Health Services Staffs Credit Union

KREDIT

NEWSLETTER



MORE THAN €2,000 WORTH OF PRIZES IN THIS ISSUE!!

See inside for details on our latest competition!

Made By Our Members

Kredit – Autumn/Winter 2026

This book is 100% recyclable and is sourced from sustainable forestry

UPDATE FROM OUR CEO

As we reach the end of another financial year, I would like to update you on HSSCU's performance, developments across the wider credit union sector and our plans for the future.



Another Successful Year for HSSCU

Our financial year 2025/26 has been another hugely successful year for HSSCU, with continued strong growth in lending, savings and membership, reflecting the confidence and trust our members place in us.

While these results are very encouraging, we cannot assume this growth will continue indefinitely. Competition from the major banks, digital financial providers and Buy Now, Pay Later services continues to increase. At the same time, regulatory developments, including the revised Consumer Protection Code, the Digital Operational Resilience Act (DORA) and the proposed digital euro, are adding to the challenges facing financial institutions.

These developments bring increased costs and a need for continued investment in our people, technology and services.

To meet these challenges, we must continue to strengthen and scale our credit union, building the resilience necessary to compete effectively while maintaining the personal service, competitive products and member-focused values that distinguish us.

Our growth is about ensuring that HSSCU remains financially strong, efficient and capable of meeting our members' changing needs.

Developments in the Wider Credit Union Sector

The Irish credit union sector continues to change, with the number of individual credit unions declining as organisations recognise the benefits of consolidation and greater scale.

Increasing regulation, technology costs and changing member expectations are placing growing demands on credit unions, particularly smaller institutions.

HSSCU has a successful history of accepting transfers of engagements from other credit unions. These transfers have strengthened our organisation, broadened our membership and enabled us to develop our services while protecting our cooperative values.

Proposed Transfers of Engagements

We are currently at an advanced stage of a proposed transfer of

engagements from **RTÉ Credit Union** to HSSCU, having undertaken a comprehensive due diligence and regulatory approval process.

We expect to bring this proposal to our AGM in January 2027, with detailed information circulated to all members beforehand.

We have also recently commenced discussions with **First Tech Credit Union** regarding a potential transfer. These discussions are at an early stage, and a final decision is not expected until later in 2027.Both proposals are consistent with our long-term strategy of building a stronger, more sustainable credit union. **Any transfer must be in the best interests of our existing members and those joining us.**

Looking to the Future

Our priorities remain focused on improving digital services, expanding our lending products, and enhancing the overall member experience. We will continue to invest in our future while carefully managing costs to ensure that our growth delivers lasting benefits for members.

HSSCU's success is built on the loyalty of our members, the commitment of our staff and the dedication of our volunteer directors. I sincerely thank you all for your continued support.

Our ambition is not simply to be one of Ireland's larger credit unions, but to be one of its strongest, most progressive and most member-focused financial institutions.

I look forward to another successful year as we continue building a credit union that serves our members today and is well prepared for tomorrow.

Sean Hosford

Chief Executive Officer
Health Services Staffs Credit Union

AGM DATE CHANGE

Please note that our AGM has been rescheduled to Tuesday the 19th of January 2027. This is to facilitate a proposed Transfer of Engagement with RTE Credit Union. So, there will be no meeting in December this year and our AGM notification will issue closer to the new AGM date. The venue remains the same as:
The Radisson Blu Royal Hotel, Golden Lane, Dublin 8.
On Tuesday the 19th of January 2027.

Health Services Staffs Credit Union

Scholarship Winners 2026

We are delighted to announce the recipients of our 2026 HSSCU Higher Education Scholarships who will share €50,000 in funding to support their third-level education!

After careful consideration, we are thrilled to announce that 5 winners and 3 runners-up have been selected as this year's scholarship recipients. Every applicant should be proud of the effort and commitment demonstrated throughout the application process.

2026 SCHOLARSHIP WINNERS



'Thank you so much for believing in me and giving me this wonderful opportunity. I truly appreciate it and will work very hard'

Amanda Hendrick
Psychotherapy and Counselling, IICP TALLAGHT



'I'm a carer, working part time and this has helped me to return to education without financial stress.'

Naomi Walsh
Autism Studies, University College Cork



'Growing up in the Philippines, I learned early that education is not just about earning a qualification, but about creating a better future for yourself and for the people you hope to serve.'

