

Visit [anpost.com/Green hub](https://anpost.com/Green_hub) for more information.

- Eligibility for the An Post Money Green Loan is subject to lending eligibility. Terms and Conditions apply.
- You will be required to upload the SEAI Declaration Of Works document as part of your application. (Don't worry, if you are using our One Stop Shop solution your Project Manager will provide these to you).
- When the works are completed, you must submit your signed DOW to An Post Money and the funds will be released to your designated bank account.

€15 One4all Gift Card

Enter the promo code (at the back of this leaflet) when applying for your loan online at [anpost.com/Money/Loans](https://anpost.com/Money/Loans) to avail of the free One4all Gift voucher. This will be issued when your loan has drawn down.



\*Lending criteria, terms and conditions apply. Rates and loan terms are correct as of 01 August 2020 and are subject to change. Source: CCPC.ie. Rate is dependent on your financial profile and credit history. Maximum APR (Annual Percentage Rate) is 14.0%. Minimum loan term is 1 year and maximum term is 10 years (Green Loan only) On a €20,000 loan over 5 years, at a fixed nominal rate of 4.8% (4.9% APR) you will pay €375.59 a month. Total cost of credit €2,535.69 Total amount repayable €22,535.69.

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

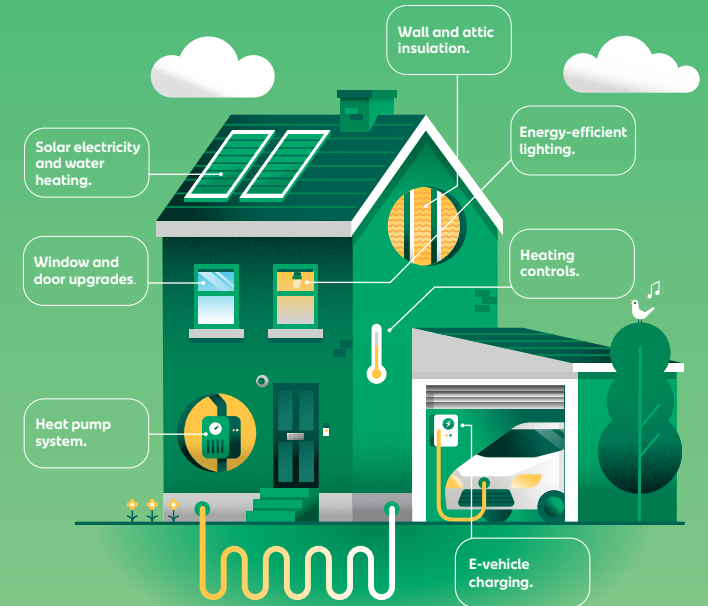
An Post acts as a credit intermediary on behalf of Avantcard DAC who provide loan and credit card services and facilities. An Post trading as An Post Money is authorised as a credit intermediary by the CCPC. Avantcard DAC trading as Avantcard is regulated by the Central Bank of Ireland.

Promo Code

If the above fields are blank, please ask at the counter for promo code.

# The Green Hub from An Post

An easier way to enjoy green living



an  
post

For your world

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## The Green Hub from An Post is the easier way to enjoy Green living!

The Green Hub has;

- All the **information** on what measures you can take to improve the energy efficiency of your home, and the benefits of buying an electric car.
- Offers a **one stop shop** service to manage the entire home upgrade project for you.
- Access to low rate An Post Money Green Loans to help make it affordable for you.

## We manage your home energy upgrade

Our one stop shop solution, in partnership with SSE Airtricity, offers you a hassle free way to upgrade your home's energy efficiency.



We'll support you from project start to finish - from a free initial home assessment, grants and planning applications and end-to-end project management.



Finance your home upgrade with An Post Money Green Loans. Borrow from €5k to €75k for up to 10 years with rates as low as 4.9% APR.

## Assess your home for free!

Go to [anpost.com/greenhub](https://anpost.com/greenhub) today to:



Calculate upgrade costs and energy savings with our online Home Energy Upgrade Assessment Tool.



Schedule a free home survey with our partner SSE Airtricity.



## You manage your home energy upgrade

Doing it yourself, need to finance the project?



Pick your own SEAI registered building contractor.



Manage the home energy upgrade project yourself.

Apply online for your An Post Money Green Loan [anpost.com/greenhub](https://anpost.com/greenhub)



## Why buy an electric car?

- Electric and plug-in hybrid cars are cheaper to buy, fuel and maintain - especially with current government incentives - Go Electric!

Apply online for your An Post Money Green Loan [anpost.com/greenhub](https://anpost.com/greenhub)



## Market leading Green Loans with rates as low as 4.9% APR\*

For example, a fixed rate loan worth €20,000, would mean a monthly repayment of €375.59 over 5 years.

This is based on a fixed nominal rate of 4.8%, which is an APR (Annual Percentage Rate) of 4.9%. The total cost of credit would be €2,535.69 and the total amount repayable would be €22,535.69.

## What you can expect with an An Post Money Green Loan:

- Fully online application process.
- Approval in principle in minutes.
- Fixed Interest Rate - provides certainty on monthly repayments

## How much can I borrow?

Borrow from €5,000 to €75,000 with terms from 1 to 10 years.

To support Ireland's climate action policy An Post are now offering a premium Green Loan to fund Home Energy upgrades. Once 50% of the total value of the loan is for works that avail of an SEAI grant, you are eligible to apply. Find out more about how An Post can help you with your Home Energy upgrades at [anpost.com/loans/greenhub](https://anpost.com/loans/greenhub).

Green Home	Term	APR*	Nominal Rate
€5,000 - €9,999	1 - 5 years	9.5% - 12.9%	9.1% - 12.2%
€10,000 - €19,999	1 - 10 years	7.5% - 11.9%	7.3% - 11.3%
€20,000 - €75,000	1 - 10 years	4.9% to 11.5%	4.8% - 10.9%

You can also avail of a special discounted rate to finance the purchase of a new Electric or Hybrid Vehicle

Green Vehicle	Term	APR*	Nominal Rate
€20,000 - €75,000	1 - 7 years	8.0% - 14.0%	7.7% - 13.2%