

# SWITCH & SAVE

**It's easy, it's free, it's bonkers.ie**

with Daragh Cassidy, Head of Communications, [bonkers.ie](https://www.bonkers.ie)

**bonkers**.ie

# Who are we?

- **bonkers.ie** is a **free and impartial** comparison and switching website
- **Easily compare prices and features** across a range of energy, broadband, banking and insurance providers
- Our mission is to **help consumers** take advantage of the best prices and products on offer from suppliers in Ireland

# Who are we?



# Certification



An Coimisiún  
um Rialáil Fóntas  
Commission for  
Regulation of Utilities

- We were the first price comparison and switching website in Ireland to be accredited by the **Commission for Regulation of Utilities (CRU)** as an impartial, accurate and independent supplier of energy price comparisons.



Banc Ceannais na hÉireann  
Central Bank of Ireland  
Eurosystem

- We have authorisation from the **Central Bank of Ireland** to advise on life insurance, general insurance and mortgages.

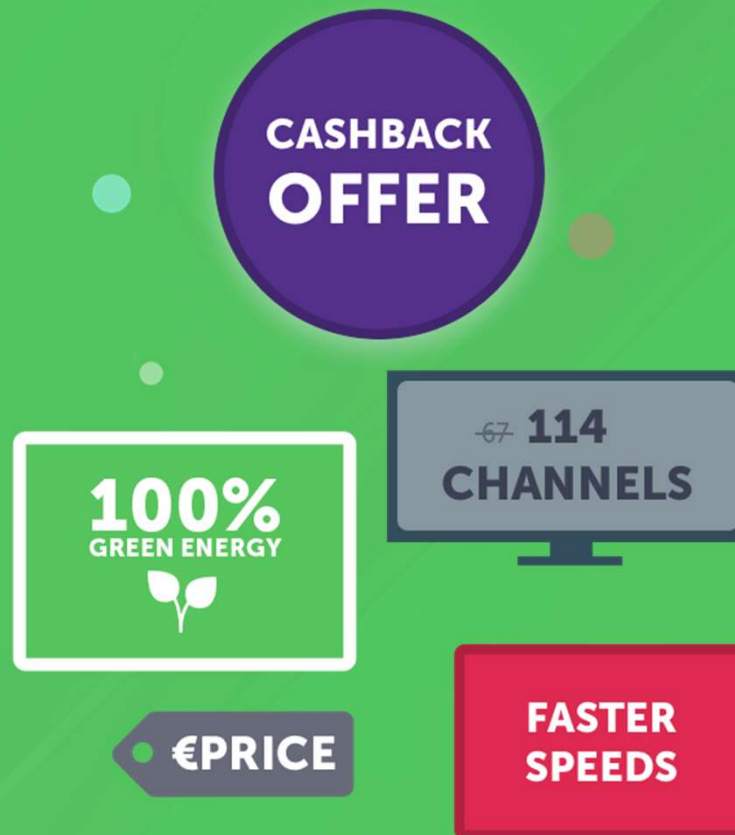


- We're proud to have been awarded the **Guaranteed Irish** symbol, which is given to companies which create quality jobs, contribute to local communities and are committed to being in Ireland.

# Why switch?

- Suppliers **seldom** reward loyalty
- Best deals are reserved for **new customers**
- The easiest money you'll ever earn is the money that you've **saved**
- Your money should work **as hard as you do!**

# Not always about price



# SWITCH ENERGY PROVIDER

# Save on Gas & Electricity





# Big savings!

- Discounts of **40%**
- Save **€449** over one year



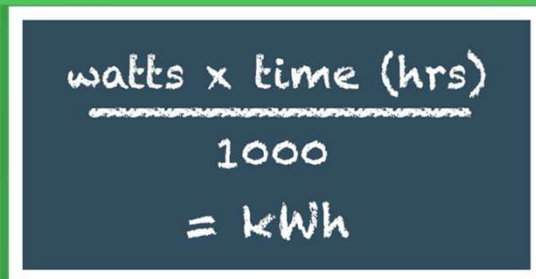
# What do I need to switch?