Katherine Manalili
MSc in Neonatal Nursing, RCSI



Ruby-Jo Byrne
MSc in Neonatal Nursing, RCSI



Judy McCarthy
PhD, Doctor of Philosophy, University College Dublin

WITH THE FOLLOWING AS RUNNER UP:

Esther Gbemisola Olawuyi - General Nursing

Robert Grendon - LL.M. International and European Law

Claire Devoy - Bachelors of Medicine and Surgery

We are incredibly proud to support these members as they take the next step in their educational journeys. We wish each of them every success in the years ahead and look forward to seeing all they achieve.

All of this year's Scholarship winners have been contacted directly. While only a small number of applicants could be selected, we would like to thank every member who applied and encourage you to apply again. The quality of applications received was truly inspiring, and we are grateful to everyone who took the time to share their educational goals and aspirations with us.

We would also like to extend our sincere thanks to all applicants and encourage those who were not successful this year to apply again in 2027 if eligible.

Scholarship Applications 2027

Applications for our 2027 Scholarships will open at the beginning of summer 2027. As a reminder, applicants must be HSSCU members to apply. If you are not yet a member, now is the perfect time to join and become part of a community that supports education, opportunity and lifelong learning.

If you have a student at home that will be doing their leaving cert next year – they should open an account with HSSCU now (see conditions below) in plenty of time for next year. The 6 months of transactions can catch people out.

IMPORTANT INFORMATION

A few key conditions to remember ahead of applying next year;

- Prospective applicants are required to have joined HSSCU prior to March 1st in the year of application.
- The applicant must be a member – they can't apply using their parents account number.
- A minimum balance of €50 (excluding the entry fee for HSSCU's Member Prize Draw) must be maintained in this account for a minimum of 6 months prior to the application closing date.
- There must be a minimum of one transaction per month (not including the Member Prize Draw) on the applicant's account.





Christmas Savers

Christmas savers were paid out in the middle of November this year, with over €3m being transferred directly into members' bank accounts.

OVER 2,800 MEMBERS
HAVE SAVED OVER
€3 MILLION
FOR THIS CHRISTMAS!

So, if you'd like to open a Christmas Savings account scan the QR Code or download an application from our website under Forms & Downloads at www.hsscu.ie.

SCAN QR

If you pay via payroll, you'll also need to include an updated deduction form. If you pay directly from your bank, a Direct Debit mandate will be required. If you return your completed form now, your account should be set up to begin in January 2027.

PRIZE DRAW AND HOW IT WORKS!

You will need to have savings in your main share account as the €2.75 cost of the draw is deducted from your savings normally by the middle of each month. You will have to maintain **a minimum balance of €52.75** in your **share** account to participate in the draw.

The onus is on you to ensure you have sufficient funds in the account to participate in the draw as deductions will stop once the balance reduces to less than €52.75, so please monitor the savings levels in your account to ensure your continued participation in the draw.

This is also important for those of you who wish to ensure they maintain the **Death Benefit Insurance (DBI)** cover whereby **a minimum balance of €300** in shares or deposits is required to maintain cover.

For those of you close to these minimum balances and wish to continue to participate in the draw it is important that you lodge at least €2.75 into the account at the start of each month to cover the monthly prize draw deduction.

MEMBER PRIZE DRAW

CONTINUES TO PAY OUT OVER €1 MILLION IN PRIZES ANNUALLY

The following table highlights the €20,000 winners so far in 2026. As you can see the winners are located across the country. We still have 3 more winners to announce this year as well as our bumper annual Christmas Draw. Last year we changed the €500 prizes to €600 each for our 1,000 lucky winners. So, keep an eye on our website, social media channels and your email when we announce the next batch of winners at the start of December. Not in the prize draw yet? Join today and you too could be in with a chance to win!

SCAN QR

MEMBER PRIZE DRAW WINNERS SO FAR IN 2026

Jan: Bronagh Wilson (Retired St. Loman's Hospital)

Feb: Tony Mac Carthaigh (Rialto Community Drug Team)

Mar: Brid McNevin (St Ita's)

Apr: Amanda Claire Hanley (Cabra Resource Centre)

May: Disney Jacob (Dundrum Mental Hospital)

June: Ian Farrell (Irish Rail)

July: Amanda Barry (Dept. Housing & Local Government)

August: Marion Bransfield (Fermoy Community Hospital)

September: Louise Griffin (HSE East)

COMPLIANCE MATTERS:

Account Dormancy

An account will be flagged as dormant when there has been no Member initiated transaction on the account for a period of 3 years.

