

Are you experiencing repayment Difficulties?

At Ennistymon & District Credit Union we understand that when lending money to our members it is probable that the members' financial and personal circumstances are going to change during the term of the loan. The longer the term of the loan the greater the probability of the change in circumstances. While we hope that member's circumstances will always change for the better, we accept that there will be occasions during the term of the loan that some members will experience financial and personal difficulties that affect their ability to meet their loan repayments as expected.

If you are worried that you won't be able to meet some or all your next repayment it is critical that the first thing you do is contact the Credit Control Unit of Ennistymon & District Credit Union to update us on your circumstances and consider the various options that are available to help you through this difficult time. Contact us at (065) 7071 126 and we will listen and guide you through the options available to you.

"Our goal is to work with you to achieve an appropriate resolution to your financial difficulties"

Independent Financial Advisory Services

The Irish government together with the Central bank of Ireland have brought in a number of laws and regulations to assist people experiencing financial difficulties.

At this time you may have many questions about your specific circumstances. The following are a list of information sources which may be of assistance to you.

Central Bank of Ireland

The Central Bank of Ireland (CBI) are responsible for regulating the financial services market. The Code of Conduct on Mortgage arrears is an example of such regulation. A full copy of the code is available to download from their Website www.centralbank.ie

The CBI can also be contacted by calling 0818 681 681 or +353 (0)1 224 5800

Citizens Information Board

The Citizens information gives information and advice on the broad range of public services available to Irish citizens from the state. These cover rights under being made redundant, social welfare entitlements and other rights as a consumer. They can be contacted on **0818 07 5260** or visit www.citizensinformation.ie

Mabs – Money Advice and Budgeting Service

Mab's is the state's money advice service. They provide free advice and assistance to people experiencing financial difficulties. They can also provide information on the recent Insolvency legislation and can assist members in preparing Prescribed Financial Statements. They can be contacted at **0818 07 2000** or visit www.mabs.ie

Abhaile – www.mabs.ie/abhaile/

This website is provided jointly by Mabs and Abhaile and is a very important source of information for members who have a mortgage and are experiencing financial difficulties, or believe that they will in the near future due to changing circumstances.

Department of Social Protection

Any member who has experienced a change to their personal or financial circumstances should make an appointment to meet with a representative at their local Intro office. To find out where the closest office to you **visit** [MyWelfare Homepage](#)

Free Legal Advice Centre (FLAC)

FLAC provides basic free legal services in the areas of social welfare, credit and debt and public interest law. It is important when considering an Alternative Payment Arrangement, or other alternative solution that members seek independent Legal advice as well as financial advice. FLAC can be contacted on **tel: +35319061010** or visit www.flac.ie

Competition and Consumer Protection Commission (CCPC)

The CCPC is a statutory body which is charged with protecting the interests of consumers. The CCPC is a source of useful information that helps consumers understand their rights when purchasing goods and services and may assist members in managing their money and making more informed consumer decisions. They can be contacted on **01 402 5555** or visit www.ccpc.ie

Insolvency Service of Ireland – (ISI)

The ISI is a state body that is charged with the responsibility for all matters concerning the Personal Insolvency legislation 2012. They are charged with informing borrowers of their rights and informing them of the legal remedies available to borrowers who find themselves in financial difficulty. They also maintain the various Registers for each of the Insolvency Protocols. A register of approved Personal Insolvency Practitioners is also available on their website. They can be contacted **by visiting** www.backontrack.ie or Freetext **GETHELP** to **50015** or for more information: www.isi.gov.ie

Information line: 01 764 4200

Financial Services & Pensions Ombudsman

The Financial Services & Pensions Ombudsman is an independent body which deal with complaints from consumers about their dealings with regulated financial service providers such as Ennistymon & District Credit Union Limited. It is a free service and they can be contacted on **tel: +35315677000** or by visiting www.fspo.ie

Office of the Revenue Commissioners

It may be helpful for members who have experienced a change in their circumstances to contact the revenue commissioners to ensure that they have maximised their entitlement to tax credits. To find relevant numbers visit www.revenue.ie