

# Terms

## General

1. Approved Charity Bank loans, as of 6 April 2022, are excluded. We define 'Approved Charity Bank loans' as any loan that is drawn in part or full.
2. Charity Bank's standard arrangement fee is 1% for loans of £250k and more, 1.5% for loans less than £250k and 2% for loans less than £100k but may vary depending on the complexity of the transaction. Other fees may apply. All fees will be set out during the loan application process.
3. Charity Bank's standard loan terms apply, with a minimum loan amount of £50k for new customers. There is no minimum loan amount for existing Charity Bank customers seeking to add to an existing loan facility.
4. For further details on Charity Bank's loans, visit [www.charitybank.org/loans](http://www.charitybank.org/loans) or contact our loans team on the details at the bottom of this page.
5. These offers cannot be used in conjunction with any other Charity Bank offer.
6. Refinancing of loans from other loan providers may be considered.
7. All loans are subject to eligibility, assessment and approval by Charity Bank and security may be required - please see our Loans webpage for more information. Eligibility for these Green Loan Offers is at the sole discretion of Charity Bank.
8. We reserve the right to change these terms at any time, including to end or extend this offer. If any changes occur and we have already confirmed that you fulfil the eligibility criteria for one of these offers, we will contact you directly in accordance with our Terms and Conditions. Wherever possible we will give prior notice of any such changes on our website at [www.charitybank.org/greenloans](http://www.charitybank.org/greenloans).

**To clarify your eligibility, contact our banking team:**

**T:** 01732 441919

**E:** [loanenquiries@charitybank.org](mailto:loanenquiries@charitybank.org)

**W:** [charitybank.org](http://charitybank.org)

Loan applications are subject to credit assessment. This does not affect your credit score. We may seek to recover any property or assets provided as security if you do not keep up repayments on your loan. Nothing in this publication constitutes advice or a recommendation. Rates depend on individual/business circumstances.

<sup>1</sup> The benefits of green buildings, World Green Building Council, 2022

<sup>2</sup> Energy efficiency for buildings, UNEP, (accessed 2022)

## Sustainable Building Loan offer

1. It is your responsibility to send us a copy of your Energy Performance Certificate(s) within three months of drawing your loan (or within three months of Practical Completion for developments). Energy Performance Certificate(s) must be in date and available for you to qualify for this offer.
2. You will need to have drawn at least the first part of your loan and/or achieved Practical Completion for new developments by 31 December 2023 to qualify.
3. A Certificate of Practical Completion is issued by an appropriately indemnified Professional such as a Quantity Surveyor when all of the contracted works have been carried out.
4. There are certain types of buildings that do not need an EPC and, therefore, you will not be eligible.

## Energy Improvements Loan offer

1. Energy improvement work that qualifies are biomass heating; double or triple glazing; ground source heat pumps; heat recovery systems; installing a condensing boiler; installing floor, wall, and roof installation; installing low water-use appliances; photovoltaics; rainwater harvesting; solar water heating; wet underfloor heating systems; and wind turbines.
2. Other energy improvements will be considered on a case-by-case basis.
3. It is your responsibility to notify us if you are eligible for this offer and to supply us with evidence/invoices for the work before the deadlines below.
4. You will need to have drawn at least part of your loan by 31 December 2023 and completed the energy improvements by 31 December 2024 to qualify.
5. The percentage of your loan (and therefore arrangement fee) relating to the energy improvement aspects of your loan, is at the sole discretion of Charity Bank.

**Registered Office:** The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, TN9 1BE. Company registered in England and Wales No. 4330018. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 207701. Member of the Financial Services Compensation Scheme (FSCS).

# Get rewarded for buying or developing a greener building



## The loans and savings bank for charities and social enterprises

- We are a bank run for and owned by social purpose organisations: our mission is to support your mission.
- We lend where the loan is being used for a social purpose.