Prevent your account going dormant by doing a transaction – you can do a lodgement over the phone with your Debit card of a minimal amount such as €5/€10.

If your account has already gone dormant you will need to reactivate it to access your funds or avail of services within HSSCU.

To reactivate you will need to provide:

- Up-to-date Photo ID such as passport or driver's licence.
- Up-to-Date proof of address such as utility bill, bank or credit card statement, letter from Government dept dated within the last 6 months
- Carry out a transaction on your account (lodgement or withdrawal).

It is important that you keep your account active. By doing a regular transaction (once a year even) you will prevent the account going dormant.

ARE YOUR PERSONAL DETAILS UP TO DATE?

This includes your Email Address, Phone Number and Residential Address.



FORGOTTEN ACCOUNTS

We want to reconnect members with money they may not realise they still have in dormant accounts. If you know any friends, family, or colleagues who might have an account they've forgotten about, please ask them to reach out to us. There could be funds in such an account that people are unaware of and with the current cost of living, all additional funds are welcome.

WHAT HAPPENS TO YOUR MONEY WHEN YOU DIE?

Nominations Form

This is a unique facility for credit union members. Credit unions have a nomination facility whereby if you are over 16 years of age, you can nominate someone to receive the property of your credit union accounts upon your death. This is of benefit if the member dies without leaving a will as the property left in the credit union will not have to pass through the sometimes lengthy intestacy process.

- You may nominate a person(s) of choice to receive your property presently up to a maximum value of €27,000 in Republic of Ireland. Any amount in excess of €27,000 will form part of your estate.
- Probate will be required to release any balance over €27,000 to your estate.
- You may change the details of your nomination as often as you like. A completed nomination must be signed and witnessed. Ask in the office and a staff member will help you complete the relevant form and witness your signature. The most recent nomination is the valid nomination.
- A nomination is not revocable or variable by the terms of your will or by a codicil to your will.
- The nominated property does not form part of a deceased person's estate.
- A nomination is automatically revoked when your nominee dies before you. In this case, you should consider completing a new nomination. If you do not, your property in the credit union may form part of your estate.
- Where your personal circumstances change (e.g., marriage, divorce, or separation) you should review your nomination at that time.
- A nomination is automatically revoked by your subsequent marriage.

Message for Nominations: having it in place makes things easier at a difficult time.

Please be sure to have a nominations form completed on your account. Unsure if you have already done it? Please give us a call and a member of staff will be happy to help.



DEATH BENEFIT INSURANCE – HOW DOES IT WORK?

No one likes to think about death, be it your own or that of a loved one, but the simple fact is a bereavement can result in very significant expenses and financial worries for loved ones, at a difficult time. HSSCU cares about its members and as such provides a service called Death Benefit Insurance (DBI) to help pay for these expenses.

DBI is a unique service to help pay for end of life expenses. The benefit, which is currently €3250, is normally paid directly to the undertakers in the event of a members death.

Coverage & Eligibility

Most members will be included if:

- They have joined the credit union before age 70 in good health or while actively and regularly carrying out their normal occupation or duties and,
- They continue to be a member of the credit union and maintain the minimum amount of savings (€300 for an adult and €50 for under 16's) in their account as required by the credit union for inclusion in DBI.

Once you are included for DBI you will continue to be insured as long as you remain a member of the credit union, maintain the minimum savings balance and HSSCU keeps the service in place.



