



What is  
Smart Money Cymru  
Community Bank?

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Smart Money Cymru Community Bank is a financial cooperative owned by its members. When you become a customer and open an account with us, you have shares and are one of the owners along with the rest of our community! Smart Money Cymru is a secure, ethical and convenient place to put your savings and access affordable loans, even if you have been refused credit elsewhere. As members, you share in the success of your community bank through the annual dividend we pay to savers.

## Open a share account with us today

- You can apply online or in branch for a loan up to £15,000 – competitive rates, no fees and no charges for early repayment (subject to status and affordability checks).
- Your savings are safe and secure – Smart Money Cymru is regulated by the Financial Conduct Authority and is a member of the Financial Services Compensation Scheme.
- You can save regularly through standing order, payroll deduction via your employer, cheque or cash, we even accept deposits using debit cards! You choose!!
- Online instant access to your savings whenever you need your money.
- Or, if you want to leave your savings untouched, why not take out a low-cost loan secured against your savings?!
- Excellent dividend rates on savings (0.75% in 2021!).
- Regular and long-term savers may be eligible for our members' death benefit which can double-up your savings (up to £5,000 maximum) – ask for details!



Loan  
**£5,500**  
Repayment  
**£182.68**  
per month\*



Loan  
**£500**  
Repayment  
**£50.24**  
per month\*\*





**Smart Money Cymru Community Bank** is a Trading Name of Smart Money Cymru Credit Union Ltd (mutual society number 163C) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority - Firm Reference Number 213370. Savings are covered by the Financial Services Compensation Scheme up to £85,000.

\*Paid back over 36 months. Total amount payable is £6576.42. Monthly Interest Rate 1% APR-12.7%. Credit subject to affordability checks. No early payment fees or charges.

\*\*Paid back over 12 months. Total amount payable £602.75. Monthly Interest Rate 3% APR-42.6%. Credit subject to affordability checks. No early payment fees or charges.

For more info  
please get in touch:

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[smartmoneycymru.co.uk](http://smartmoneycymru.co.uk)

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64-66 Cardiff Road  
Caerphilly, CF83 1JQ

**Tredegar Branch**  
Aneurin Bevan House  
40 Castle Street  
Tredegar, NP22 3DQ

**Blackwood Branch**  
Wesley Street Car Park  
Blackwood, NP12 1PP