1. Energy reference number



2. Current meter reading



3. Energy usage



4. Personal details

# Energy Switch

Who supplies your electricity? I have just moved in and do not have a supplier or I am a business customer


What is your electricity supply region?  
 What's this?  Urban  Rural

Do you have an electricity NightSaver meter?  
 What's this?  Yes  No

How do you pay your electricity bill?  
 What's this?  Direct debit  Cash or cheque  Pay As You Go / Pre-payment

What is the name of your current electricity tariff?  
 What's this?

How much electricity do you use?  
 What's this?

**Need help?**  
Everything you need to compare and switch will be on your most recent bill!  
To get the most accurate comparison you need:

- ✓ The name of your current electricity and/or gas supplier.
- ✓ The name of the plan you're currently on, or the unit rate you're currently paying or your discount percentage.
- ✓ A good estimate on how much electricity or gas you use, either in euro or kWh's.

Before switching, please ensure that you are out of contract with your current supplier, as if you switch while in contract, you might be subject to an early exit fee.

[Contact us](#)

# Energy Switch

**Filters**

**Suppliers**

Select all | Clear all

- BEnergy
- Bord Gáis Energy
- bright
- Electric Ireland
- Energia

Show 7 more suppliers

**Only available for sign-up**

Yes

No

**Only tariffs containing**

- 100% green electricity
- Paperless billing

**Cash-back included**

Yes

No

**Payment type**

Show all payment types








- Direct debit
- Cash/cheque
- Pay as you go

**Multi-year cost projection**

1-year cost



2-year cost

3-year cost

 	<p><b>Cheapest Electricity 41%</b> 41% electricity discount</p> <ul style="list-style-type: none"> <li><span style="color: green;">✔</span> 100% Green Electricity</li> <li><span style="color: green;">✔</span> Paperless Billing</li> <li><span style="color: green;">✔</span> Online account access</li> <li><span style="color: green;">✔</span> 1 year contract</li> <li><span style="color: green;">✔</span> Variable-rate tariff</li> <li><span style="color: green;">✔</span> Direct Debit</li> </ul> <p><a href="#">see detail</a></p>	<p><b>Electricity Charges</b> 12.97 cent per kWh €181.27 standing charge</p> <hr/> <p><b>€784.94</b> estimated annual bill <a href="#">see calculations</a></p>	<p>save <b>€429.31</b> year one</p> <p>includes €30 cashback</p> <p style="background-color: #4CAF50; color: white; padding: 5px; border-radius: 5px;">Proceed</p>
 	<p><b>ValueSaver (Direct Debit &amp; Online Billing) 5.5%</b> 5.5% electricity discount</p> <ul style="list-style-type: none"> <li><span style="color: green;">✔</span> Paperless Billing</li> <li><span style="color: green;">✔</span> Online account access</li> <li><span style="color: green;">✔</span> 1 year contract</li> <li><span style="color: green;">✔</span> Variable-rate tariff</li> <li><span style="color: green;">✔</span> Direct Debit</li> </ul> <p><a href="#">see detail</a></p>	<p><b>Electricity Charges</b> 18.81 cent per kWh €173.25 standing charge</p> <hr/> <p><b>€786.94</b> estimated annual bill <a href="#">see calculations</a></p>	<p>save <b>€427.31</b> year one</p> <p>includes €265 cashback</p> <p style="background-color: #4CAF50; color: white; padding: 5px; border-radius: 5px;">Proceed</p>
 	<p><b>Green Electricity (Direct Debit &amp; Online Billing) 5.5%</b> <span style="color: green;">✔</span> 100% Green Electricity</p> <ul style="list-style-type: none"> <li><span style="color: green;">✔</span> Paperless Billing</li> <li><span style="color: green;">✔</span> Online account access</li> <li><span style="color: green;">✔</span> 1 year contract</li> <li><span style="color: green;">✔</span> Variable-rate tariff</li> <li><span style="color: green;">✔</span> Direct Debit</li> </ul> <p><a href="#">see detail</a></p>	<p><b>Electricity Charges</b> 18.91 cent per kWh €173.25 standing charge</p> <hr/> <p><b>€791.23</b> estimated annual bill <a href="#">see calculations</a></p>	<p>save <b>€423.02</b> year one</p> <p>includes €265 cashback</p> <p style="background-color: #4CAF50; color: white; padding: 5px; border-radius: 5px;">Proceed</p>
	<p><b>Summer Glow Simple</b></p> <ul style="list-style-type: none"> <li><span style="color: green;">✔</span> Only available on bonkers.ie</li> <li><span style="color: green;">✔</span> Paperless Billing</li> <li><span style="color: green;">✔</span> Online account access</li> <li><span style="color: green;">✔</span> 1 year contract</li> <li><span style="color: green;">✔</span> Variable-rate tariff</li> </ul>	<p><b>Electricity Charges</b> 15.41 cent per kWh €99.85 standing charge</p>	<p style="background-color: #4CAF50; color: white; padding: 2px; transform: rotate(-45deg); display: inline-block;">EXCLUSIVE</p> <p>save <b>€378.24</b> year one</p>

