

In addition to our current loan policy, the below terms and conditions will apply:

- A full credit check will be carried out during the application.
- Open Banking must be used to support your income and expenditure assessment – all bank accounts must be linked.
- This loan is offered to homeowners **only** (with or without a mortgage).
- You may apply for this loan as a joint application – please speak to a member of the NCB team to discuss.

Renewable Energy Loan Examples – all figures are approximate values and dependant on the date that the loan is allocated and your repayment date.

Interest Rates Applied

Loan Amount	Maximum Term	Interest Rate (APR)	Monthly Interest Rate
£3,000 - £4999	36mths	26.82%	2%
£5000 - £7499	60mths	19.56%	1.5%
£7500 - £10000	60mths	9.38%	0.75%