Don't forget:

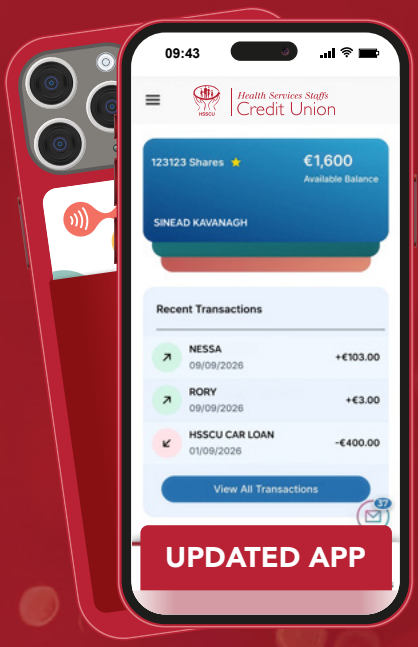
From the 1st of January 2027 the qualifying balance will be increased to € 300 for all adult members. Juvenile members (under 16) will remain @ €50. If you hold a balance of less than €300 in your shares/ deposit accounts you will need to increase the balance to a minimum of €300 by 1st January 2027 to retain cover.

APP UPDATES

We are continuing to update our app and enhance the member experience using the app. Areas that have undergone a change this year include:

- Home screen has been refreshed
- Accounts screen, providing easier viewing of accounts, access to statements and the ability to favourite your most used account.
- Loan application screens.
- In the area of accessibility work is ongoing to help ensure an app that is usable by all.

Be sure to log in and familiarise yourself with the app and the changes listed above. It is an area we are continuing to work on, creating a better member experience. The biometric feature for logging in are a great tool that streamlines usage.



BETTY NOONE BURSARY

Our Betty Noone Bursary continues to grow in popularity with our members. We had 830 entries this year of which 645 were successful with €145,0543 paid out to members resulting in an average of €225.00 per person per application. This scheme covers areas such as extra curricular for children such as swimming/dancing lessons, summer play schemes /activity camps, 3rd level fees for college, night classes as well as Driving lessons. Please remember that this is for course completed - any fees or courses you have just started will fall into next years scheme.

FREE ONLINE COURSES AVAILABLE

On International Credit Union Day in October we launched the free financial literacy courses that cover a variety of personal finance topics. To offer this we have partnered with Alison Financial.

Four online, self-paced CPD-accredited courses are on offer. The aim of these courses is to help empower learners of all ages in a free and easily accessible way.

This free initiative which looks to support our members improve their financial literacy skills. Helping them to be better informed about their options when it comes to managing both day-to-day and longer-term financial planning.



The Course

"On The Money" is a course that credit unions across the country have developed in partnership with Alison.com, the world's leading free online learning platform.

The initial course offering will focus on key areas of personal finance, including:

- Phishing and Scam Awareness
- Credit and Debt Management
- Budgeting and Cash Management
- Saving, Investing and Financial Goal Setting

Alison

Programme Design

The courses will be delivered through an online learning platform and can be accessed at any time, allowing learners to progress at their own pace. The programme is designed to support people of all ages and backgrounds, including students, families, community groups, retirees and anyone seeking to improve their financial knowledge.

The negative impacts of financial illiteracy are far-reaching, from poor decision-making and limited retirement readiness, to vulnerability to frauds/scams, higher stress levels and growing inequality. Financial literacy remains a critical issue in Ireland. HSSCU wants to play a positive role in helping to increase financial literacy levels.

These four courses are part of a wider selection of over 6,000 courses available on the platform.

Get Started Today

Head to our website and get started today, the courses can be found at https://www.hsscu.ie/alison-financial/ or scan the QR code.

SCAN QR

Cheeky Monkeys (0-5)





Terrific Tigers (6-11)



Groovy Giraffes (12-15)

Youth Zone

We hope you are enjoying the puzzles and quizzes.

WORD-SEARCH

W	R	F	Q	Z	S	L	E	I	G	H	S
S	D	W	J	T	F	X	S	T	M	R	E
A	H	M	I	S	T	L	E	T	O	E	I
G	L	H	N	I	A	E	U	X	R	I	D
H	R	U	G	E	E	B	E	V	S	N	N
L	O	V	L	A	L	C	V	N	G	D	Q
T	O	E	E	S	V	E	L	K	Q	E	F
V	F	H	B	W	E	W	R	S	H	E	D
W	T	D	E	L	S	N	O	W	R	R	W
A	O	H	L	W	P	Y	O	L	V	A	N
X	P	M	L	H	P	U	D	D	I	N	G
S	Q	X	S	A	N	T	A	J	P	B	Z
N	M	S	M	S	N	P	X	L	D	M	N

Can you find the hidden words?

