

Business

Green Business Loan



**Bank of
Ireland**

Are you looking to make your business or farm 'more green'?

Making your business or farm more sustainable 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 or farms who want to implement green initiatives in order to reduce their carbon footprint and their costs, for example, solar technology, LED lighting to replace fluorescent lights, rainwater harvesting technologies and waste reduction initiatives.

To qualify for a Green Business Loan, borrowers must provide proof of sustainability enhancement or business retrofitting work (invoice or purchase order) which will be mandatory as part of the loan application.



* The interest rates include a discount of 0.30% off the margin that the Bank applies to the Small Business Agri Rate (SBAR) for loans up to a maximum of €1,000,000. The SBAR rate is a BOI reference rate under SME Regulations. For up to date SBAR rates please visit [boi.com/referencerates](https://www.boi.com/referencerates).

Features & benefits

- ▶ Loan amounts from €1,000 to €1,000,000
- ▶ Standard Term Loan up to 7 years
- ▶ Discounted rates*
- ▶ No arrangement fee

Who can apply?

Our **Green Business Loan** is aimed at enabling businesses that are seeking funding support up to €1,000,000 for green initiatives that are environmentally focused.

Loan purpose

The purpose of each loan must align to one of the six green eligibility criteria categories aligned with Bank of Ireland's Sustainable Finance Framework which include:

- ▶ Sustainable food and agriculture
- ▶ Green commercial buildings
- ▶ Sustainable water and wastewater management
- ▶ Energy efficiency
- ▶ Clean transportation
- ▶ Renewable energy

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.

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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, terms and conditions apply. Over 18's only. Maximum credit of €500,000 available for online applications and over the phone. For amounts greater than €500,000 contact your Relationship Manager or local branch.

Typical examples of how you might utilise or use your loan may include

- ▶ Recycling/waste improvement & treatment efficiencies
- ▶ Premises energy (retro)fit efficiency improvements
- ▶ LED lighting, refrigeration, insulation etc
- ▶ Reduced community emissions
- ▶ Wind/water/solar technologies
- ▶ Rain water harvesting

Projects specific to agriculture may include

- ▶ Sustainable farm operations (eg. organics)
- ▶ Emission (methane) reduction programmes
- ▶ Recycling/waste improvement efficiencies
- ▶ Premises energy (retro)fit efficiency improvements
- ▶ Wind/water/solar technologies
- ▶ Rain water harvesting

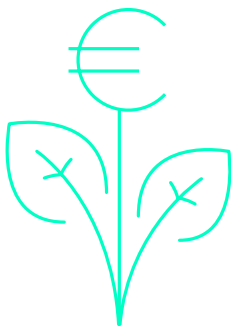
Where to apply

Apply online for amounts up to €500,000 at

bankofireland.com/greenbusinessloan

Or call our dedicated phone team on **0818 210 614**.

For amounts greater than €500,000 please contact your relationship manager or local branch.





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

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