



About Us

Our legal name is Kilcock-Kilcloon & District Credit Union Limited, with a registered office at The Square, Kilcock, Co Kildare, W23 Y016. We trade as Kilcock Credit Union. We are regulated by the Central Bank of Ireland for the provision of the services of a credit union under Reference 344CU and to provide the services of an investment intermediary under Reference C13889. If you wish to contact us please write to the Manager at the above address, or email us at info@kilcu.ie or visit www.kilcu.ie and use the online Contact Us form.

Regulated Activities

We are authorised to provide a range of financial services including the taking of savings and deposits, the provision of credit and provision of investment intermediary services. We also provide other services such as insurance referrals which are not regulated.

Central Bank Codes of Conduct

We are not governed by the Consumer Protection Code, but as a credit union we abide by the principles of that code. We are governed by the Minimum Competency Code which sets out the minimum standards expected of all officers of a credit union. We must act in accordance with the Credit Union Act 1997, as recently amended by the Credit Union Amendment Act 2023.

Personal Data

We gather and process your personal data in compliance with data protection law and any Notices we show you or Consents we may ask you to agree to.

Conflicts of Interest

It is our policy to avoid conflicts of interest in connection with the provision of any service or product we supply to you. Where a conflict arises, we will advise you in writing before providing the relevant service or product. If we do not advise you, you are entitled to assume that no conflict arises.

Default

Where you default in your obligations to us, we may notify you of such default and request you take action to rectify the situation to our satisfaction. If we deem that any action does not sufficiently address the default, we may seek to enforce your obligations through legal proceedings or through the enforcement of any guarantee or security given in respect of those obligations.

If we seek enforcement, we will do so in accordance with the terms and conditions of the product or service we have provided and any applicable Central Bank of Ireland code or consumer credit law.



Fees and Charges

We do not apply fees or charges to any of the products or services we provide other than those relating to our Current Account and Debit Card services. We do charge rates of interest on credit that we provide, which varies based on the type of credit being requested. Details of our interest rates can be found at www.kilcu.ie.

Compensation Schemes

Members of Kilcock Credit Union are afforded protection under the Deposit Guarantee Scheme (DGS) which is administered by the Central Bank of Ireland. The Scheme is funded by credit institutions, including us. The DGS protects eligible deposits and savings up to a limit of €100,000 per Member. For additional information on the DGS please refer to www.depositguarantee.ie.

The Investor Compensation Scheme is administered by the Investor Compensation Company Ltd (ICCL) and it deals with funds or investments owed by Kilcock Credit Union to its Members in connection with investment services. The maximum amount that can be claimed is 90% of any financial loss, certified by the Administrator at ICCL, up to a maximum of €20,000 per Member. For additional information on the ICCL Scheme please refer to www.investorcompensation.ie.

Complaints

If you have a complaint in relation to any service or product provided by us, you should outline that complaint in writing to the Complaints Officer at the above address. We commit to fully investigating any complaint we receive. In the event you are dissatisfied with the outcome of your complaint, or it is not resolved within 40 business days of registering the complaint, you are entitled to refer your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2.

Changes to Terms of Business

Where there are any material changes to these Terms of Business, we will notify affected Members as soon as possible. This notification may be provided via our website, social media channels, email or letter.