

Student Account

HSSCU'S STUDENT ACCOUNT!

Free Current Account

Student Lifestyle Loan

Worldwide Debit Card

Scholarships

New HSSCU App

Overdrafts

Online Shopping



Health Services Staffs
Credit Union

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Tel: 01 677 8648 or Lo Call 1890 677 864 email: info@hsscu.ie
Branches listed on www.hsscu.ie

Health Services Staffs Credit Union Limited is regulated by the Central Bank of Ireland

Student Account Info

HSSCU is delighted to launch our very 1st **STUDENT ACCOUNT!** Whether you are a healthcare student, have joined because you live or study in our Dublin 6 or Dublin 8 common bonds or you joined HSSCU as a family member – we are here for you. Students between the ages of 16 – 25 (inclusive) can take advantage of a free current account, global debit card, student lifestyle loans, online shopping and more! (T&Cs apply) What's better – you can access all of this from home. Remember, if not yet a member, you can apply in minutes at www.hsscu.ie/join-us-online/

Free Current Account

We are offering a **FREE CURRENT ACCOUNT** to our student members! Once a member, you can apply for a current account when you login to our online banking. You will have instant access to your money through our Mastercard® Debit Card and mobile app. HSSCU's current account enables you to pay bills, withdraw cash, shop online, pay at point of sale and more. Also, you can take advantage of Mastercard Priceless! This gives you amazing benefits and discounts in Ireland and around the world (visit www.priceless.com)

- ▶ Easy Sign-Up
- ▶ Debit Card (Mastercard®) - Globally Accepted
- ▶ Overdraft (Up to €5,000, subject to approval)
- ▶ Secure Online Shopping & Contactless Payments
- ▶ Pay Wages Into Current Account
- ▶ Set Up & Manage Standing Orders & Direct Debits
- ▶ Full Control with Mobile App, eStatements & eFee Advices
- ▶ Transfer Funds Between Accounts
- ▶ Cashback





Worldwide Debit Card

You also get a **FREE DEBIT CARD!**
Shop online, get cashback, tap your card, withdraw from ATMs, use abroad and more with HSSCU's new, stylish, globally accepted **DEBIT CARD.**

New HSSCU App

HSSCU'S NEW APP allows you to login via fingerprint login and Face ID - on both Apple and Android! Here you can set up payees, view balances, transfer funds, apply for loans, check statements, send secure messages to HSSCU and much more – at the touch of a button.



HSSCU

Student Lifestyle Loan

Study is stressful, so you need to live a little. Students aged 18 – 25 can borrow up to €15,000 for your needs. You can apply for a discounted **STUDENT LIFESTYLE LOAN** by phone, online or by visiting a HSSCU branch.

What Can I Get With a HSSCU Student Lifestyle Loan?

- ▶ Laptop / Tablet / Headphones Etc.
- ▶ Holiday
- ▶ New Phone
- ▶ Car
- ▶ Concert/Festival Tickets
- ▶ Whatever suits you!



Loans are based on your ability to repay and not what you have in savings. **Please note:** Verification of your independent income will be required in order to get a HSSCU Student Lifestyle loan.

Term	Loan Amount	Monthly Repayments	Total Interest	Total Amount Payable
3 Years	€3,500	€106.48	€333.16	€3,833.16
5 Years	€12,000	€231.99	€1919.62	€13,919.62

All figures are for illustrative purposes only

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.

*Terms & conditions apply. **Annual Percentage Rate

Check out our Online Loan Calculator at: www.hsscu.ie

Overdrafts

OVERDRAFTS can make your life a lot easier! You must have a current account in order to apply for an overdraft. To apply for your **OVERDRAFT**, HSSCU's credit team will need an up-to-date 3 month bank statement and a recent payslip. On occasion, HSSCU's credit team may need to ask for further information. An overdraft is a short-term way to borrow money via your current account. **OVERDRAFTS** help when your finances get a little tight and offer you peace of mind. HSSCU offer you an overdraft on your current account from €200.00 up to €5,000.00. Subject to approval. An **OVERDRAFT** facility fee of €25 per annum or per overdraft approval (whichever is the more frequent) will be applied. **OVERDRAFTS** are subject to approval from HSSCU's credit team and are not available to persons under 18 years of age.



Scholarships

We also offer annual **SCHOLARSHIPS!** Supporting members with their educational pursuits is extremely important to HSSCU. We provide €50,000 in **SCHOLARSHIP** funds each year. Whether studying for a degree, diploma, masters or any further education course, you can apply for a HSSCU **SCHOLARSHIP**. So far we have helped members pursue physiotherapy courses, art courses, disability studies and more. We also help fund education courses with **HSSCU EDUCATION LOANS** and our annual **BETTY NOONE MEMORIAL BURSARY**.

T&CS:

Important Information: In order to open a Student Current Account and avail of a fee concession, you must be aged 16 – 25 years, resident in the Republic of Ireland and in full time third-level education. If you are 16 or 17 years of age, we require the consent of your parent or guardian for you to open an account. Fees and charges apply for using your Debit Card for purchases and cash withdrawals in a foreign currency. Terms and Conditions apply. For overdrafts and loans, you must be 18 years or older. Lending criteria, terms and conditions apply. A parental/guardian guarantee may be required. *Mastercard and Priceless are registered trade marks, and the circles design is a trade mark of Mastercard International Incorporated. This card is issued by Transact Payments Limited pursuant to licence by Mastercard International. Your Credit Union is regulated by the Central Bank of Ireland.*

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Registered Office: 5 High Street, Christchurch, Dublin 8, D08X7T1

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