- JINGLE BELLS
- MISTLETOE
- REINDEER
- ROOFTOP
- SANTA
- SLEIGH
- SNOW
- PUDDING
- ELVES



One4all Gift Cards

MOVIE COMPETITION

WIN A €50 ONE4ALL VOUCHER,
by answering the question below:

Name the Character above?

Have your parent/guardian email your answer to kredit@hsscu.ie with your name, age, address and account number along with their name and contact number.
Closing Date: 31/12/2026

Congratulations to Maisie Hurley who correctly answered the question from the last issue of Kredit. Maisie has WON A ONE4ALL VOUCHER



Draw your own Christmas Reindeer!



HSSCU MEMBERSHIP IS OPEN TO ALL MEMBERS OF YOUR FAMILY. INCLUDING PARTNERS AND CHILDREN. MEMBERSHIP ISN'T JUST FOR CHRISTMAS, IT LASTS A LIFETIME!

Parents to share with us via social media #hsscu @hsscu

Deposit Guarantee Scheme - Depositor Information Sheet

Basic information about the protection of your eligible deposits:

Eligible deposits in Health Services Staffs Credit Union Ltd are protected by:
The Deposit Guarantee Scheme (DGS) (1)

Limit of protection:
€100,000 per depositor per credit institution (2)

If you have more eligible deposits at the same credit institution:
All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000(2)

If you have a joint account with other person(s):
The limit of €100,000 applies to each depositor separately (3)

Reimbursement period in case of credit institution's failure:
7 working days (4)

Currency of reimbursement:
Euro or, for branches of Irish Banks operating in another member state of the EEA, the currency of that member state.

To contact Health Services Staffs Credit Union Ltd for enquiries relating to your account:
Health Services Staffs Credit Union Ltd, 5 High Street, Christchurch, Dublin 8.
Tel: 01 6778648
Or : 0818 677 864
Email: **info@hsscu.ie**

To contact the DGS for further information on compensation:
Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01F7X3
Tel: 0818 681 681
Email:
info@depositguarantee.ie

Additional information

(1) Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your eligible deposits would be repaid up to €100,000.

(2) General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Deposit Guarantee Scheme. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

(3) Limit of protection for joint accounts

In the case of joint accounts, the limit of €100,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above €100,000 for

six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

(a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
(b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy and retirement benefits;
(c) the depositor's marriage, judicial separation, dissolution of civil partnership and divorce;
(d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at **www.depositguarantee.ie**

(4) Reimbursement

The responsible Deposit Guarantee Scheme is:
Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01F7X3.
Tel: 0818 681 681
Email: **info@depositguarantee.ie**
Website: **www.depositguarantee.ie**

It will repay your eligible deposits (up to €100,000) within 7 working days from 1st January 2024 onwards, save where specific exceptions apply. Where the repayable amount cannot be made within 7 working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within 5 working days of a request. Access to the appropriate amount will be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under **www.depositguarantee.ie**

Other important information

In general, all retail depositors and business are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

Avoiding Festive Fraud

As Christmas approaches, excitement fills the air with festive decorations, shopping, and the anticipation of gatherings with family and friends. However, this time of year also sees a rise in fraudulent activities, as scammers take advantage of the busy Christmas period.

1. Stay informed about common scams

Knowledge is your best defence against fraud. Familiarise yourself with common scams:

- **Online shopping scams:** Fraudulent websites may offer unbelievable deals on popular items. Always verify the legitimacy of a site before making a purchase.
- **Phishing emails and SMS:** Cybercriminals frequently send emails and SMS messages that appear to be from trusted retailers, encouraging you to click links or share personal details. Avoid clicking on links in unsolicited emails or texts, it's safest to delete them immediately.
- **Charity scams:** Christmas inspires generosity, but be careful where you donate, confirm that any charity you support is genuine.

2. Use secure payment methods

When shopping online or instore, choose safe payment options. Avoid using wire transfers or sending cash, as these methods usually offer no protection if you become a victim of fraud.



3. Verify websites and retailers

Before completing a purchase, check that the website is secure. Look for "https://" in the URL and a padlock icon in the address bar, both indicate a secure connection. Review customer feedback and ratings as well. If a site has numerous negative reviews or lacks an online presence, it's best to avoid it.

4. Monitor your accounts regularly

Keep a close eye on your bank and credit card statements. Regularly reviewing your financial accounts can help you detect unauthorised transactions early. If you spot anything suspicious, report it right away. Setting up transaction alerts can also help you track account activity in real time.

