

Golf Club Membership Finance



Scottish Golf and Capital Credit Union (CCU) have partnered together to provide a simple and ethical finance option to help golf club members spread the cost of their annual membership.

Golf Club Benefits

-  No financial risk to the club for non-payments
-  Full loan amount paid upfront to the club
-  No extra admin, CCU handles loans directly
-  Boost membership, upsell, and enhance retention

Golfer Benefits

-  Spread the cost of membership
-  Quick approval online and phone support
-  Open to golfers meeting affordability criteria
-  Competitive interest rates with no hidden fees

Scan the QR code to opt in and express your club's interest.



The Journey



- 1. Opt in**
Opt into the free service using the Scottish Golf form.
- 2. Apply**
Golf Club member completes a simple online application to join the Credit Union and apply for finance.
- 3. Authorise**
Capital Credit Union complete the required checks and issue a decision and finance agreement.
- 4. Sign**
Golfer electronically signs the finance agreement, and their preferred payment method is set up.
- Complete**
As soon as the member's loan is successful, the full loan amount will be transferred to the golf club's bank account.

Representative Example	
Loan Advance	£800
Repayment Instalments	£70.93
Number of Payments	12
Frequency of Payments	Monthly
Representative APR	11.6%
Annual Rate of Interest	11.6%
Total Charge for Credit	£51.15
Total Amount Repayable	£851.15

Capital Credit Union (based on £800 at APR of 11.6%)

Capital Credit Union Partnership – FAQs

Is there a financial cost to the club if it signs up for this?

No. There is no cost or liability for the club to use this service.

How do I opt into the service?

Scan the QR code to express your club's interest.

How quickly will the golf club receive the funds?

As soon as the member's loan is successful, the full loan amount will be transferred to the golf club's bank account. This is usually within 24 hours of the golfer returning a signed agreement. The player's CDH number will be used as a reference number so that the golf club can track who has paid.



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Did you know?

Capital Credit Union does not charge fees to set up the loan and we provide free loan protection insurance on every loan (T&Cs apply)