**We're a bank for people who don't just dream of a better world, they're busy building one.**

## Green Loan Offers

- With our Sustainable Buildings Loan offer, you could get £1000 or £2000 cashback when you buy or build an energy-efficient building.
- With our Energy Improvements Loan offer you could make energy improvements to your existing building without any loan fees.

**Charity bank**  
a bank for good

**Talk us through what you need:**

**T:** 01732 441919 **E:** [loanenquiries@charitybank.org](mailto:loanenquiries@charitybank.org)



Ensuring your building is energy efficient helps to tackle climate change and could also save money for your charity or social enterprise.<sup>1 2</sup>

### Sustainable Building Loan offer

Energy Performance Certificates (EPC) show how energy efficient your building is. We will give you £2000 cashback when you use a Charity Bank loan to buy or build a property with an EPC rating of A, or £1000 if it's B rated.

You can find an energy certificate for properties in England, Wales or Northern Ireland by visiting [www.gov.uk/find-energy-certificate](http://www.gov.uk/find-energy-certificate) and for properties in Scotland visit [www.scottishepcregister.org.uk](http://www.scottishepcregister.org.uk)

This offer/cashback is for each property, although the total cashback paid will be no more than the amount of the applicable loan arrangement fee.

#### How does it work?

If you are eligible for this offer all you will need to do is show us a copy of your Energy Performance Certificate(s) within three months of drawing your loan (or within three months of Practical Completion for developments), we will then write to you to confirm your eligibility and transfer the cashback direct to your nominated bank account.



### Energy Improvements Loan offer

If you use a Charity Bank loan to make improvements to your existing building, we'll reward you by refunding the loan arrangement fee relating to these improvements once the energy efficiency work is complete.

#### How does it work?

The loan arrangement fee relating to the energy improvement aspects of your loan will be refunded when your loan draws and you provide supporting invoices that show these works are complete.

If you believe you are eligible for this offer let us know as soon as possible, the percentage of your loan (and therefore arrangement fee) relating to the energy improvement aspects of your loan, will be put in writing as part of our loan offer. To clarify your eligibility, contact our banking team on 01732 441919 or [loanenquiries@charitybank.org](mailto:loanenquiries@charitybank.org).



# Our mission is to support your mission

### Abbeyfield South Downs

Abbeyfield South Downs properties offer private accommodation, where older people can maintain their independence, within a larger residential site.

With a loan of £4 million, Charity Bank enabled the charity to redevelop an existing site for its new 'extra care' scheme. The updated housing is now B rated and will offer larger private accommodation as well as extra assistance and care from staff working on site.

By offering one or two-bedroom flats with full kitchens and living areas, Abbeyfield aim to attract younger residents and give them the option to stay for as long as possible with fewer needing to move into nursing or specialist care homes. The larger, modernised housing site with extra care will extend people's lifetime of choice and independence.



Charity Bank proved itself to be head and shoulders above the rest from the very first meeting. Not only did Charity Bank put up the initial loan, and not only were they fantastic to deal with, they also went off and found the rest of the money we needed. Charity Bank absolutely saved the day.

**Nolan Taylor**  
Chief Executive, Abbeyfield South Downs



### Fivehead Village Hall

In the heart of Somerset, Fivehead is a rural but bustling community. Fivehead Village Hall received some land and funding for a new purpose-built village hall to increase the scope of activities and events they could arrange and ultimately enhance village life. As costs overran, the charity approached Charity Bank for a loan to assist with additional building fees and to install solar panels.

Since the hall was completed, it has become a thriving community hub. Most days there are a range of activities on offer, from badminton to pilates, bridge club and dance classes. The new building has enriched the local community and has given the village a larger space to come together and socialise, whilst the solar panels provide a source of additional income.



When we had the idea to install solar panels on the village hall roof, Charity Bank happily got on board and lent us additional money. The solar panels have ended up generating a fair amount of income for us so having the support of Charity Bank to do this has proved invaluable.

**Richard Hadfield**  
Treasurer, Fivehead Village Hall

