

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 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.

### ONE-STOP-SHOP – CU GREENER HOMES

Killarney Credit Union is partnered with Energia and House 2 Home, to offer a one-stop-solution for all your home energy upgrades.

If you are doing a complete retrofit and you want a ONE-STOP-SHOP where you will be assigned a project manager to manage the works on your behalf, we suggest you take a look at CU Greener Homes.

See [www.killarneycu.ie/cugreenerhomes](http://www.killarneycu.ie/cugreenerhomes) for more information.

Grants available on certain Home Improvement Initiatives on [www.seai.ie](http://www.seai.ie).

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

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Killarney  
V93 XR5V,  
Co. Kerry

Killarney Road,  
Kenmare,  
V93 NN73,  
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1-3 O'Connell Street,  
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064 - 6631344

[loans@killarneycu.ie](mailto:loans@killarneycu.ie) | [www.killarneycu.ie](http://www.killarneycu.ie)



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**Killarney  
Kenmare  
Cahersiveen  
Credit Union**

**Sustainable  
Living made easy**  
with a

# GREEN LOAN



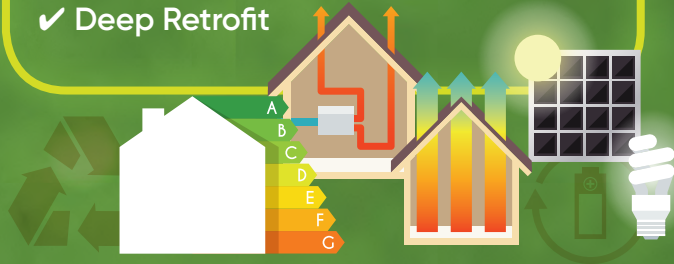
**Competitive  
Rates &  
Excellent  
Service**  
- Enquire Today

From as little  
as  
**4.79%**  
**(APR 4.9%)**

**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.
- 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 (to approval).
- Support your credit union by borrowing locally.

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:

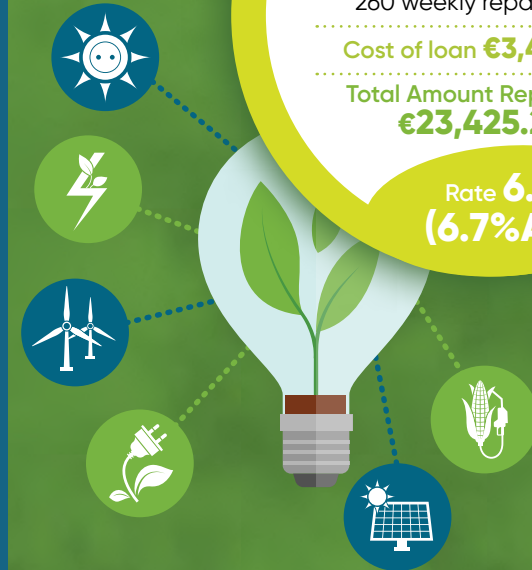
**€20,000**

- €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 15.09.2022.