

€15 One4all Gift Card

You'll receive a Free €15 One4all Gift Card simply by entering the promo code below when you are applying for your loan online at anpost.com/Loans. The gift card will be issued to you when you draw down your loan.



Promo Code

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

For eligibility approval in seconds and no early repayment fees, apply for a personal loan today at anpost.com/Loans

Contact Us

01 705 8000

anpost.com/Money/Loans

You deserve a loan built around you

Ireland's lowest rate on
loans €15,000 - €19,999*



Whether you want to get a new car or landscape a summer garden escape, you deserve loans built around you.

At An Post Money we know that you deserve more than a bank, that's why we have lowered all our standard personal lending rates. With eligibility approval in seconds, and no early repayment fees, get a loan designed with you in mind.

How much can I borrow?

Borrow from €5,000 to €75,000 with repayment terms of up to seven years.

- Home improvements - up to 7 years, subject to borrowing a minimum of €20,000
- A car loan - 1 to 5 years
- Debt consolidation - 1 to 5 years
- Your wedding - 1 to 5 years
- A holiday - 1 to 2 years
- Education - 1 to 5 years
- Insurance - 1 year
- Medical Expenses - 1 to 3 years
- Funeral Expenses - 1 to 3 years

Check out our new lower loan rates!

Loans from...	Fixed interest rate	APR
€5,000 - €7,499	9.9% - 15.4%	10.4% - 16.5%
€7,500 - €14,999	8.4% - 15.4%	8.7% - 16.5%
€15,000 - €24,999	7.0% - 14.4%	7.2% - 15.4%
€25,000+	6.7% - 13.9%	6.9% - 14.8%

We're offering the best rate in the market for loans between €15,000 and €19,999!*

For example, a fixed rate loan worth €15,000 would mean a monthly repayment of €297.02 over 5 years. This is based on a fixed rate of 7.0% (7.2% APR). The total cost of credit would be €2,821.08 and the total amount repayable would be €17,821.08.

What you can expect with an An Post Money loan:

- Fully online application process.
- Eligibility approval in seconds.
- Great fixed interest rates - gives you certainty on monthly repayments.
- No setup or early repayment fees.
- Borrow money for a variety of reasons.

How to Apply

1. Select your loan amount

Visit anpost.com/Loans and our handy **loan calculator** and eligibility checker will quickly let you know how much you could borrow.

2. Speedy online application

No need for any appointments or phone calls - simply complete our online loan application any time, from anywhere.

3. Straightforward and hassle-free

Once you've applied online, you'll find out in seconds if your application is approved in principle. You can then finalise the last few steps - upload photos of your Proof of ID, Address and Income. If your loan is approved, the funds can be in your account as quickly as the next business day.

Planning on Going Green?

Visit anpost.com/greenhub or pick up a Green Hub leaflet in your local post office to find out how we can help finance your **home energy upgrade or electric car**.

*Rates and loan terms are correct as of 22nd April 2021 and are subject to change. This is the best open market rate for unsecured loans between €15,000 and €19,999. Source: CCPC.ie. Personal loans are unsecured and not available for business purposes, house purchase or investment. Rate is dependent on your financial profile and credit history. Lending criteria, terms and conditions apply.

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. An Post trading as An Post Money is authorised as a credit intermediary by The Competition & Consumer Protection Commission. Avantcard DAC trading as Avant Money is regulated by the Central Bank of Ireland.