

An Post Money joins the SBCI Home Energy Upgrade Loan Scheme, offering Low-Cost Fixed Rate Loans

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An Post Money is now offering low-cost, fixed-rate loans through the government-backed SBCI Home Energy Upgrade Loan Scheme, making it easier for homeowners to improve their energy efficiency.

The scheme offers loans from €5,000 to €75,000 at fixed rates starting from 3.69% (3.75% APR), with terms from 1 to 10 years. This allows customers to confidently plan their finances while making necessary home improvements.

Customers must use at least 75% of the loan to improve their home's energy performance by at least 20%. Loans are provided to support works aided by home energy upgrade grants from the Sustainable Energy Authority of Ireland (SEAI).

Debbie Byrne, Managing Director for An Post Money, said “An Post Money’s loan products have gone from strength to strength in recent years. Our participation in the Home Energy Upgrade Scheme demonstrates our commitment to Ireland’s sustainability goals and to helping our customers make their homes warmer, cheaper and more environmentally friendly”.

To apply, homeowners must contact an SEAI registered One Stop Shop, Energy Partner, or Community Project Coordinator for a home

energy assessment and upgrade plan. Once the property has been assessed, and a Home Energy Summary Report provided, homeowners can apply for a Home Energy Upgrade loan to help finance their energy upgrades. Eligible upgrades include attic and wall insulation, heat pumps, and when installed as part of a complete home energy upgrade, can also include solar panels. Potential applicants can check their eligibility at anpost.com/greenloans.

An Post Money's participation in this scheme helps customers lower energy bills, create warmer homes, and reduce their carbon footprint, supporting Ireland's climate and sustainability goals. This initiative also furthers An Post Money's commitment to helping customers manage their finances.

This new offering expands An Post Money's existing fixed-rate loan portfolio, which includes our EV loan offering. An Post Money has experienced strong growth in lending, with nearly five times more loans issued in 2024 compared to 2020.

Source: [An Post](#)