

Personal loan providers

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[Bank Of Ireland](#)

[An Post Money](#)

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What can you use a personal loan for?

A personal loan can be used for any purpose. Some of the most common reasons for taking an unsecured personal loan are:

- buy a car
- a holiday or family event
- pay for a large purchase
- medical or dental costs

How much can you borrow?

The maximum you can borrow as a couple is up to €75,000.

Although that's the max, people typically take out a personal loan for smaller amounts e.g. between €1,000 and €10,000. A larger loan and longer term may take longer to approve, and you may not be able to complete the full application process online.

Where can I get a small personal loan in Ireland?

AIB offers personal loans that start from €1,000, but other lenders - for example credit unions - will let you borrow as little as €500. Although each credit union is different, you can apply online with next day approval.

How much do personal loans cost?

It depends on how much you plan to borrow, but there are four main factors that influence costs.

- **Interest rate:** The higher the interest rate, the more the loan will cost you.
- **Amount borrowed:** Small loans tend to have a higher interest rate than larger amounts, but you'll pay more interest over the term.
- **Length of the term:** The longer the loan term, the more interest you'll pay on your borrowing.
- **Your credit history** Your credit rating also affects the interest rate you're given.