

Business Banking Rates

For Business Current Account and New Business Lending.

Credit Balances

Business Current Account	Interest Rate
	Gross*%
All Balances	Credit Interest is not available on the Business Current Account

Debit Balances

Business Overdraft	Reference Rate SMEOD
	Interest Rate % p.a.
Approved Limit from €1,000+	8.00 (Variable)
Business Term Loan	Reference Rate SMETL & SMECASH
	Interest Rate % p.a.
Borrowing from €5,000+	7.5% (Variable) (Term Loan & Cashflow Lending)
Business Mortgage Loan	Reference Rate SMEML
	Interest Rate % p.a.
Borrowing from €50,000+	5.5% (Variable)
Borrowing from €50,000+	5.5% (Fixed)

Growth and Sustainability Loan Scheme (SBCI Eligibility Criteria applies)	Reference Rate SBCIGLSG1/ SBCIGLSG2/ SBCIGLSN1/ SBCIGLSN2
	Interest Rate % p.a.
	Climate Action and Environmental Sustainability Loan (Green)
	Growth and Resilience Loan (Non Green)
Borrowing from €25,000 - €250,000	5.312%
Borrowing from >€250,000 - <=€500,000	5.312%
Borrowing from >€500,000 - €3million	4.062%
	5.562%
	5.562%
	4.312%

SBCI Brexit Impact Loan Scheme/ COVID-19 Loan Scheme	Reference Rate SBCIBILS1 SBCIBILS2/ SBCIBILS3
	Interest Rate % p.a.
Borrowing From €25,000 - €250,000	5.1%(Variable)
Borrowing From €250,000.01 - €500,000	4.6%(Variable)
Borrowing from €500,000.01 - €1.5million	4%(Variable)

SBCI Future Growth Loan	Reference Rate SBCIFGL1/ SBCIFGL2
	Interest Rate % p.a.
Borrowing from €25,000 - €249,999.99	5.44 (Variable)
Borrowing from €250,000 - €3million	4.44 (Variable)

The SBCI Future Growth Loan, Brexit Impact Loan Scheme and COVID-19 Loan Scheme are now fully subscribed.

WARNING: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST-ONLY PERIOD.

Information correct as at 2nd December 2025.

Lending criteria, terms & conditions apply. Business Banking Rates are available to non-personal customers only. Lending interest rates quoted are a guide for new facilities and do not constitute a lending agreement. For existing Non-personal customers the interest rate applicable to your lending facility is contained with your credit facility agreement. Please ask a member of staff if you require further information.

Fees & Charges: Fees & Charges may apply. Business Overdrafts are subject to a facility fee upon first utilisation and annually from the date of first charge thereafter.

An upfront facility fee of up to 1% of the loan amount (subject to a minimum fee amount of €100) may be charged at the discretion of the bank on Business Term Loans and Business Mortgage Loans.

If your rate is fixed and you want to switch to another lender, move to a variable rate, re-mortgage or pay off all or part of your SME mortgage, you could face early repayment 'breakage fees'.

Please refer to our Terms and Conditions & Personal and Business Banking Charges brochure for further details.

WARNING: THE COST OF YOUR REPAYMENTS MAY INCREASE.

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU REPAY EARLY, IN FULL OR IN PART, A FIXED-RATE CREDIT FACILITY.

From Friday 25th April 2025, the Growth and Sustainability Loan Scheme is paused for new applicants.