

Representative Example				
Energy Upgrade Works (Full Amount)	€10,000			
Less 35% Grant Allowance	€3,500			
Invoice Amount	€6,500			
<mark>Loan Amount</mark> €6,500	<mark>Weekly Payment</mark> €47.34			
Rate of Interest 6.9%	Repay Over 36 months/3 years			
Typical Annual Percentage Rate 7.13%	Total Amount Repayable €7,177.68			

### **Terms and Conditions**

- Property must have been built prior to 2006
- A minimum of two qualifying works must be committed to
- For loan, full underwriting and terms and conditions apply
- If your home has previously benefited from SEAI grants, a new grant is not available for the same works but you may qualify for different works.

## Important information regarding Data Protection and Privacy Notice

In order to process your green energy loan application, we will share your personal data with third parties, these will include the SEAI (Sustainable Energy Authority of Ireland), a State agency who provide the grant funding under this scheme and REIL (Retrofit Ireland Limited) who have been appointed master contractor for this scheme. Where necessary, third parties may also include independent contractors engaged for the purposes of performing home improvement works under this scheme.

We are also required to cooperate by law with Irish regulatory or enforcement bodies. The details provided in this application form together with any other information that is furnished to us in connection with this application will be retained and processed by the Credit Union in accordance with our Privacy Notice which is available on **www.corecu.ie/data-privacy-notice**.

# Home Energy Saving Loan









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CORE CREDIT UNION

## www.corecu.ie

Save regularly Borrow wisely Repay promptly

### Introduction

The Home Energy Saving Loan is an innovative scheme allowing Credit Union Members to complete energy efficient upgrades to their home, taking advantage of a 35% grant toward the cost of works from the Sustainable Energy Authority of Ireland ('SEAI') with the balance financed by a low rate Credit Union Ioan.

Members who apply will receive a free home survey and detailed report setting out what upgrades are possible for their home, the cost of each upgrade and how much they could expect to save in heating bills once the works are completed.

An applicant is then free to choose what works they would like completed (a minimum of two jobs required) and will automatically receive a 35% grant for qualifying works and a reduced rate credit union loan to cover the balance.

REIL, an expert home energy company have been appointed master contractors so that the scheme is hassle free, they will take applicants through every step of the process, arrange for all works to be completed by certified professionals and ensure that all works are completed to the highest building regulations.

#### **Key Points**

- 1. Easy process managed by expert company (REIL)
- 2. 35% grant from SEAI for qualifying works
- 3. Save money on heating bills
- 4. More comfortable home
- 5. Reduce carbon emissions

## Qualifying Works

Qualitying works include,	
Attic Insulation	Solid Fuel Stoves
Cavity Insulation	Solar Thermal Panels (Hot Water)
Internal Drylining Insulation	Windows (full house solution only)
External Wall Insulation	Windows & Doors (full house solution only)
Gas or Oil Boiler with Heating Controls	Air Source Heat Pump with Heating Controls
Heating Controls Only	

## **Expression of Interest**

The Home Energy Saving Loan (HESL) runs for a limited time. Expressions of Interest must be received by **Friday**, **7th September**.

We may require certain sensitive personal information belonging to you. You do not have to provide this information but it may not be possible to provide you with the requested service/product if you do not provide this information.

By signing below, you are explicitly consenting to the use and retention of this sensitive personal data by the Credit Union.



### **Contact Details**

First Name:

me:			

Address:

Surna

mhonor		

Telephone:

Email:

#### CU Membership Number:

(If applicable)

### **Property Details**

Property MPRN Number: (this is located on your electricity bill)

Type of property	Detached		Terraced
	Semi-Detached	d [	Apartment
Number of bedrooms			
Approx. age of property (Must be older than 12 years)			
Estimated annual spend on heating	<€500		€1,001 - €2,000
	€501 - €1,000		€2,001+
Current property heating system (Tick all applicable)	Gas		Solid Fuel
	Oil		Heat Pump
	Open Fire		Electric Storage
	Stove		

### **Quick Loan Affordability Check**

Monthly Household Income (After Tax)

Monthly Outgoings Include; Mortgage, Loans, other debt, childcare



Number of dependents