



Health Services Staff's  
Credit Union

# KREDIT

## NEWSLETTER



**MORE THAN  
€2,000 WORTH  
OF PRIZES  
IN THIS ISSUE!!**

**See inside  
for details on our  
latest **competition!****



**Made By Our Members**

Kredit – Autumn/Winter 2025



This book is 100% recyclable and is  
sourced from sustainable forestry

# INTRODUCING Greenify

## CREDIT UNION FINANCE



This is a new loan offering from HSSCU that enables member to make more energy efficient choices for their homes or to switch to more sustainable transport options.

Greenify is a nationwide initiative from a group of credit unions committed to helping members take meaningful climate action. Whether you're upgrading your home or switching to sustainable transport, Greenify empowers you to invest in energy-efficient improvements, all through a trusted, community-based financial partner: your credit union.

Alan Duff, Business Development

Manager, had this to say about Greenify "This is a very timely loan product for our members as more and more look to make changes. It is a very competitive loan rate when compared to what is out there. Making it a wise choice for people to consider.

It's available for work being done on member's homes for the likes of solar panels, insulation, heat pumps, and much more. Transport is also covered with electric cars, electric bikes and cargo bike also included. We are delighted to support our members making a green choice."

### Greenify Loan example

Amount	Term	Total Repayments	Total Cost of Credit	APR
€32,000	7 Years	€38,626.67	€6,626.67	5.6%

All figures are for illustrative purposes only

**WARNING:** Terms and conditions apply. If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Health Services Staffs Credit Union Limited is regulated by the Central Bank of Ireland



# What's Included

**5.5%**  
Variable Rate  
(5.6% APR)

## HOME

For green home loans members can borrow up to €100,000 with a max term of up to 10 years. For the home these items listed below are eligible for inclusion.

- Home retrofit project (from shallow to deep)
- Insulation – exterior/ interior walls, attic insulation, insulated doors
- Heat pump/ Heat recovery systems/ Heating controls
- Solar panels/systems
- Thermal upgrades
- Boiler replacement
- Domestic wind turbine

**HSSCU is proud to be a part of this exciting new loan offering and offer it to members. Try the loan calculator on our website today.**

View the Greenify Guide by scanning the QR Code.

## TRANSPORT

In relation to transport the below are included. For cars members can borrow up to €70,000 with a max term of five years.

- Full EV car
- Plug in hybrid
- Electric bike
- Cargo Bike



**SCAN QR FOR  
MORE INFO**





# The Advantages of Borrowing From Hsscu:

**A MESSAGE FROM OUR HEAD OF LENDING ANNE MARIE KELLY.**

**The loan rates on offer from HSSCU are very competitive for the personal loan market in Ireland. There are a variety of products available ranging from:**

- **5.5% (APR 5.60%)** (Greenify products Solar panels – EV Cars),
- **6% (APR 6.17%)** (Special Rate Home Improvement loan),
- Education **6% (APR 6.17%)**
- up to our max of **8.5% (APR 8.83%)** for our Standard Personal rate loans that encompass everything from Holidays, Weddings, Christmas, etc.

Loans are based on your ability to repay, not on what you have in your savings - this dispels the myth that you can only borrow 3 times your savings.

Once you have opened an account you can talk to our staff about the loan you need today. We do like to see members saving on a regular basis as this contributes to the funds available for all members who borrow.

The amount of interest you pay on a loan with HSSCU can be reduced over the term of the loan by:

- Increasing your loan repayments above the contracted amount, this can be done for specific periods, or for the remainder of the loan balance, this will shorten the term of your loan,

reducing the total interest paid.

- Make lump sum payments at any time during your loan, this will immediately reduce interest due and shorten the term of your loan.

Remember **there are no penalties** for making additional lump sum payments against your loan or increasing the amount of your weekly / fortnightly / monthly repayment, either will reduce the overall interest you will be due to pay on your loan.

