

*Voluntary Consumer Protection Code for Credit Unions - Response to Consultation Paper 32*

*Name: Leixlip & District Credit Union*

*Address: 44 Main Street,  
Leixlip  
Co. Kildare*

*Chapter of Code: Chapter 4 – Arrears and Guarantees*

*Provision Number: 2*

*Sub-provision (if appropriate):*

Comments:

Clarification is required on the section that advises that members who have defaulted on their Repayments **must** be advised of relevant credit counseling services.

At what stage of the process should members be advised of relevant credit counseling services. Should This be in a final letter to the member before taking legal action?

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*Chapter of Code: Chapter 4 – Consolidation of Loans*

*Provision Number: 9*

*Sub-provision (if appropriate):*

**Comments:**

The section which states that a member must be provided with a written indicative comparison of the Total cost of continuing with the existing facilities and the total cost of the consolidated facility on Offer could prove very difficult.

As a credit union we would not have the facilities to do a comparison with another financial institutions Costs. Would we be relying on the member to provide us with the costs involved in their loans.?

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*Chapter of Code: Chapter 2 – Terms of Business*

*Provision Number: 8*

*Sub-provision (if appropriate): F&G*

**Comments:**

Would terms of business need to state such charges as foreign exchange charges, Drafts, Entrance fees For becoming a member, Solicitors Fees, Unpaid cheque charges. Etc.

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*Name: Leixlip & District Credit Union*

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*Chapter of Code: Chapter 5 - Advertising*

*Provision Number: 11*

*Sub-provision (if appropriate): A*

Comments:

- a) The credit union's independence or the independence of the information it provides.

We would like clarification on this statement.