✉ Contact us

# Energy Switch

Electricity		
Year 1 charges for electricity		
Summary of your electricity charges		
Summary	Your current price plan	Your new price plan
Electricity supplier		
Electricity price plan	Standard Electricity	Cheapest Electricity 41%
Unit rate ex VAT (cent/kWh)	19.92 cent	11.43 cent
Unit rate inc VAT (cent/kWh)	22.61 cent	12.97 cent
Standing charge ex VAT (cent/day)	42.45 cent	43.76 cent
Standing charge inc VAT (cent/day)	48.18 cent	49.66 cent
Break-down of your electricity calculation		
Calculations (ex VAT)	Your current price plan	Your new price plan
Annual consumption 4,200 kWh	€836.64 <a href="#">What's this?</a> 19.920 cent x 4,200 kWh	€480.06 11.430 cent x 4,200 kWh
Annual standing charge	€154.94 <a href="#">What's this?</a> 42.450 cent x 365 days	€159.71 43.756 cent x 365 days
Cashbacks	n/a	-€26.43
Annual PSO levy	€78.24 <a href="#">What's this?</a>	€78.24
VAT @ 13.50%	€144.43	€93.36

# Things to consider

- ✓ Customer service
- ✓ Green energy
- ✓ Dual fuel / single fuel
- ✓ Loyalty and rewards schemes
- ✓ Fixed vs. variable



# Upheld complaints per 10,000 customers



source: CRU Customer Care Team Annual Report 2019

# Switching numbers\*



**25,000**  
SWITCHED  
ELECTRICITY



**10,000**  
SWITCHED  
GAS

\*CRU April 2021 Customer Switching Report for the Electricity and Gas Retail Markets



# Gas & Electricity savings tip

- **More information means a more accurate comparison**
- **Switch BEFORE big winter bills, not after!**
- **Reduce energy consumption, increase energy efficiency**
- **Look into available SEAI grants (insulation, solar panels, etc.)**

# Simple ways to lower your bills



BUY MORE ENERGY EFFICIENT APPLIANCES



STOP HAND-WASHING, USE YOUR DISHWASHER



USE A TIMER FOR PLUGS AND LIGHTS



INVEST IN 'SMART' DEVICES



OPT FOR COOLER WASHES



MONITOR YOUR ENERGY USAGE



CHOOSE LOW ENERGY LIGHT BULBS



SAY NO TO 'STANDBY' AND PULL THE PLUG



INSULATE YOUR IMMERSION



CONSERVE HOT WATER



KEEP THAT FRIDGE DOOR CLOSED



ONLY BOIL AS MUCH WATER AS YOU NEED

# 10 ways to heat your home for less



1. Draught-proof your home



2. Install radiator reflectors



3. Bleed your radiators



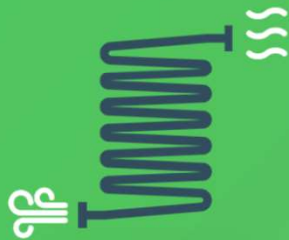
4. Optimise your central heating



5. Upgrade electric storage heaters



6. Place furniture carefully



7. Install a heat pump



8. Upgrade your gas boiler



9. Install solar panels



10. Switch energy supplier

**SWITCH  
BROADBAND & TV  
PROVIDER**

# Save on Broadband & TV



# Save on Broadband & TV

- Providers offer new customers deals and incentives
- Save over **€600** a year by switching



