



Strategic Banking
Corporation of Ireland
Small businesses.
Big plans.

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COMPETITIVE FINANCE FOR SMES

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The SBCI aims to deliver lower cost, long-term, innovative and accessible funding to independent Irish SMEs. It does this by offering flexible products, through its On-Lender partners, tailored to the SME market.



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1 SBCI Investment & Working Capital Loans: sbci.gov.ie/products/sbci-investment-working-capital-loan

- Lower interest rates
- Available for both investment and working capital purposes
- Minimum loan maturity of 2 years, maximum loan maturity of 10 years
- Loan amounts up to €5m

Summary of Eligibility, State Aid and Summary of Excluded Activities at sbci.gov.ie/products/regulation

2 SBCI Agriculture Investment Loans: sbci.gov.ie/products/agriculture-investment-loan

- Available for investment by agricultural SMEs involved in primary agricultural production, the processing of agricultural products, or the marketing of agricultural products.
- Lower interest rates
- Loan amounts up to €5m
- Minimum loan maturity of 2 years, maximum loan maturity 10 years

Summary of Eligibility, State Aid and Summary of Excluded Activities at sbci.gov.ie/products/agriculture-investment-loan

3 Leasing and Hire Purchase

SME Leasing offers flexible asset finance funding solutions, which will allow SMEs finance assets including cars, commercial vehicles, and equipment.

- Lease terms are usually between 2 to 5 years and provide the SME with fixed monthly rental payments for the term.
- Payments may be V.A.T. deductible where registered and where applicable.

Hire Purchase (HP) is an agreement whereby equipment / vehicles are purchased by the Leasing /HP Company on behalf of the customer and hired for an agreed term. On completion of the term, ownership passes to the customer for a nominal sum. Full details at: sbci.gov.ie/products/leasing-and-hire-purchase

4 Contract Hire Agreements (Vehicle Leasing)

- Rent/hire a vehicle for a set monthly payment over a fixed period
- Contract hire terms over 3 or 4 years
- Lower monthly payment than hire purchase or lease
- Contract hire agreements can include maintenance packages

Full details at: sbci.gov.ie/products/leasing-and-hire-purchase

5 Facilities to Re-finance Exiting Banks

This product aims to facilitate those SMEs whose current bank loan facilities originated with banks, which are exiting the Irish market. Full details available at sbci.gov.ie/products/re-finance

On-Lending Partners: sbci.gov.ie/products/on-lending-partners

AIB

AIB is available for SBCI loan enquiries through its network of branches and dedicated SME line. Click business.aib.ie/branch-locator to find your nearest branch or call 1890 47 88 33 Monday – Friday 08:00-21:00, Saturday 09:00-18:00.

BANK OF IRELAND

Bank of Ireland is available for SBCI loan enquiries through bbsbci@boi.com. Please visit bankofireland.com/sbci for further details.

FINANCE IRELAND LIMITED

Finance Ireland Leasing is available for SBCI leasing/Hire Purchase enquiries through info@financeireland.ie. Please visit financeireland.ie for further details.

MERRION FLEET MANAGEMENT LTD

Merrion Fleet is available for SBCI Fleet Finance enquiries at sbci@merrionfleet.ie. Please visit merrionfleet.ie for further details.

