Drogheda Credit Union – Green Mortgage Legal Fee Rebate

Terms & Conditions

1. **Promotional Period**
   This offer is available from **1** February 2026 to 31st December 2026 inclusive or sooner if decided by Drogheda Credit Union Ltd.

2. **Eligibility**
   To qualify for this legal fee rebate, applicants must:
   a. Be a member of Drogheda Credit Union
   b. Apply for and draw down a Drogheda Credit Union Green Mortgage during the promotional period
   c. Have a mortgage amount between €200,000 and €500,000
   d. Meet all standard lending, underwriting, and affordability criteria
   e. Have a property that meets Drogheda Credit Union's Green Mortgage eligibility criteria

3. **Rebate Amounts**

Mortgage Amount	Maximum Legal Fee Rebate
€200,000 – €299,999	Rebate of €1,000 applies
€300,000 – €399,999	Rebate of €1,500 applies
€400,000 – €500,000	Rebate of €2,000 applies

4. **Nature of the Rebate**
   This rebate is a promotional benefit only. It does not form part of the mortgage contract and does not affect the interest rate, APR, or repayment structure of the loan.

5. **Proof of Legal Fees**
   Members must provide valid documentary evidence of legal fees paid (e.g., a solicitor's invoice or receipt). The rebate will not exceed the amount of legal fees actually incurred.

6. **Payment of Rebate**
   a. The rebate will only be paid after full mortgage drawdown.
   b. The rebate will only be paid after the first scheduled mortgage repayment has been successfully made.
   c. Payment will be made by electronic funds transfer to the member's nominated account.

7. **One Rebate per Mortgage**
   Only one rebate is available per mortgage account.

8. **Non-Transferability**
   The rebate is non-transferable and may not be exchanged for any other benefit.

9. **Non-Combination**
   This offer cannot be used in conjunction with any other mortgage promotion unless explicitly stated by Drogheda Credit Union.

10. **Cancellations & non-completion**
    If a mortgage does not complete, is withdrawn, or is cancelled prior to drawdown, no rebate will be payable.

11. **Early Redemption / Clawback Provision (Updated)**
    If the mortgage is redeemed in full, refinanced, transferred, or otherwise discharged within twenty-four (24) months of the initial drawdown date, Drogheda Credit Union reserves the right to recover the full amount of the legal fee rebate from the member.

12. **Misrepresentation**
    Drogheda Credit Union reserves the right to refuse or reclaim the rebate where any information provided by the applicant is found to be false, incomplete, or misleading.

13. **Availability & Amendments**
    This promotion is subject to availability and may be withdrawn, amended, or extended at any time at the discretion of Drogheda Credit Union.

14. **Tax**
    Any tax liability arising from the receipt of this rebate is the sole responsibility of the member.

15. **Governing Law**
    These Terms & Conditions are governed by Irish law and Drogheda Credit Union Ltd. Is regulated by the Central Bank of Ireland.

Green Mortgage Legal Fee Rebate

Member Summary – Drogheda Credit Union

Buying or building an energy-efficient home can come with significant upfront costs. To support our members, Drogheda Credit Union is offering a legal fee rebate on our Green Mortgage for a limited time.

How It Works

If you draw down a Green Mortgage with Drogheda Credit Union between 1 February 2026 and 31st December 2026, you may qualify for a contribution towards your legal fees, based on the size of your mortgage:

Mortgage Amount	Legal Fee Rebate
€200,000 – €299,999	**Up to €1,000**
€300,000 – €399,999	**Up to €1,500**
€400,000 – €500,000	**Up to €2,000**

What Is a Legal Fee Rebate?

A legal fee rebate means we will contribute towards the cost of your solicitor's fees once your mortgage has completed.

It:
✓ Helps with upfront costs
✓ Does not affect your interest rate
✓ Does not change your repayments
✓ Is not added to your loan

Who Can Apply?

To qualify, you must:

✓ Be a member of Drogheda Credit Union
✓ Apply for and draw down a Green Mortgage between 1st February and 31st December 2026
✓ Borrow between €200,000 and €500,000
✓ Meet our standard lending and affordability criteria
✓ Purchase or build a qualifying green / energy-efficient property

How & When Is the Rebate Paid?

- The rebate is paid after your mortgage is fully drawn down
- It is paid after your first repayment is made
- You must provide proof of legal fees (e.g. your solicitor's invoice)
- The rebate is paid directly to your nominated bank account

Important Things to Know

- This is a limited-time promotional offer
- One rebate per mortgage
- The rebate cannot be transferred or exchanged
- If your mortgage does not complete, the rebate will not be paid
- If your mortgage is repaid in full within 24 months, we may reclaim the rebate

Why Choose Our Green Mortgage?

Our Green Mortgage is designed to reward sustainable choices while giving you:

✓ Competitive rates
✓ Local decision-making
✓ Personal service
✓ No hidden fees
✓ Support for energy-efficient homes

Want to Know More?

Speak to our lending team in Drogheda Credit Union or visit our website for full Terms & Conditions.