GUIDE TO CUONLINE LOAN APPLICATION

The online application process only takes a few minutes. It is a fast, secure and efficient method of providing St Paul's all the information required to process your application. You can upload supporting documents and conveniently electronically sign your Credit Agreement and Health Declarations Forms.

BEFORE YOU BEGIN:

Your application cannot be processed until you upload the relevant documentation. You will need to have proof of income (Payslip). During the application you will need to complete the opening banking process or have bank statements to hand and ready to upload on your device. You will be asked to provide information on all of your existing loans, credit cards, and additional income for you. Don't worry if you forget to upload a document during the application you can use the Doc upload facility.
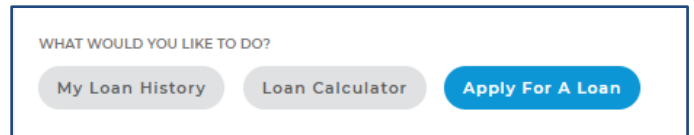
You are now ready to begin your online loan application!

1.

Sign in to your online account and select the **"Loans"** logo

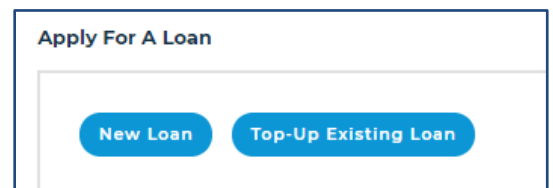on the left of the screen

2. Select **"Apply For A Loan"**

on the right of the screen

3. You can apply for **"New Loan"** which is a new loan in addition to any other loan that you may have, or
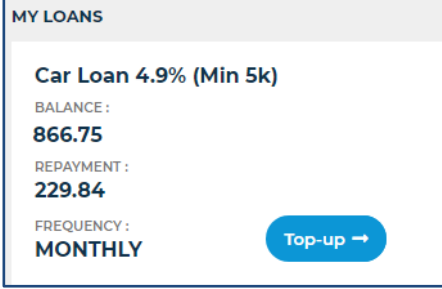
"Top-Up Existing Loan" which will top up an existing loan with the amount required and you can increase your repayments and/or duration as required.

Select the option required

Note: These buttons will remain visible at the top of the screen throughout the application and if you click on them again you will cancel your application and start a new one from the beginning.

4. If you selected **"New Loan"** continue to step 6 below

5.

MY LOANS

Car Loan 4.9% (Min 5k)

BALANCE :
866.75

REPAYMENT :
229.84

FREQUENCY :
MONTHLY

Top-up →

If you selected "**Top-Up Existing Loan**" you must now select the loan, from your list of current loans to the left, which you want to Top-Up.

Click the "**Top-up**" button on the loan to be Topped-up

6. Once you have selected the type of loan as above, proceed to complete all mandatory fields and select 'Proceed'.

We ask that you populate a detailed description as to the purpose of your application.

Note: You have the option here to specify where you wish the funds to be paid.

☑ I CONFIRM THAT I UNDERSTAND THE ABOVE STATEMENT.

NEW LOAN : FOR ACCOUNT NO 77944

Loan Amount*	
Duration (months)*	
Repayment Frequency*	Please Select...
Purpose*	Please Select...
Please explain the loan purpose*	

Loan Amount	Repayment	Total Amount Payable
	0	**0**

THE REPAYMENT DETAILS SHOWN ABOVE ARE A REPRESENTATIVE EXAMPLE ONLY

☐ I would like to specify where funds should be transferred.
OPEN BANKING

Proceed

7. Once you click 'Proceed' as above, you will be guided through 2 screens, where you can carefully input all the relevant data about yourself. Please take care to ensure that all fields are completed correctly and to the best of your knowledge.

It is also at this stage where you will be provided with the option to upload your payslip or any other documentation.

YOUR ADDITIONAL INCOME

PLEASE PROVIDE ADDITIONAL INCOME DETAILS BY CLICKING ON THE ADD NEW INCOME BUTTON BELOW. ENSURE THAT DETAILS ENTERED ACCURATELY. FAILURE TO DO SO MAY RESULT IN YOUR APPLICATION BEING DELAYED OR REJECTED.

Add New Income

UPLOAD DOCUMENTS - YOU CAN UPLOAD DOCUMENTS HERE TO SUPPORT YOUR APPLICATION

YOU MUST UPLOAD DOCUMENTS HERE TO SUPPORT YOUR APPLICATION
YOU MUST UPLOAD THE FOLLOWING DOCUMENTS
2 PAY/PENSION SLIPS FOR APPLICANT
3 MONTH BANK STATEMENT WHERE NOT PROVIDING 'OPENING BANKING'
YOU MUST UPLOAD THE FOLLOWING RELEVANT DOCUMENT IF YOU ARE UPDATINGADDRESS.
PROOF OF ADDRESS - RECENT UTILITY BILL/BANK STATEMENT ETC. LESS THAN 6 MONTHS OLD

Choose file

Submit Document

8. Terms and Conditions: If you are satisfied with the T&C's and wish to proceed with the loan application, Click "I Agree to the terms and conditions as per above" and "Submit"

Please note that Opening Banking is a quick, secure and convenient way to provide St Paul's with the bank statements needed. You can give your consent by clicking 'I would like to connect to my current account' and follow the on screen steps.