# Things to consider

- ✓ Customer service
- ✓ Loyalty & rewards schemes
- ✓ Technology
- ✓ Speed
- ✓ TV Channels
- ✓ Price
- ✓ Sport





# Speed

- SIRO-powered broadband offers speeds up to **1Gigabit**
- Virgin Media offers speeds of up to **1,000Mbps** too
- Eir also offers **1,000Mbps** in select locations
- Up to **100Mbps** from most other providers



# How to switch?


1. Check you're **out of contract** with your existing provider - 30 days' notice
2. Visit the broadband comparison service on **bonkers.ie**
3. Choose the **best deal for you** and sign up to your new supplier - they'll then call you back or email
4. Cancel the service with your **old provider**
5. Return any **old equipment** that you have

# Broadband Switch

▼ smarter money

## Compare Broadband, Phone, TV and Mobile Deals

Find the best deal available in your area and save money. It's quick and easy!



Home / Broadband, Phone, and TV

Enter your address so we can match bundles available in your area

📍 Enter full address or Eircode  [Search](#)


[Skip this step](#)

### Switch to a better deal with bonkers.ie

Searching for the right broadband, phone and TV package can be enough to make your head spin. But bonkers.ie can help!

Our comparison service lets you easily compare broadband speeds, prices and offers from all of Ireland's main providers. You can search for broadband-only deals or bundles that include phone and TV, whatever best fits your needs. And best of all our service is totally free.

We also have a [broadband speed test](#) which can test the speed of your current connection and help you decide whether it's time to upgrade to a better deal.



[Contact us](#)

# Broadband Switch

60 Results

Best deals for the available suppliers at 42 Grange Court, Rathfarnham, Dublin 16, D16 K516 (test at different address)

Speed  
First-year cost

Sort by

**Providers**

Select all | Clear all

- Digjweb
- eir
- Imagine
- Pure Telecom
- Sky Ireland
- Virgin Media
- Vodafone

**Bundle type**

- Broadband
- Home phone
- TV
- Mobile

**Add ons**

Home phone

- Anytime calls to Irish landlines
- Anytime calls to Irish mobiles

**€360 off**

**eir** staff pick

**Broadband & Home Phone**  
Broadband and Home phone package

- Amazon Prime Video subscription
- FREE eir sport pack
- Off-peak calls to Irish landlines
- 12 month contract

[more info](#)

100Mbps Speed (up to) | Part Fibre | €769.67 First year cost | €29.99\* Monthly cost

\* 12 month discount for new customers only - see calculations

[Order now](#)

**€300 off**

**vodafone** staff pick

**Simply Broadband and Unlimited Irish Landline Calls**  
Broadband and Home phone package

- Anytime calls to Irish landlines
- 12 month contract

[more info](#)

100Mbps Speed (up to) | Part Fibre | €660 First year cost | €30\* Monthly cost

\* 12 month discount for new customers only - see calculations

[Order now](#)

**€500 off**

**vodafone**

**Simply Broadband and Unlimited Irish Landline Calls**  
Broadband and Home phone

- Anytime calls to Irish landlines
- 12 month contract

[more info](#)

100Mbps Speed (up to) | Part Fibre | €660 First year cost | €30\* Monthly cost

\* 12 month discount for new customers only - see calculations

[Order now](#)

**€360 off**

**eir**

**Broadband & Home Phone**  
Broadband and Home phone

- Amazon Prime Video subscription
- FREE eir sport pack
- Off-peak calls to Irish landlines
- 12 month contract

100Mbps Speed (up to) | Part Fibre | €29.99\* Monthly cost

# Cancellation numbers



☎ 1901



☎ 1908

sky

☎ 0818 719 819



vodafone

☎ 1907

# SWITCH YOUR MORTGAGE

# How to switch?

- Don't overpay on what's likely to be your **biggest bill**
- A mortgage holder on a standard rate of 4.5% for a €250,000 mortgage and an LTV of 80% could save almost **€300 a month** by switching to a rate of 2.2%

