GENERAL INFORMATION ABOUT YOUR HOME ENERGY UPGRADE LOAN CREDIT AGREEMENT

This General Information document provides important information about the An Post Money Home Energy Upgrade Loan provided by Avant Money, including its key features and terms. If you choose to apply, you will also receive a Standard European Consumer Credit Information (SECCI) document. Please read both documents carefully to help you decide whether this Home Energy Upgrade Loan is suitable for your needs and financial circumstances.

(a) Your Home Energy Upgrade Loan issuer and contact details

Issuer:	Bankinter S.A., trading as Avant Money.
Geographical address:	Avant Money, PO Box 25, Carrick-on-Shannon, Co. Leitrim.
Telephone number:	0818 205 410
Email address:	**personallending@bankinter.ie**
Website:	**www.avantmoney.ie**

(b) What can you use your Home Energy Upgrade Loan for?

The An Post Money Home Energy Upgrade Loan is designed as a credit product to help homeowners fund eligible energy efficiency and renewable energy improvements to their homes. Loans must be used to upgrade the energy efficiency and decarbonisation of a qualifying residential property.

How to Qualify for a Loan

1. Homeowners must avail of a Home Energy Loan Grant from SEAI
2. Upgrade works must be carried out by a SEAI Registered One Stop Shop or Project Co-ordinator
3. Upgrade works must uplift the energy performance of the property by at least 20% compared to the existing BER
4. At least 75% of the loan (as calculated at the time of the loan) must be spent on energy upgrade works

Home Energy Upgrade Loans cannot be used for business purposes or for purposes unrelated to the approved home energy upgrade project.

(c) How long your Home Energy Upgrade Loan Credit Agreement lasts

Home Energy Upgrade Loans are usually fixed-term loans. The minimum loan term is 12 months and the maximum term is 120 months.

Your SECCI and Home Energy Upgrade Loan Credit Agreement will confirm your exact term.

An Post acts as a credit intermediary exclusively on behalf of Bankinter S.A., 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.

Bankinter S.A., trading as Avant Money, is authorised by the Banco de España in Spain and is regulated by the Central Bank of Ireland for consumer protection rules.

Bankinter S.A. Registered in Spain: Madrid Mercantile Register (Registro Mercantil de Madrid), Volume 1857, Folio 220, Page 9643. Registered office: P. de la Castellana 29, 28046, Madrid, Spain. Registered Irish branch: Dublin Road, Carrick on Shannon, County Leitrim, no: 910258.

(d) Types of borrowing rates on your Home Energy Upgrade Loan

Home Energy Upgrade Loans interest rates are fixed. This means that the interest rate you are offered will remain the same throughout the term of the loan. Our fixed interest rates are:

- For loans from €5,000 to €9,999, APR is 7.20%
- For loans from €10,000 to €19,999, APR is 5.90%
- For loans from €20,000 to €75,000, APR is 3.75%

(e) Representative example

On a €20,000 loan over 5 years, at a fixed rate of 3.69% (3.75% Annual Percentage Rate (APR)) you will pay €365.54 a month. The total cost of credit would be €1,932.35 and the total amount repayable would be €21,932.35.

Rate offered takes into account financial profile and credit history.

(f) Other fees and charges you may need to pay

If you breach your Home Energy Upgrade Loan Credit Agreement, we may charge the default charges detailed below, which are not included in the calculation of the APR:

- If you fail to pay a monthly instalment in full, if the payment does not reach our account by the due date, or if a direct debit is returned after the due date, a non-payment fee of €10.00 will be charged.
- Any other reasonable costs we have to pay, such as our legal costs arising as a result of you breaking the terms of the Home Energy Upgrade Loan Credit Agreement, will be payable by you.

(g) How to make repayments

Home Energy Upgrade Loans are repaid by monthly instalments, usually by direct debit. Payments are typically used first to clear arrears, then to pay the current instalment due, and then to reduce the remaining loan balance.

Your loan payments are taken automatically from your bank account, following your payment plan. If you miss a payment, you will need to pay it yourself with your debit card. You can do this by calling us at 0818 205 410 between the hours of 8am to 8pm Monday to Friday, and 8am to 2pm on Saturday (not including bank holidays).