You can increase your loan repayments at any time and reduce them back to the originally agreed payments at any time. (Please make allowance for the time it takes for payroll changes, etc. to be implemented)

Credit Unions charge interest on a **daily rate**, each day our computer system calculates interest on the loan balance **on that day**.

e.g. A member has a loan balance of €10,000 – the daily interest due on that would be €2.33, if a lump sum payment of €3,000.0 is made the daily interest due on the remaining balance would be €1.63.

Figures used are for illustrative purposes only. Personal rate loan 8.5% APR 8.83%



# Avoiding Festive Fraud

As Christmas approaches, excitement fills the air with festive decorations, shopping, and the anticipation of gatherings with family and friends. However, this time of year also sees a rise in fraudulent activities, as scammers take advantage of the busy Christmas period.

## 1. Stay informed about common scams

Knowledge is your best defence against fraud. Familiarise yourself with common scams:

- **Online shopping scams:** Fraudulent websites may offer unbelievable deals on popular items. Always verify the legitimacy of a site before making a purchase.
- **Phishing emails and SMS:** Cybercriminals frequently send emails and SMS messages that appear to be from trusted retailers, encouraging you to click links or share personal details. Avoid clicking on links in unsolicited emails or texts, it's safest to delete them immediately.
- **Charity scams:** Christmas inspires generosity, but be careful where you donate, confirm that any charity you support is genuine.

## 2. Use secure payment methods

When shopping online or instore, choose safe payment options. Avoid using wire transfers or sending cash, as these methods usually offer no protection if you become a victim of fraud.

## 3. Verify websites and retailers

Before completing a purchase, check that the website is secure. Look for "https://" in the URL and a padlock icon in the address bar, both indicate a secure connection. Review customer feedback and ratings as well. If a site has numerous negative reviews or lacks an online presence, it's best to avoid it.

## 4. Monitor your accounts regularly

Keep a close eye on your bank and credit card statements. Regularly reviewing your financial accounts can help you detect unauthorised transactions early. If you spot anything suspicious, report it right away. Setting up transaction alerts can also help you track account activity in real time.

## 5. Be wary of holiday deals

Everyone loves a bargain, but be cautious when encountering discounts that seem unusually large. Scammers often use unbelievably low prices to lure victims. Research the average prices of items you want to buy to help identify genuine offers. If a deal looks suspicious, it's best to walk away.

The holiday season should be a time of fun, not stress over potential scams. By staying informed and using secure payment methods, you can greatly reduce your risk of being a victim to fraud.

# Rainy Day Fund

## **Saving for a rainy day?**

Ever been hit by a large, unexpected bill and struggled to pay it? A car that needs new tyres, a washing machine that has to be replaced or time without an income after losing a job. Having savings in place for a rainy day may mean you don't have to borrow money or go into debt when these things happen.

## **How much do I need?**

Ideally, 6 months essential expenses – for example, rent or mortgage, utility bills and groceries. If you're just starting out, you could set a smaller target to begin with such as 3 months essential expenses. Any emergency fund is better than nothing, so don't be discouraged even starting with €20 per

week will accumulate over time. You need to start somewhere.

## **How do I get started?**

The first step is to track your income and spending for one month. This will reveal where your money is going. Separating the 'needs' (energy bills, healthcare, rent from 'wants' such as entertainment, fashion and eating out. Are there any cutbacks you could make (How many TV subscriptions have you? Do you need them all?)

## **Don't forget to save**

Automating your savings helps ensure that you don't forget to save. Timing it around pay day means you have it on deposit before you can spend it.

## **For those of you struggling to save:**

If you find you are unable to allow the funds to build up and keep dipping into the account – perhaps you should consider our 6 Month Notice Deposit Account?

This requires 6 Months-notice to make any withdrawal thereby removing the temptation to dip into your savings account too easily. This does require discipline and if you know you will require funds for a particular expense next year then make sure you have the request to withdraw completed in time for the funds to be available for the moment you need them.

Once you have the desired amount saved you could in theory withdraw the funds and place in an accessible savings account within HSSCU – available for any unexpected event. Meanwhile you can continue to save in the 6 Month Notice account.

## Use your rainy day fund when you need to:

It's fine to tap into your rainy day savings to avoid going into debt, that's what it's for. The key is to start building your savings again as soon as you can so that you can be ready for the next drama that you know is just around the corner.