5. Be wary of holiday deals

Everyone loves a bargain, but be cautious when encountering discounts that seem unusually large. Scammers often use unbelievably low prices to lure victims. Research the average prices of items you want to buy to help identify genuine offers. If a deal looks suspicious, it's best to walk away.

The holiday season should be a time of fun, not stress over potential scams. By staying informed and using secure payment methods, you can greatly reduce your risk of being a victim to fraud.

HAVE YOU CONSIDERED SWITCHING YOUR MORTGAGE?

For those of you who may be considering switching please see an outline of what our Mortgage product looks like:

SWITCHER MORTGAGE PRODUCT DESCRIPTION:

- Interest rate is 3.85% (APR 4.40%) Capped Variable Rate
- Max Loan to Value (LTV) is 80%
- Max Value of Switcher Mortgage would be €700,000.00
- Minimum value of Switcher Mortgage would be €50,000.
- Max term 35 years or up to 70 years of age.
- It must be for principal private residence.
  - Not for self builds.
  - Buy to let mortgages not allowed.
  - Property must be in Republic of Ireland.
- Mortgage Protection policy is required to cover the potential total mortgage balance with HSSCU.



Please visit our website for more details: Mortgages - Make Your Dream Home a Reality – HSSCU

2 NEW MORTGAGE PRODUCTS:

A 5 Year Fixed Rate and 5 Year Green Fixed rate.

These products will be available in January 2027.

So please watch our social media channels when we will announce the rates involved.

WARNING: You should consider the total cost of the mortgage and any applicable incentive included in a mortgage offer.

WARNING: If you do not keep up your repayments you may lose your home.

WARNING: Your interest rate may increase and the amount of your mortgage repayments may increase as a result.

WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit report, which may limit your ability to access credit, a hire purchase agreement, a consumer hire agreement or BNPL agreement in the future.

Health Services Staffs Credit Union

HAPPY CHRISTMAS TO ALL!

Christmas Loans

Get a head start on your Christmas planning! This is always a very busy time of year, so we encourage members who wish to borrow for Christmas to apply as early as possible.

Applying early helps ensure you'll have the funds you need, especially if you have a Santa list to fulfil. While we always do our best to process loan applications quickly, Christmas is our busiest season. Please help yourself and our HSSCU lending elves by applying in plenty of time.

Christmas Loan example

Amount	Term	Repayments Monthly	Total Repayments	Total Cost of Credit	APR
€2,000	12 Months	**€174.44**	€2093.27	€93.27	8.83

All figures are for illustrative purposes only

Loans 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 report, which may limit your ability to access credit, a hire-purchase agreement, a consumer-hire agreement or a BNPL-agreement in the future.

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





COMPETITION

SCAN THIS QR CODE OR FOLLOW THE LINK TO ANSWER THE QUESTION BELOW.

€2,000 IN PRIZES!

SCAN QR CODE TO FIND OUT MORE

31st of December '26
Closing Date!

4 PRIZES OF €500

As HSSCU is celebrating reaching a remarkable milestone of over 80,000 active members we want to mark the occasion with a prize draw exclusive to our members.

The winning prizes will be lodged directly into your account so you can withdraw at your leisure.

Simply answer this question: What is the new qualifying savings balance required to retain DBI cover?

To answer you can scan the QR Code above or go directly to forms-link to submit your entry:
https://forms.cloud.microsoft/e/PrVzFLx24i

Terms and conditions apply. Full details available at **hsscu.ie**

Health Services Staffs Credit Union

2027 CAR LOAN

Electric, hybrid, or petrol, whatever your choice, HSSCU can help you get on the road. Start planning for your new car in 2027 today.



Greenify Transport



Car Loans

Check out our loan calculators at www.hsscu.ie

APPLY TODAY

Warning: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit report, which may limit your ability to access credit, a hire-purchase agreement, a consumer-hire agreement or a BNPL-agreement in the future.

Loans subject to approval. Terms & Conditions apply.
Health Services Staffs Credit Union Ltd. is regulated by the Central Bank of Ireland.

Registered Office, 5 High Street, Christchurch, Dublin 8. D08X7T1
Tel: 01 677 8648 Email: info@hsscu.ie
www.hsscu.ie

Made By Our Members