You must pay us your monthly instalment as shown at the beginning of your Home Energy Upgrade Loan Credit Agreement and on the dates set out at the beginning of your Home Energy Upgrade Loan Credit Agreement (or as varied in accordance with Clause '4. Payments' of the Terms & Conditions).

You must pay us immediately with the amount of any missed payments under the Home Energy Upgrade Loan Credit Agreement.

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(h) Paying off your Home Energy Upgrade Loan early

You can repay your loan early, either in full or in part. If you repay your loan early, the total cost of credit will be lower. This is because the interest and any charges for the remaining loan term will be reduced.

We will not charge you any fee or compensation for repaying your loan early.

(i) Your right to withdraw from the Home Energy Upgrade Loan Credit Agreement (cooling-off period)

You have a right to withdraw from the Home Energy Upgrade Loan Credit Agreement. You can do this online through our website or by sending a written notice of withdrawal by post to Avant Money, Dublin Road, Carrick-on-Shannon, Co Leitrim.

You have 14 calendar days to exercise your right of withdrawal and may do so without giving any reason and without charge from the day on which the Home Energy Upgrade Loan Credit Agreement was concluded or, if later, the date on which you receive a copy of the Home Energy Upgrade Loan Credit Agreement after the conclusion of the Home Energy Upgrade Loan Credit Agreement.

You then have 30 calendar days starting from the date you send the notice to repay us the amount of the Loan.

If you do not withdraw from the Home Energy Upgrade Loan Credit Agreement you will be bound to make payments under the terms of the Loan Credit Agreement.

(j) Additional services (and whether they are required)

It is not compulsory to take out an insurance policy or another ancillary service contract in order to obtain the Personal Loan (as covered in the SECCI).

(k) Consequences of not meeting the terms of the Home Energy Upgrade Loan Credit Agreement

If you do not meet the repayments on your Home Energy Upgrade Loan Credit Agreement, your account will go into arrears. This may affect your credit report, which may limit your ability to access credit in the future. We may charge a non-payment fee and any other losses and reasonable costs we incur as a result of your breach, including legal costs, as set out in your Home Energy Upgrade Loan Credit Agreement. We may also terminate your Home Energy Upgrade Loan Credit Agreement and demand immediate repayment of the whole balance, including all interest, charges and fees due.

If you fail to comply with the terms of your Home Energy Upgrade Loan Credit Agreement, we may terminate the agreement and demand immediate repayment of your full outstanding balance, including all interest, charges and fees due. In addition, any losses and reasonable costs we incur as a result of any breach of the agreement, including legal costs, may be charged to your account.

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(l) Other important information

1. Termination

We may end your Home Energy Upgrade Loan Credit Agreement and demand immediate repayment of the whole balance (including all interest and charges and fees due) if any of the "Termination Events" set out in Paragraph 6.1 of the Terms and Conditions occur.

If you miss payments and/or if we agree an alternative repayment plan with you, this information may be shared with credit reference agencies.

All amounts still due will continue to be collected after the original term of your Home Energy Upgrade Loan Credit Agreement expires until your balance is paid in full.

If we process payments automatically, we may accept payments marked as 'payment in full and final settlement,' or other similar wording, without losing our right to claim full payment.

2. Statements

We will make available, free of charge and on request at any time throughout the term of this Loan, a statement of account in the form of an amortisation table. You must check any statements we issue to you.

If you change your name, or if you change your address, or any other contact details, you must let us know as soon as you can. If you don't tell us of any change, we will not be liable for any loss that you suffer as a result of us not being able to contact you about your Account.

3. Personal Information

We may collect and process Personal Information about you as set out in the Home Energy Upgrade Loan Credit Agreement. For more information about how we process Personal Information, please see our Privacy Policy on our website.

4. Audits and Controls

The Loan is supported by the Home Energy Upgrade Loan Scheme and benefits from a guarantee from the European Union. All Relevant Parties (as defined in the SBCI Terms and Conditions) shall have the right to carry out audits and controls and to request information in respect of the Home Energy Upgrade Loan Credit Agreement and its execution. You are required to permit remote monitoring and inspections, allow interviews, and provide access to books and records in relation to the Home Energy Upgrade Loan Credit Agreement.

5. Assignment

We may assign or transfer our rights, benefits, and obligations related to the Loan, as set out in the Home Energy Upgrade Loan Credit Agreement.

If you have any questions, or would like any further information or explanation, then please contact us on 0818 205 410.

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