## Other accounts that may suit you:

**Christmas savers** – this is perennially popular with our members as if you put aside €20 per week for 52 weeks then by the middle of November every year €1,000 will be paid into your bank account towards your Christmas expenses.

**Current account** – we have full current account facilities that you could avail of for €4 per month. Overdraft facilities can be applied for on these accounts too. You could use our current account to manage all of your household bills for payment.

## Regular Savers Deposit

**Accounts** – did you know we also have 2 & 3 Year Regular Saver Deposit Accounts for those of you that are planning ahead and will require funds for a particular purpose within the next 2 or 3 years. E.g. getting married, child starting college, braces for the kids, hoping to retire early, etc.

**Children's accounts** – as a member all your family are also entitled to become members. Have

you considered opening an account for your children? You can start to save for their future too and try to minimise the impact of costs of college when the time arrives. You can also have the monthly child benefit paid directly into their accounts if you wish.





# Compliance Matters



## Tax Residency Declaration

In order to meet our obligations under the Common Reporting Standard (CRS), we are required to identify members who appear to be tax resident outside the Republic of Ireland and report certain information annually to Revenue in relation to these accounts e.g the total amount of dividend credited to the account.

If you disclose you are not tax resident in the Republic of Ireland, we will also ask you for your tax identification number for the jurisdiction you are tax resident in. This process is called 'self -certification'.

If we write to you to confirm your tax residency status, we would appreciate your co-operation in responding to us asap following, to help us meet our legal obligations.

## KEEPING YOUR CONTACT DETAILS UP TO DATE

Keeping your contact details up to date is crucial for the security of your account. It helps prevent fraud and ensures you receive important notifications from us such as fraud alerts or statements of your account. You can update your contact information through your online area, by calling us at 01 6778648 or by writing to or visiting your local branch.

**If you are moving or have recently moved, please make sure to notify us of your new address so we can make sure to send your information to the right place.** If you have not received your account statement either online or by post, please tell us immediately.

### AGM notification

If you received your AGM Notification booklet last year by post and would prefer to receive it electronically, please contact us to let us know. You can email us or message us through your online area.



# Did You Know?

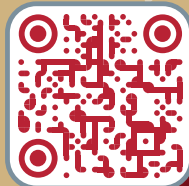
You can manage your day-to-day banking needs with Current Account from HSSCU for **only €4 per month!**

**WIN €200**  
BY ENTERING  
THE COMP ON  
THIS PAGE

## Enter Our Current Account Competition!



## Scan QR Code To Enter!



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Health Services Staffs  
Credit Union

# Our 2025 Scholarship Winners

Congratulations to our 2025 scholarship recipients and runners up! They will share the €50,000 fund towards their third level education. Once again this year, we received a high volume of applications, reflecting the strong interest in the support we provide to our members. Our judging panel faced a challenging task in selecting the top candidates, given the exceptional quality and depth of the submissions. After much discussion and careful deliberation, they selected the following members as this year's scholarship recipients.

## OUR RECIPIENTS ARE:



**Natasha O'Kelly**  
General Nursing



**Conor Mahon**  
Physiotherapy



**Aimee Spencer**  
MSc Bereavement  
& Loss



**Mark Seale**  
Professional Masters  
of Education

## OUR RUNNERS UP ARE:

**Emmet Bellew** - MSc Psychological Science

**Ashley Viju** - Integrated Children & General Nursing

The runners up will receive a once off payment for this academic year as a contribution to covering their third level education costs. We are proud to support each of this year's successful applicants in their educational journeys and wish well in their studies. As we congratulate the winners, we also wish every applicant the best of luck in their studies this coming academic year.

**If you have a child going to college or thinking about it get them to join HSSCU today. They can then apply for this exclusive member benefit!**



# Betty Noone Bursary 2025

## Bursary Fund Increased by €30,000!

We are delighted to announce that the Board of Directors have decided to increase the bursary fund this year by €30,000. Taking the total fund from €120,000 to €150,000!

