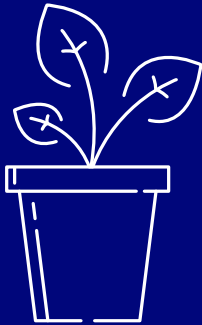


Business



**Green Business
Loan**



**Bank of
Ireland**

Are you looking to make your business 'Green'?

Making your business more energy-efficient can be an effective way of reducing operating costs while being kinder to the planet.

The Bank of Ireland Green Business Loan offers discounted finance to businesses who want to implement energy-saving initiatives in order to reduce their carbon footprint and their costs, for example, LED lighting to replace fluorescent lights or more energy-efficient heating and cooling systems which can reduce reliance on oil and gas.

Grants available through the Sustainable Energy Authority of Ireland* may also help you with the cost of making your business more energy-efficient.

Borrowers may need to confirm or provide proof of work being undertaken to enhance sustainability or retro-fit their business in order to qualify for a Green Business Loan.

Features

- ▶ Flexible repayment terms
- ▶ We can tailor loans to suit your cash flow
- ▶ Borrow from €5,000 to €300,000 per business
- ▶ Variable Interest Rates of 5.81% (Unsecured) or 4.81% (Secured)¹
- ▶ No arrangement fee
- ▶ Terms between 3 and 7 years

Rep example 1:

A Green Business Loan of €300,000 at a secured rate of 4.81% over a 7 year term will require 84 monthly repayments of €4,210.75. The total cost of credit is €53,703.00. Total amount repayable: €353,703.00.

This discount would represent a saving of €5,370.25 over a 7 year period when compared with the non discounted rate.

¹ The interest rates quoted include a discount of 0.5% off the margin that the Bank applies to the Small Business Agri Rate for loans up to a maximum of €300,000.

* Bank of Ireland is not responsible for the information on third party websites.

Rep example 2:

Green Business Loan of €50,000 at a unsecured rate of 5.81% over a 7 year term will require 84 monthly repayments of €725.22. The total cost of credit is €10,918.48. Total amount repayable: €60,918.48.

This discount would represent a saving of €997.08 over a 7 year period when compared with the non discounted rate.

Who can apply:

The Green Business Loan is aimed at enabling businesses who are seeking funding support up to €300,000 for green initiatives that are environmentally focused.

Existing Bank of Ireland Customers

If you're an existing Bank of Ireland customer, all we need is a completed application. If we need more information from you before making our lending decision, we'll get in touch.

New Bank of Ireland Customers

If you're a new business customer, we'll need the following:

- ▶ A completed application
- ▶ The business' last 3 years' certified accounts
- ▶ 6 months business bank statements
- ▶ 6 months personal bank statements (if your personal account is not already with Bank of Ireland). For Sole Traders, this will include any personal accounts you may have in your name or jointly with someone else. For Limited Company accounts this may include personal accounts of the Directors and Owners of the business.

How to apply

- ▶ Apply online for amounts up to €120,000 at bankofireland.com/greenbusinessloan
- ▶ Or call our dedicated phone team on 1890 365 222.
- ▶ For amounts over €120,000 arrange a meeting at your local branch

Level of security required and rate applicable, will be determined by the amount, purpose and term of facility, in conjunction with the nature and value of the security being offered. Lending criteria and terms and conditions apply. Over 18's only.

Maximum credit of €120,000 available for online applications.

WARNING: The cost of your repayments may increase.

WARNING: If you do not meet the repayments on your credit facility agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Bank of Ireland is regulated by the Central Bank of Ireland.