



**Killarney
Credit Union**
Killarney
Kenmare
Cahersiveen

Sustainable Living made easy

with a

GREEN

From as little
as
4.79%
(APR 4.9%)

Competitive
Rates &
Excellent
Service
- Enquire Today

LOAN



Save Yourself Money Go Green
with a Loan from your Credit Union.
Help create a cleaner energy future

Family Home Green Initiatives:

- ✓ Renewable Energy Upgrade (e.g., Solar panels)
- ✓ Attic, Floor, Wall and Pipe insulation
- ✓ Sustainable water/heating systems
- ✓ Door, Window or Boiler upgrades.
- ✓ Installation of energy efficient controls in the home
- ✓ Deep Retrofit



Green Transport Initiatives:

- ✓ Fully electric or hybrid cars
- ✓ Home Charger units
- ✓ Electric bicycles or motorcycles



WHY GET A GREEN LOAN WITH KILLARNEY CREDIT UNION?

Our green loan makes becoming more environmentally aware easier. A Green Loan with Killarney Credit Union offers you competitive interest rates and more benefits so that you can make affordable greener choices for your home and your transport.

- QUICK DECISION ON LOAN APPLICATIONS.
- Borrow up to €80,000 over a maximum term of 10 years for home initiatives.
- Borrow up to €60,000 over a maximum term of 8 years for transport initiatives
- Repayment terms tailored to meet your needs.
- Friendly Local Service.
- No penalties for repaying your loan early.
- No hidden fees, transaction charges, or set up fees.
- As your loan decreases so does your interest repayments.
- Benefit from Free Loan Protection Insurance. (T's & C's apply.)
- You can apply for and draw down your loan online and in branch.
- No documentation or arrangement fees.
- You can top up your loan if you need more funds (subject to approval).
- Support your credit union by borrowing locally.

A Ratings Example:

€80,000

- €193.55p/w over 10 years.
520 weekly repayments.

Cost of loan **€20,637.90.**

Total Amount Repayable
€100,637.90.

Rate **4.79%**
(4.9%APR)

A Ratings Example:

€50,000

- €120.97 p/w over 10 years.
520 weekly repayments.

Cost of loan **€12,901.77**

Total Amount Repayable
€62,901.77.

Rate **4.79%**
(4.9%APR)

B1 & B2 Ratings Example

€25,000

- €110.78 p/w over 5 years.
260 weekly repayments

Cost of loan **€3,799.70.**

Total Amount Repayable
€28,799.70.

Rate **5.8%**
(5.96%APR)

Transport Initiatives & Ratings
B3 & below Example:

€20,000

- €90.11 p/w over 5 years. 260 weekly repayments.

Cost of loan **€3,425.21.**

Total Amount Repayable
€23,425.21.

Rate **6.5%**
(6.7%APR)

Green loan rates for works achieving: A Ratings 4.79% (4.9%APR), B1 & B2 Ratings 5.8% (5.96%APR). Transport Initiatives, and Home Initiatives B3 & below qualify for a rate of 6.5% (6.7%APR). Rates correct as at 30.04.2024.

In order to support the green economy and encourage everyone to strive for more energy efficient enhancements, we are offering low interest rates on Home Improvements and Transport initiatives.

A Energy Rating – 4.79% (4.9% APR)

Projects which result in a home achieving an A energy rating will attract a loan interest rate of 4.9% APR

B1 & B2 Energy Rating – 5.8% (5.96% APR)

Projects which result in a home achieving a B1 or B2 energy rating will be eligible for a loan interest rate of 5.96% APR



Transport Initiatives or Projects below B3 – 6.5% (6.7%APR)

Projects which result in a home achieving a rating B3 or below will be eligible for a loan interest rate of 6.7% APR. This rate also covers Electric Cars, Hybrid, Electric Bikes & Motorcycles and Home Charger Units.





Terms and Conditions:

- The Interest Rates are 4.79% (4.9% APR) for an A Energy rating, 5.8% (5.96% APR) for a B1 or B2 rating. Initiatives resulting in a B3 rating or below and all green transport initiative is 6.5% (6.7% APR).
- Minimum loan €5,000: Max Loan €80,000.
- Cannot be topped up on an existing loan balance.
- Maximum Term is 10 years.
- Maximum Term for a car is 8 years.
- Member may be asked to provide proof of greenhouse emission reduction or improvement in BER rating, proof of works or proof of transport purchase.
- Standard Loan Terms and Conditions of Killarney Credit Union apply.
- The Board of Directors reserve the right to terminate this loan product at any time.

Grants available on certain
Home Improvement Initiatives on
www.seai.ie.

If you are interested in a **Green Loan** please contact
our Dedicated Loans Team on **064 6631344**,
Email: loans@killarneycu.ie or call in branch.

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