For 2025 there was high interest in the Betty Noone Bursary. We are proud to offer this opportunity to support our members and their families in pursuing educational, personal development, and cultural courses. Putting money back into our members pockets year on year. We encourage all eligible members to take advantage of this exclusive HSSCU benefit.

On average members received €247 back from their credit union. There's not many organisations giving people money like this!

Members can apply for a contribution toward fees they have paid for themselves or their children. We provide grants of varying amounts to assist as many members as possible, with a maximum individual grant of €500. As the bursary is provided retrospectively, members must keep receipts for their application. To qualify you must be an active member for at least six months and maintain a minimum balance of €50 in your account.





Health Services Staffs  
Credit Union

**HAPPY CHRISTMAS TO ALL!**

## Christmas Loans

Get a head start on your Christmas planning! This is always a very busy time of year, so we encourage members who wish to borrow for Christmas to apply as early as possible.

Applying early helps ensure you'll have the funds you need, especially if you have a Santa list to fulfil. While we always do our best to process loan applications quickly, Christmas is our busiest season. Please help yourself and our HSSCU lending elves by applying in plenty of time.

### Christmas Loan example

Amount	Term	Repayments Monthly	Total Repayments	Total Cost of Credit	APR
€2,000	12 Months	<b>€174.44</b>	€2093.27	€93.27	8.83

All figures are for illustrative purposes only

**WARNING:** Terms and conditions apply. If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

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# €2.7M

PAYOUT IN MID NOVEMBER

## Christmas Savings!

Christmas Savings accounts will be paid out by the middle of November this year, with approximately €2.7m being transferred directly into members' bank accounts.

If you'd like to open a Christmas Savings account, you can download an application form from our website under Forms & Downloads – HSSCU. If you pay via payroll, you'll also need to include an updated deduction form. If you pay directly from your bank, a Direct Debit mandate will be required. If you return your completed form now, your account should be set up to begin in the new year.

## MEMBER PRIZE DRAW OVER €1 MILLION IN PRIZES THIS YEAR!

For a third year in a row members have shared over €1 Million in prizes! There has been winners from right across our membership from all over Ireland. It's a brilliant time each month announcing the winners as there is so much excitement. We are set to have a bonus member prize draw of over a half million euro this year again. So keep an eye on our website, your emails and social media.

**Not in the prize draw yet? Join today and be in with a chance to win!**



SCAN QR



## MEMBER PRIZE DRAW WINNERS SO FAR IN 2025

**Jan:** Arlene Moore

**Jun:** Beena Panthaplackal Antony

**Feb:** Mary Mongey Moore

**Jul:** Alison Barrett

**Mar:** Michael Craddock

**Aug:** Patricia Conlon

**Apr:** Doreen McMahon

**Sep:** Elizabeth Taquet

**May:** Marion Murray



# Introducing SEPA Instant!

As of October 2025, HSSCU, has rolled out SEPA Instant payments. This allows consumers and businesses to make a euro payment to a payee within 10 seconds, 24 hours a day, any day of the year. Alongside this, a new Verification of Payee service (VOP), has also be rolled out for all SEPA payments.

We have updated the Framework Contract you have with us. This document is regulatory requirement that sets out certain provisions on your payments services with us. You can access a copy of it by visiting our website at

<https://www.hsscu.ie/forms-downloads/>. You can find it under the 'Download forms' tab and it is called **HSSCU Framework June 2025**. You can also contact us at 01 6778648 or in branch for a copy of the document.

## What Are SEPA Instant Payments?

While standard SEPA payments can take between one and two business days to reach the payee, SEPA Instant payments allow money to be transferred from one payment account to another, in euro, within 10 seconds, 24 hours a day, 365 days of the year.

You will get confirmation within 10 seconds of making a payment that it has been received by the payee.

## What are the benefits?

If you are making a transfer from one payment account to another, SEPA Instant offers real-time payment processing making money available to the recipient almost immediately, which may be helpful for urgent or time-sensitive transactions. There are no additional fees for making SEPA Instant payments.

## How can I send a SEPA Instant payment?

SEPA Instant payments will be available on your existing payment channels, such as digital (e.g. mobile and online banking) and at the Credit Union.

