

Capital Credit Union & CPA Ireland:

Frequently Asked Questions

Opening An Account

Can I join Capital Credit Union?

If you are a CPA Ireland Student, then yes you can join Capital Credit Union (CCU).

When you are asked how you are eligible to open an account with CCU, state that you study in the area and type in CPA Ireland's information.

How can I Join Capital Credit Union?

You can join at one of Capital Credit Union's branches, click [here](#).

Or you can open an account online with CCU [here](#).

What do I need to open an account?

You will need:

- Proof of ID
- Proof of Address – dated within the last 6 months
- €10 as a minimum share balance

The accepted forms of ID and Address can be found [here](#).

If you only qualify by studying in the area, you will need to provide your confirmation email from CPA Ireland confirming you are a student with them. Download this email and send it to members@capitalcu.ie as a PDF after you submit your membership application.

What Happens After I Submit The Application?

Upload your documents using ID Pal, you will receive the link in an automatic email.

A Member Services Officer will call you to confirm the account has been opened or if we need any additional information.

If everything is correct, the Member Services Officer will introduce you to Capital Credit Union and the benefits of being a Member.

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Applying For A Loan

When can I apply for a Capital Credit Union?

You can apply for a loan with Capital Credit Union [here](#) as soon as your account is opened.

Capital Credit Union grant loans based on repayment capacity, so if you can show affordability and have a clear Central Credit Register (CCR) rating, you are likely to get the loan.

What kind of loan can I apply for?

You can apply for any of Capital Credit Union's loans, but our Student Loan may be the best fit as a CPA Ireland Student.

Our Student Loan Rate is available at 6.5% on amounts over €500.

What do I need to apply for a loan?

Typically for loans under €5,000, you will need a clear CCR and a payslip.

However, this is at the discretion of the Loan Officer who may require further information.

What are some advantages of a Capital Credit Union loan?

The key advantages of a loan with Capital Credit Union are:

- Early repayment option
- Flexible repayment options
- Special Student Rate of 6.5%
- Free Loan Protection Insurance (T&Cs Apply)
- Fully online process from application to drawdown

Representative Example

€1,500 loan repayable over 2 years. Rate of interest 6.5% per annum variable. *APR (Annual Percentage Rate) 6.7%. 24 monthly repayments of €129.58 per month. Total amount payable is €1,554.99. Variable rates may increase which would cause the cost of credit to increase.

Terms and Conditions apply. Warning: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future. * APR = Annual Percentage Rate