Solar Installation – Limited Time 0% APR Finance Option

Starting: 29th July 2026

We care about privacy, and we protect your personal data. We recommend that you read our Privacy Notices, to understand how we collect and use your personal data and your data protection rights. Our Privacy Notices do not form part of the contract between you and us. You can find our Privacy Notices here.

Terms and Conditions for Sale and Installation of a Solar PV System with Limited Time Offer 0% APR Financing (this "**Option**")

With this Option, you may apply for 0% APR finance from Finance Ireland, for loans between €4,000 and €10,500 over a term of two to four years, when you install a Solar PV System with Bord Gáis Energy. Loan amounts exceeding €10,500, or repayment terms longer than four years, will be subject to Finance Ireland's Green Loan interest rates.

We recommend that you read these promotional terms and conditions carefully, as they set out our responsibilities to you and the terms and conditions which need to be complied with as a recipient of this Offer. By availing of this Option, you agree to these terms and conditions. They are separate to and distinct from any other contracts you may have with us.

What the words mean

"**Bord Gáis Energy**" or "**we**" or "**us**" means Ardrar Limited, trading as 'Bord Gáis Energy', a limited company incorporated in Ireland with company number 591657, a wholly owned subsidiary of Bord Gáis Energy Limited ("**BGE**") and part of the Centrica group of companies, having its registered address at 1, Warrington Place, Dublin 2 and, for the avoidance of doubt, includes all employees, servants, agents, contractors and sub-contractors of Ardrar Limited and/ or BGE (and all employees of any such agents, contractors and sub-contractors).

"**End Date**" means 31st December 2026 or such other date as Bord Gáis Energy determines**.**

"Green Loan" means a green, unsecured loan facility entered into between you and the Lender in respect of the total cost of purchasing and installing the Solar PV System for your Property.

"Lender" means Finance Ireland Credit Solutions DAC, trading as Finance Ireland and Finance Ireland Motor and Leasing is regulated by the Central Bank of Ireland. Company registration number 549222. Registered address at 85 Pembroke Road, Ballsbridge, Dublin 4, D04 YN53.

"Loan Agreement" means the agreement between You and the Lender that sets out the terms of your loan.

Option means our limited time option where you can apply for a Green Loan with a fixed interest rate and 0% APR, provided by the Lender. Annual percentage rate (APR) represents the total cost of the Green Loan over time, including the interest charged on the amount borrowed and other fees. This 0% APR option is available thanks to a commercial subsidy agreement between Bord Gáis Energy and the Lender and is subject to meeting the Lender's eligibility and credit approval requirements.

"**Property**" means the residential address in the Republic of Ireland, including buildings and land, that You own for personal use as your main residence and where the Installation will be carried out.

"**Solar PV System**" means an electric power microgeneration system designed to supply usable solar power by means of photovoltaics supplied, installed, and commissioned by us at your Property in accordance with the Solar PV Sale and Installation terms and conditions.

"**Solar PV Sale and Installation Terms and Conditions**" means the General Solar PV Sale and Installation terms and conditions entered into between you and Bord Gáis Energy in respect of the sale and installation of a Solar PV System.
"You" means you as a prospective end user of a Solar PV system.

Bord Gáis Energy Solar PV System 0% APR Finance Option Terms and Conditions

Capitalised terms in these Offer terms and conditions have the meanings given in the General Solar PV Sale and Installation Terms and Conditions, unless otherwise indicated. These Offer terms and conditions are subject to and to be read in conjunction with the Solar PV Sale and Installation Terms and Conditions. In the event of any inconsistency, the Solar PV Sale and Installation Terms and Conditions will prevail.

How to avail of this Offer

To avail of this Offer, you must:

- register your interest in a Solar PV System with us, by visiting www.bordgaisenergy.ie/home/services/solar-panel-installation and completing a form to register your interest;
- borrow from the Lender a minimum amount of €4,000 up to a maximum amount of €10,500 over a term of two to four years. Loan amounts exceeding €10,500, or repayment terms longer than four years, will be subject to Finance Ireland's standard Green Loan interest rates.
- not have availed of any other Bord Gáis Energy special promotion or offer for the sale and installation of a Solar PV System;
- order a minimum of five solar panels from Bord Gáis Energy;
- be aged 18 or over and a resident in the Republic of Ireland;
- Agree with us to purchase and install a Solar PV System at your Property before the End Date. You can still avail of this Offer if your installation takes place afterwards, as long as your Green Loan application with the Lender is approved and agreed in line with the Lender's credit decision-making process.