We created a dedicated page at <https://www.hsscu.ie/sepa-instant/>

Key changes with SEPA Instant:

- You can now make SEPA Instant payments from your EFT and Current account. (Any payments made directly from other accounts held with us will follow the usual timeframe i.e. 24 hours on a banking day).



SEPA Instant Payment

- Due to the speed of transfer (10 seconds), it is not possible to automatically recall SEPA Instant payments in the traditional manner. It is therefore crucial that you avail of all the security feature available to you e.g. Verification of Payee, see below.
- The credit union operates transaction limits as part of our fraud prevention measures. You can opt to apply lower limits for a credit transfer through your online banking area.

This means that if a payment is made that exceeds your threshold, it will be rejected. You can amend your threshold at any time.

- SEPA Instant Payments is limited to countries in the SEPA zone. While the UK is included for standard credit transfers, it is not mandatory and therefore, not all banks may accept SEPA Instant payments. You will need to check with the UK receiving bank first.

## Verification of Payee (VOP)

VOP works by checking the payee's name entered for a payment against the name associated with recipient's account. This will ensure that your payment will go to the right recipient.

Previously, if you wanted to make a payment you would provide your Credit Union or bank with all the payee's details, including the IBAN together with the name of the person or business that you intended to pay. However, there was no facility to check and confirm the name of the account being paid into.

With VOP, before making a payment, it will allow you verify that the name of the payee account matches the name of the person or business that you have included on your payment. VOP will give you greater assurance that your payments are being routed to the intended recipient and help you avoid paying the wrong person or business. Head to our website to find out more.



## How VOP Works:

When you set up a payment:

1. You enter the recipient's name, IBAN/account number, and bank details.
2. The system checks whether the name matches the account at the receiving bank.
3. You get one of three possible results:



**Match** - The name and account number match.



**A Close Match** - The name is similar; you are advised to double-check.



**No Match** - The name does not match the account, you are warned before proceeding.

# Deposit Guarantee Scheme - Depositor Information Sheet

## Basic information about the protection of your eligible deposits:

### Eligible deposits in Health Services Staffs Credit Union Ltd are protected by:

The Deposit Guarantee Scheme (DGS) (1)

### Limit of protection:

€100,000 per depositor per credit institution (2)

### If you have more eligible deposits at the same credit institution:

All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000(2)

### If you have a joint account with other person(s):

The limit of €100,000 applies to each depositor separately (3)

### Reimbursement period in case of credit institution's failure:

10 working days (4)

### Currency of reimbursement:

Euro or, for branches of Irish Banks operating in another member state of the EEA, the currency of that member state.

### To contact Health Services Staffs Credit Union Ltd for enquiries relating to your account:

Health Services Staffs Credit Union Ltd, 5 High Street, Christchurch, Dublin 8.

Tel: 01 6778648

Or : 0818 677 864

Email: [info@hsscu.ie](mailto:info@hsscu.ie)

### To contact the DGS for further information on compensation:

Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01F7X3

Tel: 0818 681 681

Email:

[info@depositguarantee.ie](mailto:info@depositguarantee.ie)

## Additional information

### (1) Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your eligible deposits would be repaid up to €100,000.

### (2) General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Deposit Guarantee Scheme. This repayment covers at

maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

### (3) Limit of protection for joint accounts

In the case of joint accounts, the limit of €100,000 applies to each depositor.



However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above €100,000 for

six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy and retirement benefits;
- (c) the depositor’s marriage, judicial separation, dissolution of civil partnership and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person’s death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at [www.depositguarantee.ie](http://www.depositguarantee.ie)

#### **(4) Reimbursement**

The responsible Deposit Guarantee Scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01F7X3.  
Tel: 0818 681 681

Email: [info@depositguarantee.ie](mailto:info@depositguarantee.ie)

Website: [www.depositguarantee.ie](http://www.depositguarantee.ie)

It will repay your eligible deposits (up to €100,000) within 7 working days from 1st January 2024 onwards, save where specific exceptions apply. Where the repayable amount cannot be made within 7 working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within 5 working days of a request. Access to the appropriate amount will be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.depositguarantee.ie](http://www.depositguarantee.ie)

#### **Other important information**

In general, all retail depositors and business are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.



