

Make your plans happen!

6.0%

Make your plans happen with a 6% Promotional Loan

This summer, we're helping you move forward with what matters most — from home upgrades to exciting future plans. For a limited time, borrow €20,000 to €70,000 at a special low rate of just 6% (6.17% APR). Enjoy lower repayments, flexible terms, no hidden fees, and no early repayment penalties. Quick decisions mean less waiting, more doing. Whatever your goals, we're ready when you are — but don't wait too long!

- ✓ 6% (6.17% APR) promotional rate
- ✓ Borrow €20,000–€70,000
- ✓ No hidden fees or early repayment penalties
- ✓ Flexible terms & fast approval.

[Apply Now](#)

10 years together Celebrations







We were delighted to recently host events in both our Pearse Street & St. Laurence O'Toole branches, celebrating 10 years together. 🎉 Thanks to all our members who joined us, and we look forward to the next 10 years together!

Get a Savvi Mortgage and Save!



We're excited to announce the launch of our first-ever Green and Fixed Rate Mortgages! You now have more choice than ever, with four competitive mortgage options to suit your needs:

-  Green – For homes with a BER of B3 or higher: 3-year fixed @ 3.25% (3.68% APR)
-  Switcher – Switch from another provider: 3-year fixed @ 3.25% (3.68% APR) + €1,000 cashback (limited offer!)
-  Standard Fixed – 3-year fixed @ 3.5% (3.75% APR)
-  Standard Variable – Variable @ 3.75% (3.82% APR)

All include free loan protection and Savvi's personalised service. Now live on our website and mortgage calculator – talk to us today!

[Find out more](#)

Savvi Sponsorships



At Savvi, we're proud to support a wide variety of charities, clubs, teams, initiatives and events, both in our local community and through our association with ESB.

Locally, we're delighted to continue our support of Docklands Boxing Club, helping young athletes thrive both in and out of the ring. We've also recently backed The Larriers school football team, building at the grassroots.

Donations have gone to a host of worthy causes including Tiglin @The Lighthouse, Ringsend & District Historical Society Bloomsday Festival, The South Docks Festival and Ringsend & Irishtown Tidy Towns.

This summer, we sponsored the Crusaders Athletics Club Docklands 5K. On a beautiful sunny evening, Team Savvi laced up their runners and enthusiastically took part joining thousands of other runners in our commitment to both community and wellbeing.

Through ESB, we recently made a donation to Electric Aid, a charity run by ESB staff, to help with it's great work at home and abroad. We were also delighted to sponsor the EMP Pitch & Pitt Society annual outing.

These partnerships reflect what matters to us most — supporting people, promoting health, and staying connected to the heart of our community.

Go Green with Savvi - we'll cover your BER Cert!



Are you thinking of making your home greener and warmer? Now's the perfect time! We've launched a limited-time green promotion to support your energy upgrades.

Take out a Home Energy Upgrade Loan of €10,000 or more at 5.5% (5.64 APR), and we'll refund the cost of your BER certificate (up to €250). Whether you're planning insulation, heat pumps, or solar panels, we're here to help cover this essential part of your upgrade — and support you every step of the way.

Don't miss out — talk to us today and start your journey to a more energy-efficient home.

[Apply Now](#)

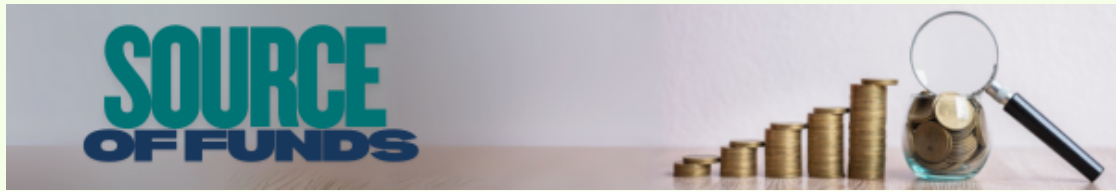


SavviPay... Bid farewell to bill shock!

Spread out your weekly, monthly and annual bills evenly over 12 months with a SavviPay Budget Account. Check out all the great benefits:

- No interest charged on overdrawn amounts.
- Direct Debit facility allows for regular bills to be paid automatically.
- No unexpected large bills.
- Pay your bills on time so no late payment fees from bill providers.
- The same repayments throughout the year.

[Find out more](#)



You may be asked to confirm the Source of Funds (SOF) for certain transactions. This simply means explaining where your money comes from — such as salary, savings, inheritance, or a property sale.

All financial institutions, including Savvi, are legally required to comply with Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) laws. These rules help protect the financial system and require us to verify the legitimacy of funds.

You might be asked about SOF when making large deposits, transferring money abroad, applying for a loan, or if your transaction pattern changes.

Please know this is a standard compliance check — not a reflection on you personally.



SEPA Instant is coming soon!

We're rolling out SEPA Instant Payments for all members — and the feature will be live by 9th October 2025! This means you'll soon be able to send money in just 10 seconds, 24/7, 365 days a year.

Your account balance will update instantly when you send or receive a payment, giving you greater speed and convenience. You've already been able to receive instant payments since January, and this is the next step in making your day-to-day banking even easier.

Stay tuned — faster payments are on the way!



Promotional Loan Representative Example: On a €25,000 loan over 5 years, at a variable rate of 6.0% (6.17% APR) you will pay €483.32 a month. The total amount repayable will be €28,999.20.

Standard 3 Year Fixed Rate Mortgage Representative Example: On a €250,000, 25-year mortgage with a fixed rate of 3.5% and 3.75% APR (Annual Percentage Rate), including 36 monthly fixed repayments of €1,251.63, 263 variable payments of €1,281.92, and a final variable payment of €1,271.94. If the interest rate does not vary (based on today's equivalent variable rate of 3.75%) during the term of the mortgage, the total cost of credit i.e. the total amount repayable less than the amount of the loan would be €133,475.58. The total amount repayable would be €383,475.58. The effect of a 1% increase in the prevailing variable rate (3.75%) will add €125.25 to the monthly variable repayments

Loans are subject to approval. Terms & Conditions apply. Savvi Credit Union Ltd. is regulated by the Central Bank of Ireland.

Warning: 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.

Warning: if you do not keep up your repayments you may lose your home.

Warning: The cost of your monthly repayments may increase.

Warning: You may have to pay charges if you pay off a fixed-rate loan early.

[Update My Preferences](#)