Before you agree to buy a Solar PV System with us, we will set out in writing the total installation price (including VAT) and any additional fees that may apply, as well as when the deposit payment is due. The deposit is paid to Bord Gais Energy and will be deducted from the final installation price as well as the SEAI Solar PV grant where applicable. If the final price cannot be confirmed in advance, we will explain how it will be calculated.

Role of Finance Ireland

Bord Gáis Energy acts only as a credit intermediary. We are authorised by the Competition and Consumer Protection Commission (CCPC) under the Consumer Credit Act 1995 and the relevant consumer credit regulations. We work with authorised lenders (regulated by the Central Bank of Ireland) who may be able to offer finance for your purchase, depending on your eligibility and financial circumstances.

Bord Gáis Energy does not lend money, does not give independent credit advice, and is not a party to your Loan Agreement. We do not act as an independent broker, and we do not offer this finance option from other lenders. Finance for this Offer is provided only by Finance Ireland. Finance Ireland assesses all applications and decides whether to approve them. If you take out a Green Loan, your agreement is with Finance Ireland only, and this Offer does not guarantee that finance will be available.

If you apply for a Green Loan, you are responsible for any fees, costs, or expenses linked to the application. Bord Gáis Energy is not involved in Finance Ireland's lending decision. The loan application and drawdown process are handled by Finance Ireland and are outside our control and any questions about your loan application or repayments should be directed to Finance Ireland. We are not responsible for the content of Finance Ireland's website or other resources, or for any loss or damage arising from your use of them.

The products and services covered by this Offer will be shown on your final invoice, and the value of the Offer will be applied against the total. Once your Solar PV System has been installed, Finance Ireland will pay Bord Gáis Energy directly in line with your loan agreement. This does not mean Bord Gáis Energy is providing credit to you.

Grant Application

If you qualify for an SEAI Solar PV grant, we will deduct the grant amount from the total price before working out what you need to pay. Any Finance Ireland loan under this Offer will cover only the remaining balance after the grant is deducted. The grant amount is not included in, and will not be financed under, your loan. If the SEAI grant is not approved, is reduced, or is not paid for any reason, you remain responsible for paying any outstanding amount due for the Solar PV System.

General

- This Option may not be transferred, gifted, sold or exchanged for cash, credit or any other benefit. Only completions carried out by Bord Gáis Energy, its subsidiaries, and/ or a third party acting on behalf of Bord Gáis Energy will be eligible for this Offer.
- This Option cannot be used in conjunction with any other Bord Gáis Energy promotions or discounts, unless expressly stated otherwise by us in writing.
- You are solely responsible for any tax liabilities associated with your decision to avail of this Option and it is your responsibility to consider how availing of this Offer may impact any SEAI grant or other government subsidies you may otherwise be eligible for.
- From time to time, we may also make other changes to this Option. In such circumstances, any Option we agreed to provide to you before changes were applied to this Option will continue to apply, subject to any qualifying criteria.
- This Option is for personal use only and cannot be used for business or commercial reasons.
- We reserve the right, at any time and at our discretion, to reject, withdraw, or not provide you with this Option.
- We want you to benefit from this Option in a responsible and considerate way. You agree not to use this Option in any way that would be or could be perceived as spam, bulk messages, or bulk posts, or in any type of messages or posts to third parties, or on online marketplaces or social media, for example, Amazon, Twitter / X or Facebook.
- We can amend these terms and conditions at any time. If we reasonably think the change will put you at a disadvantage, we'll let you know what the changes are. You are under no obligation to use this Option if you don't like the changes we make. If you do take part in this Option subsequent to any changes to these terms and conditions or this Option, any such new or amended terms will apply.
- We will monitor compliance with this Option. In the event of fraud, abuse, misuse, or failure to comply with these terms and conditions, for example, spamming people with this Option, we can disable this Option, not provide, withdraw, or reclaim credit that has been applied, end, or suspend this offer or stop you from participating in this Option.
- This Option is subject to the **Solar PV Sale and Installation Terms and Conditions** and subject to your Property being eligible for the installation of a Solar PV System, which includes the necessary roof space for a minimum of five (5) PV panels and other requirements listed in the **Solar PV Sale and Installation Terms and Conditions**.

Warning: If you do not meet the repayments on your credit agreement your account will go into arrears. This may affect your credit report, which may limit your ability to access credit, a hire- purchase agreement, a consumer-hire agreement or a 'Buy Now Pay Later' agreement in the future.

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

June 2026