Cheeky  
Monkeys  
(0-5)



Terrific  
Tigers  
(6-11)



Groovy  
Giraffes  
(12-15)



**One4all**  
Gift Cards

## Youth Zone

We hope you are enjoying  
the puzzles and quizzes.

### WORD-SEARCH

W	R	F	Q	Z	S	L	E	I	G	H	S
S	D	W	J	T	F	X	S	T	M	R	E
A	H	M	I	S	T	L	E	T	O	E	I
G	L	H	N	I	A	E	U	X	R	I	D
H	R	U	G	E	E	B	E	V	S	N	N
L	O	V	L	A	L	C	V	N	G	D	Q
T	O	E	E	S	V	E	L	K	Q	E	F
V	F	H	B	W	E	W	R	S	H	E	D
W	T	D	E	L	S	N	O	W	R	R	W
A	O	H	L	W	P	Y	O	L	V	A	N
X	P	M	L	H	P	U	D	D	I	N	G
S	Q	X	S	A	N	T	A	J	P	B	Z
N	M	S	M	S	N	P	X	L	D	M	N

Can you find  
the hidden  
words?

**JINGLE BELLS  
MISTLETOE  
REINDEER  
ROOFTOP  
SANTA  
SLEIGH  
SNOW  
PUDDING  
ELVES**

### MOVIE COMPETITION

**WIN A €50 ONE4ALL  
VOUCHER,**

by answering the question  
below:

**Name the Character above?**



Have your parent/guardian email  
your answer to [kredit@hsscu.ie](mailto:kredit@hsscu.ie)  
with your name, age, address and  
account number along with their  
name and contact number.  
Closing Date: 5/12/2025

**Congratulations to Isabelle  
Cullen McMahon who correctly  
answered the question from the  
last issue of Kredit. Isabelle has  
WON A ONE4ALL VOUCHER**

Draw your own  
**Christmas Tree!**



**HSSCU  
MEMBERSHIP  
IS OPEN TO ALL  
MEMBERS OF YOUR  
FAMILY. INCLUDING  
PARTNERS AND  
CHILDREN.  
MEMBERSHIP  
ISN'T JUST FOR  
CHRISTMAS, IT  
LASTS A LIFETIME!**

Parents to share with us via social  
media   #hsscu @hsscu



# COMPETITION

# €2,000 IN PRIZES!

## 4 PRIZES OF €500 VOUCHERS

Our members and readers of Kredit have the chance to win one of four vouchers worth €500! Winners choose the voucher they want, perfect in the build-up to Christmas.

We're here to help you save and meet both expected and unexpected costs. Start saving with us today. With our deposit accounts you earn a return on your savings, automate regular contributions, or build up your shares.

THE  
QUESTION  
IS IN THE  
QR CODE,  
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THE  
ANSWER  
IS HERE  
IN THIS  
EDITION OF  
KREDIT.



SCAN QR  
CODE TO FIND  
OUT MORE

5th of December  
'25 Closing Date!

Terms and conditions apply. Full details available at [hsscu.ie](https://hsscu.ie)

# Greenify Your Journey

**5.5%**  
Variable Rate  
(5.7% APR)

- 🌀 Borrow up to €70,000 over 5 years
- 🌀 Can be used to purchase:
  - Full EV car
  - Plug in hybrid
  - Electric bike
  - Cargo Bike
- 🌀 Unsecured lending
- 🌀 Personal service

Find out more about our Greenify  
Transport Loan today



All figures are for illustrative purposes only

**Representative Example:** : A 5-year Greenify loan of €30,000 will have 60 monthly repayments of €573. Interest rate is 5.5% variable, (5.7% APR). The total cost of credit is €4,383. The total amount payable is €34,383.

**Loans are subject to approval. Terms and conditions apply.**

**Warning:** The cost of your repayments may increase. If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

**[www.greenify.ie](http://www.greenify.ie)**

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