a loan from your bank?

Did you know our members can save hundreds in interest each year?

All from your local Not-for-Profit provider



**Sheffield
Credit Union**

Savings and Loans across South Yorkshire



Starter Loans

- ◆ Apply for £100 to £1,000
- ◆ Available to new & existing members with no savings
- ◆ No limit on number of top-ups
- ◆ Minimum 16 weeks / 4 months repayments before applying for top-ups
- ◆ Interest of 3% per month (representative 42.6% APR)

Good Credit Record?
We can now offer loans
of up to £10,000!

All credit provided subject to status.
 Affordability and credit checks performed.

Save regularly for 12 weeks for access to our even cheaper and more flexible savings-based loans.

Gold Loans

Interest of 2%
 per month
 (representative
 26.8% APR)

- ◆ Apply for £100 to £10,000
- ◆ Start by borrowing up to 3 times your savings
- ◆ Available to new & existing members with savings
- ◆ No limit on number of top-ups & more freedom to apply when you want*
- ◆ Reduced rate of 12.7% APR on loans of over £3,000 (1% per month interest)

Loyalty Loans

Interest of 1%
 per month
 (representative
 12.7% APR)

- ◆ Apply for £100 to £10,000
- ◆ Available to members who have fully repaid 3 Gold Loans in full and been a member for 3 years
- ◆ Apply for more than 3x your savings if you have a good credit record
- ◆ No limit on number of top-ups & more freedom to apply when you want*
- ◆ Reduced interest rate of 9.4% APR on loans of over £3,000 (0.75% per month)

We have **reduced** the interest rates on our Payroll and Home-Owner Loans.
 We beat most high-street banks on loans of up to £10,000.

Example: APR & Interest Payable on a Loan of £4,000 over 3 years

Financial Institution	Representative APR	Interest Payable
Sheffield Credit Union	10.7%	£663.39
Santander	13.6%	£842.00
HSBC	18.9%	£1165.35
Yorkshire Bank	18.9%	£1165.35
NatWest	19.9%	£1226.84
Barclays	22.9%	£1410.29
TSB	23.6%	£1455.80
Lloyds Bank	24.9%	£1532.48

(Rates Correct as at 25/07/2016)

Representative Example:

Loan amount of **£4,000** with a monthly repayment of **£129.54** over a term of **36** months at a rate of interest per annum (fixed) of **10.25%**. This is equivalent to **10.7% APR** Representative. Total amount repayable is **£4,663.39**

Payroll Loans

- ◆ Available to members who work for an employer offering payroll deductions
- ◆ Should have good credit record to apply for £3000+
- ◆ Flexible repayments over a term up to 60 months

Home-Owner Loans

- ◆ Available to members who own their home and are in full time employment
- ◆ Should have good credit record to apply for £3000+
- ◆ Flexible repayments over a term up to 60 months