Mulcair
Credit Union

YOUR MORTGAGE JOURNEY STARTS HERE!



SCAN ME

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Thinking about Buying, Moving or Building?

Whatever your plans, talking to our mortgage team early can help you understand your options and plan your next steps with confidence.

1 

Buying Your First Home

Understand your budget, deposit requirements and how to prepare for your application.

2 

Moving or Switching

Explore your mortgage options when moving home or considering a mortgage switch.

3 

Building or Renovating

Talk to us about financing your self build or home renovation project.



Start with a conversation

You don't need to have everything worked out before speaking to us.

We're here to guide you through every step of your mortgage journey.

Come in and talk to our mortgage team!

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Your Mortgage Journey in 4 simple steps

We make the process straightforward.
Heres what you can expect when you apply.

1 

Talk to us

Meet with our mortgage team for a friendly, no obligation chat about your plans and options.

2 

Prepare

We'll help you understand how much you may be able to borrow and what you'll need to get your application ready.

3 

Apply

Submit your application. We assess your details and keep you informed every step of the way.

4 

Move In

Once approved we finalise your loan and you get the keys to your new home.



You're not just another loan

We're here to guide you, support you and help make your home goals a reality.

Lets take the next step together.

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How much could you borrow?

The amount you can borrow depends on your income, your regular commitments and your ability to repay. Here's a general guide.



First-Time Buyers

You can usually borrow up to

4 TIMES

your gross annual income



Second-Time Buyers

You can usually borrow up to

3.5 TIMES

your gross annual income



Joint Applications

We assess applications based on

COMBINED INCOME



Want to know how much you could borrow?

Come in and speak with our mortgage team for a personalised assessment.

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Deposit & Key Lending Criteria

You'll Typically Need

Deposit
A minimum deposit is usually required depending on the Loan to Value limit.

Mortgage Protection
We require you to have a mortgage protection policy in place.

Home Insurance
Buildings insurance is required before drawdown.

Valuation
A valuation of the property is required.

Legal Security
A first legal charge over the property is required.

Key Qualifying Criteria

- You must be over 18 years of age.
- We assess your application based on income and repayment capacity.
- Maximum term 35 years (up to age 70).
- Loan to value (LTV) up to 90% (i.e. minimum 10% deposit).
- A home insurance policy is required before drawdown.
- A completed mortgage loan application and all required documentation are required.
- All loans are subject to approval.

Other costs to Budget for:

Stamp Duty
Stamp Duty is a government tax charged at a percentage of the property purchase price. The amount payable depends on the property value and applicable rates.

Conveyancing Fees
Conveyancing fees are solicitors' fees and related legal costs involved in purchasing the property. It is advisable to consult with your solicitor for an estimate.

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Why members choose Mulcair Credit Union

Local Decisions

Mortgage decisions are made locally by people who understand our community.

Member Focused

Our goal is to serve members rather than maximise profits.

Competitive Mortgage Rates

Competitive rates designed to make homeownership more affordable.

Flexible Repayments

Flexible repayment and overpayment options give you greater control over your mortgage.

Dedicated Support

From your first conversation to drawdown and beyond, we're here for you.

Local Service

Talk directly with our local mortgage team whenever you need guidance.

Local Advice. Local Decisions. Local Support.

That's the Mulcair Credit Union Difference.

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Representative Example

The following example is for illustrative purposes only and is based on a variable rate mortgage. Your own circumstances may be different.

EXAMPLE DETAILS

Loan Amount	Term	Variable Interest Rate
€150,000	**25 YEARS**	**4.50%**

APRC	Loan Term	Monthly Repayments	Total Interest
4.59%	**25 YEARS**	**€833.90**	**€100,131**

Total Amount Repayable	
€250,131	APRC (Annual Percentage Rate of Charge) includes the interest rate and certain other costs associated with this mortgage.

IMPORTANT INFORMATION

- This is a variable rate mortgage. Your monthly repayments may go up or down.
- The APRC is correct as at 1st July 2026.
- Your home may be repossessed if you do not keep up repayments on your mortgage.
- A minimum deposit is required.
- Home insurance is required
- Mortgage protection is required.
- Borrowing is subject to approval. T's & C's Apply.

Warning: Your home is at risk if you do not keep up the payments on a mortgage or any other loan secured on it. 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. Warning: If you do not keep up your repayments, you may lose your home. Warning: The cost of your monthly repayments may increase. Warning: The payment rates on this housing loan may be adjusted by the lender from time to time where your rate is variable. Ts & Cs Apply. All loans are subject to approval. Mulcair Credit Union LTD. is regulated by the Central Bank of Ireland.

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TALK TO OUR LOCAL MORTGAGE TEAM



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Let's Talk Mortgages

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