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AIB launches new low-cost green and transition loan for businesses

- **Business Sustainability Loan available to support businesses in their transition to a low carbon economy**
- **Loan complements AIB's Steps to Sustainability Programme which supports businesses to plan for a greener future**

As a leader in sustainable finance, AIB has launched a new Green loan to help businesses transition to a low carbon economy. The low-rate Business Sustainability Loan is available to all businesses including farmers, clubs, trusts and charities seeking to green their operations.

The highly competitive loan is available at a variable interest rate of 4.95% for amounts between €2,000 to a maximum of €100,000, for each eligible loan purpose and is repayable between one and seven years. The loan supports businesses investing in green and transition measures including renewable energy systems, forestry, green buildings (commercial and residential), zero emission vehicles, circular economy and waste management. All of these changes can help reduce costs for businesses.

The new product is in addition to SME sector specific support and sustainability expertise provided by AIB's advisors in communities around the country to support businesses to engage with sustainability. Recognising that time is valuable for businesses, the new product can be processed quickly and conveniently. Applications can be made in branch, via advisors or on the phone, with quick decisioning and e-signing.

In addition to the new Business Sustainability Loan, AIB also offers SMEs support through its Steps to Sustainability Programme which provides an easy to follow on-line guide to help businesses develop a tailored sustainability plan. We also provide specific help and sustainability expertise from AIB's advisors in communities around the country, as well as a practical online course and sector specific guides which delve deeper into the actions that businesses in different sectors can take to green their business and ultimately save money.

AIB's Managing Director, Retail Banking, Geraldine Casey said "SMEs are the backbone of the Irish economy and we know our customers are working hard to transition their businesses to become greener. As part of our Customer First strategy, AIB is committed to ensuring we offer the best products including this new low-cost green and transition business loan, in a convenient way, so customers can focus on what matters most to them by investing in the future of their business and by extension, their communities. Greening your business can help reduce costs, drive efficiencies and competitiveness, attract new customers and staff, and, vitally, protect businesses against future climate risks

AIB is proud to be a bank that's central to the success of the Irish economy and the local communities that underpin it. Our team of business advisors provide a full range of products online,

over the phone and through our 170 strong branch network in communities we're embedded in across the country."

For more on AIB's new Business Sustainability Loan, see www.aib.ie/sustainabilityloan

For more on AIB's Steps to Sustainability, see [Steps to Sustainability](#)

ENDS.

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Notes to Editor

- Loan requests for eligible green or transition purposes as per tables below
- Customers will be required to provide evidence of eligibility such as an invoice or valid BER certificate, to confirm that the purpose of the loan request aligns to the criteria of the loan.
- Agri businesses must also provide evidence of membership in one of the following schemes or programmes - Bord Bia Quality Assurance; Irish Grain Assurance; Organic Farmer; Dairy co-operative / Beef Processor / Grain merchant sustainability programme; Department of Agriculture environmental schemes

Green or Transition Purposes - All Sectors (excl. Agri)				
Renewable energy	Green buildings	Building renovations	Zero emission vehicles	Circular economy and waste management
Investment in renewable energy solutions such as solar panels.	Purchase, construction or renovation of property with or resulting in a minimum Building Energy Rating (BER) of B3 / EPC B.	Property renovation that achieves at least 30% improvement in energy efficiency.	Investments in Electric Vehicles (EVs) or EV related infrastructure.	The management and/or remediation of non-hazardous waste such as, collection or transport of waste.

Green or Transition Purposes - Agri Specific					
Renewable energy	Animal production efficiency	Pollution control	Forestry	Biodiversity improvements	Machinery
Investment in renewable energy solutions, such as solar panels, anaerobic digesters.	The improvement of animal living conditions that enhances animal efficiencies / production such as animal housing.	Investments in pollution control measures including covered collection yards, waste and effluent storage facilities and supporting infrastructure – such as slatted tanks	Investment in afforestation, reforestation, forest rehabilitation/restoration including related equipment.	Investments in biodiversity improvements such as habitat restoration.	Non-fuel-based machinery to improve the efficiency of farming practices such as tractors or harvesters



Pictured are Geraldine Casey, AIB Managing Director Retail Banking and Sean Rockett, Managing Director of Paper Assist Ltd, suppliers of speciality papers and manufacturers of bespoke envelopes, who have availed of loans to install solar panels and invertors to reduce their electricity bill and costs at Paper Assist's Baldonnell HQ.

Credit: Shane O'Neill, Coalesce