PUBLIC SERVICE CREDIT UNION LTD.
Working Together

Home Loan
Conditions:

- Minimum Loan €100,000
- Maximum Loan €500,000
- The current variable rate is **3.85% (APR 3.92%), capped at 4.40% (APRC 4.5%) for the first 3 years**
- First Time Buyers (FTB) Maximum LTV 90% (Both parties must be FTB)
  (Subject to property been mortgaged)
- Non First Time Buyers (NFTB) Loan to Value (LTV) 90%.
- Maximum Term 35 years
- First Time Buyers (FTB) Maximum Loan to Income (LTI) 4 times Annual Gross Salary
  (Subject to property been mortgaged)
- Non First Time Buyers (NFTB) Maximum Loan to Income (LTI) 3.5 times Annual Gross Salary
- Professional Valuation on the property required
- First Legal Charge in favour of Public Service Credit Union Ltd. on the property required
- Public Service Credit Union Ltd. Interest to be noted on Fire insurance cover on property
- All mortgage applications will need a mortgage protection policy assigned to PSCU covering full amount & term of the mortgage
- Principle Private Residence only
  (We do not offer Self-Build or Buy to Let mortgages)
- Republic of Ireland resident earning Euro income
- Member(s) must be in PAYE employment
- Property in Republic of Ireland only
- For Principle Private Residence/Family Home/Joint title, mortgage must be in joint names
- If married, you will need to submit a joint application
- Lending Terms and Conditions apply
- No penalties in early repayment of mortgage, pay of your mortgage early if you wish
- PSCU does not accept applications from Self employed applicants.

Credit Union Mortgages

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