☐ I agree to the terms and conditions as per above.

PROVIDING ACCESS TO YOUR 'OPEN BANKING' WILL RESULT IN A QUICKER LOAN DECISION. JUST 'TICK' AND CONFIRM BELOW.

3 REASONS TO USE 'OPEN BANKING': SECURITY·SIMPLICITY·SPEED

PLEASE NOTE: JOINT APPLICATIONS SHOULD NOT USE OPEN BANKING.

⚡ TO START THIS QUICK AND EASY PROCESS CLICK ON THE CONNECT BANK ACCOUNT BUTTON BELOW.

🔒 YOU WILL BE ASKED TO PROVIDE YOUR BANK DETAILS. DON'T WORRY WE WON'T SHARE THEM WITH ANYONE.

🔒 ONCE YOU HAVE GIVEN YOUR CONSENT WE'LL SECURELY LOG INTO YOUR BANK USING AN ENCRYPTED END TO END CONNECTION AND RETRIEVE YOUR ACCOUNT DATA.

☐ I would like to connect to my current account.

Back **Submit**

Notification emails: After submitting your application you will receive secure online messages during the assessment process to advise you that your loan application has been received and that it is being processed.

When the loan has been approved you will receive a message advising *"You have received an online document"*

Your application is now submitted!

VIEWING YOUR LOAN DOCUMENTS AND SIGNING YOUR CREDIT AGREEMENT & ECCU FORM

Once a member has been in touch to inform you that your application has been successful, you will be provided the opportunity to sign all forms online.

HOW TO SIGN

📋€
Documents
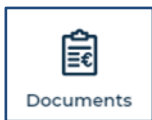
Log in to cuOnline and Click the **Documents Logo** on the left of the screen.

DOCUMENT(S) TO PRINT

Account	Date	Document Description
XXXXX	DD/YY/YYYY	Pre-Contractural Information

On the **Documents to Print** Field, click on the

Pre-Contractual Information Document to review it

DOCUMENT(S) TO SIGN

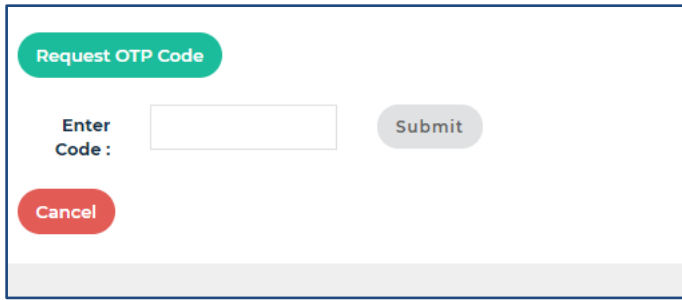| Account	Date	Document Description	
XXXXX	DD/MM/YYYY	ECCU Health Declarations	**Sign Document**
XXXXX	DD/MM/YYYY	Credit Agreement	**Sign Document**

Previous **1** Next

On the **Documents to Sign** Field,

- Click on the **Credit Agreement** and/or **ECCU Health Declarations** Document to review them

If you are satisfied with the Documents and wish to proceed with the loan you can electronically sign the documents:

- Click the green **Sign Document** button for each

On the **Sign Document** field

- Click the green **Request OTP Code** Button.

  (You will receive an SMS text message to your registered mobile phone number with the One Time Passcode - OTP).

- Enter the OTP in the **Enter Code** box
- Click the **Submit** button.
- Repeat the process to sign the second document

Joint Account Signatures: **The second member of a Joint Account must also review the documentation of the loan application and** Sign **the Credit Agreement and ECCU Health Insurance Forms by one of the following:**

A - e-signature: The second member logs in, independently, to their own cuOnline Account where they can review and sign the Credit Agreement and ECCU Form by e-signature as described above. (**Note:** The second member of the Joint Account must be the first name on another St. Paul's account to have online access)

OR

B - Print & Sign: You print the Credit Agreement from the **Documents to Sign** section, and both of you sign the Form where required. You also download the ECCU Health Insurance Form from **Downloadable Forms** as described above, and the second member completes and signs it. You can upload the forms using the doc load facility or, you can post the forms freepost to:

CK 424, BUSINESS REPLY, St. Paul's Garda Credit Union Loans Office, Boreenmanna Road, Cork. T12 TN67

Loans are subject to approval; Terms & 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.

St. Paul's Garda Credit Union Limited is regulated by the Central Bank of Ireland.