

HOW TO JOIN GRAMPIAN CREDIT UNION

- ✓ Visit our office @ 250 Union Street, Aberdeen and bring along two forms of I.D.
- ✓ Download and print forms from our website, complete the forms and post to us with required identification documents.
- ✓ Join Online at www.grampiancreditunion.co.uk

It costs just £5.00 to join. Thereafter, an annual fee of £6.00 each April to help cover the cost of running the Credit Union and your account.

ID Requirements :

One proof of address

Driving licence, bank statement*, utility bill*, council tax bill, HMRC notice of tax code, or benefit award letter.

AND

One proof of ID

A second document from the first list or: Passport, Birth Certificate, Police Warrant Card or National Entitlement Card.

* Documents must be less than 3 months old and posted to your home address. Online print outs are not accepted.



Online access to account @ www.grampiancreditunion.co.uk

FREE LIFE INSURANCE ON SAVINGS

Active members over the age of 16 are covered by our free life insurance. This means that we will pay out to your nominated beneficiary up to 2x your savings balance* upon your death. We'll also settle your outstanding loan balance*

*subject to age, health and terms.

WHO CAN JOIN GRAMPIAN CREDIT UNION



"Anyone who lives or works (paid or unpaid) in the Grampian Area i.e. Aberdeen City, Aberdeenshire and Moray"

Grampian Credit Union Ltd
250 Union Street
Aberdeen
AB10 1TN

admin@grampiancreditunion.co.uk
www.grampiancreditunion.co.uk

01224 561506



Grampian Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference no. 213701



Designed by Discovery Credit Union Ltd, Dundee



Mutual Financial Co-operative

Save, Borrow
Plan for tomorrow

WHO ARE GRAMPIAN CREDIT UNION

We are a local, not for profit, mutual financial co-operative - owned and run by our members. We were established in 1993 to provide a safe place for members to save and have access to affordable loans.

Our members include people from all parts of the community, living or working in the Grampian area

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our members' savings are fully protected under the Financial Services Compensation Scheme in the same way as banks and building societies.

WHAT MAKES US DIFFERENT



- ✓ Ethical and mutual membership.
- ✓ Member focused - not profit driven.
- ✓ A friendly, local service.
- ✓ Save as little or as much as you like.
- ✓ Fair way to borrow.
- ✓ Convenient ways to save



SAVE FOR TOMORROW

How will joining and saving help you?

- **Peace of mind** – knowing that you have savings to fall back on can help remove some of the stresses and strains that money worries can bring to all of us
- **Relax** – by giving you access to affordable credit when you want to borrow money
- **Achieve your goals** – by planning ahead for a holiday, a new car, Christmas or some of life's little luxuries
- **Gain confidence** – by feeling more in control of your finances

People helping people

By saving with us, you give us the means to reach out and help more people in the community and provide better services to all our members.

Dividend (it's like interest)

When we make a surplus or profit, we reinvest this in services and, if possible, we pay a dividend to each active member. This is decided at our Annual General Meeting (AGM).

Junior Saving Account

It's never too early to start saving! Once you have taken the decision to join, why not consider encouraging your children to save alongside you. Our junior savings accounts offer children up to the age of 16 a safe place to save.



Easy ways to save and pay



Cash (max £50) or Card at our office Direct Debit Standing Order Pay a benefit into your account From your wage
*Selected employers. Visit our website for more information.

BORROW FOR TODAY

We can help you pay for the important things in life such as further education, a holiday, a new car or home improvements.

Pay your loan direct from salary, by Direct Debit, Standing Order or direct from your benefit – affordable payments to suit you!

First Loan	Payroll Partner	Benefit Loan
Lending from £200 to £5000 Maximum term: 36 months	Borrow up to £1,000 Only for members who pay directly through their payroll	New borrower max: £250 Existing borrower max: £750
Loan Term Payment Cost £250 12mths £23.89 £36.44	Loan Term Payment Cost £250 12mths £25.12 £51.16	Loan Term Payment Cost £250 12mths £23.89 £36.44
✗ Based on savings	✗ Based on savings	✗ Based on savings
✓ After at least one month saving	✓ Borrow quickly -after first payroll deposit	✓ Apply for loan at the same time as member
✓ Easy to apply	✓ Easy to apply	✓ Easy to apply
✓ No early repayment fees	✓ No early repayment fees	✓ No early repayment fees
✓ Free Loan protection.	✓ Free Loan protection.	✓ Free Loan protection.
✓ Save as you repay	✓ Save as you repay	✓ Save as you repay

You must be willing to pay a benefit into your account and be in receipt of a min £100 per week

Terms and conditions apply. Loans are based on affordability. You will be required to provide the last 2 months bank statements for the household and the last 2 wage slips for all working members in the household.

Please ask us for full details or visit our website for the full range of loan products.

Loan calculation for illustration only. Contact the office for more accurate figures.