



RIGHT WAY
CREDIT UNION

PEOPLE > SAVINGS > LOANS > COMMUNITY

www.rwcu.co.uk

info@rwcu.co.uk

Paisley: 0141 889 7442

Greenock: 01475 734 655

We can help you with...

- > Savings Account
- > Affordable Loans
- > Christmas Savings
- > Online Account Access
- > Budget Planning Tools
- > Payroll Partnership
- > Free Savings & Loans Protection Insurance*



Scan the QR code to Join



Can I join Right Way Credit Union?

You can join Right Way Credit Union if you live within the West of Scotland, in postcode areas PA, G, ML and KA.

How do I join?

You can join online via our website www.rwcu.co.uk or you can join in one of our offices.

Does it cost money to join?

You will be asked to make a minimum £11 deposit to your account, £6 membership fee and £5 to keep in your account. From October 2024 the membership fee will be £1 per month (This amount may be subject to change - members will be notified).

How much do I need to save?

We ask that members save around £2 per week (£10 per month) or whatever you can afford to save.

What is the Christmas Savers Account?

The Christmas Savers Account is a locked account. The account is locked from December until November. The funds will be paid out to your nominated bank account in November, just in time for Christmas.

When can I apply for a loan?

New members are required to be saving for 8 weeks (2 consecutive months) before applying for their first loan. Members can apply for a loan up to £15,000 (subject to change). Loans are based on affordability (Ts&Cs Apply). For top-up loan enquiries, please email info@rwcu.co.uk

How do I repay my loan?

If your loan is approved a team member will get in touch with you however, the easiest and most efficient way to repay is via Standing Order from your bank.

Can I access my account online?

Yes, you can download our Mobile App by visiting www.rwcu.co.uk, or you can log in to our member area via our website and access your account 24/7.

Is my money safe?

Yes. Right Way Credit Union is authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority Firm Ref: 446350. As part of the Financial Services Compensation Scheme (FSCS) your savings up to £85,000.