# How much could you save?

BANK	BANK	MONTHLY REPAYMENT	MONTHLY REPAYMENT	NOTE
AIB	2.20% (4-year fixed rate)	€1,288.52	€293.10	€2,000 cashback
Avant Money	2.20% (5-year fixed rate)	€1,288.52	€293.10	
Permanent TSB	2.25% (4-year fixed rate)	€1,294.52	€287.10	
Ulster Bank	2.25% (2-year fixed rate)	€1,294.52	€287.10	€1,500 towards switching fees
EBS	2.90% (5-year fixed rate)	€1,374.01	€207.61	2% cashback

\*Based on a mortgage holder who's on a standard variable rate of 4.5% for a €250,000 mortgage and has at least 20% equity in their home

# SAVE ON HEALTH INSURANCE



# How to switch?

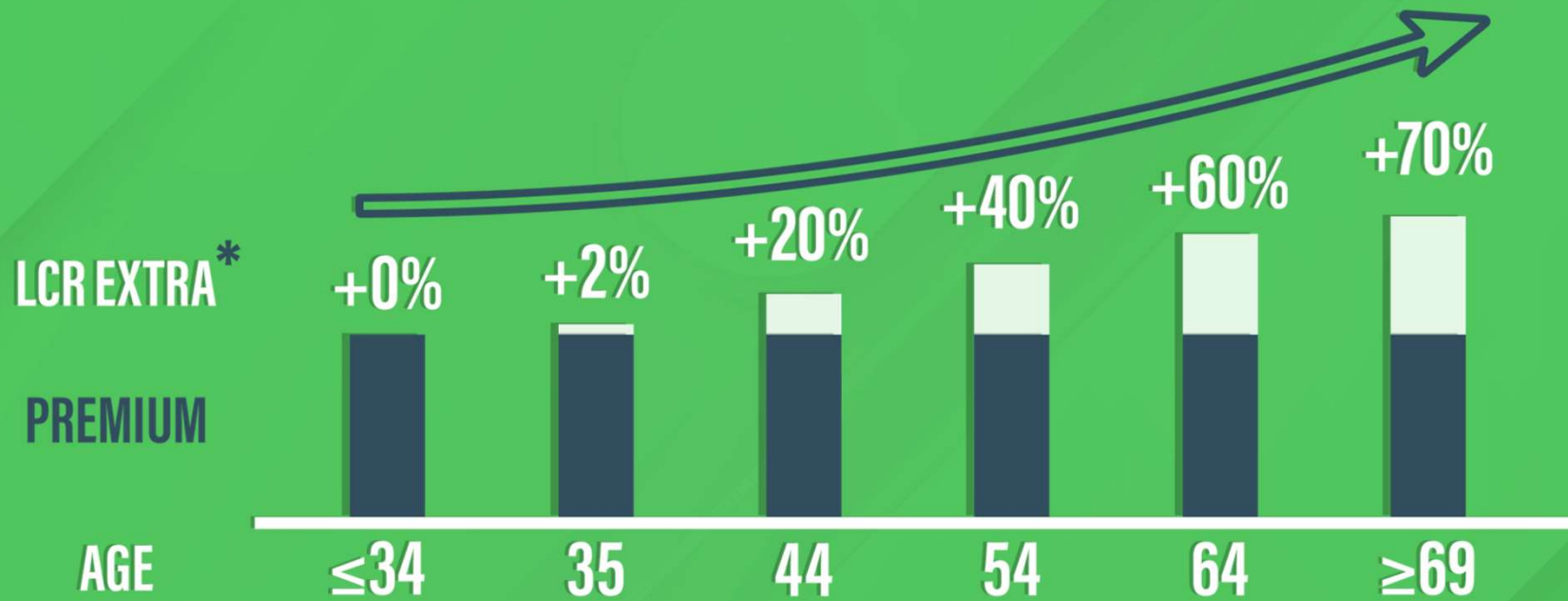
- **300+ plans** on the market, it pays to get professional advice.

Plans evolve constantly so don't get complacent!

- **TIP:** Corporate plans offer the best value and anyone is entitled to join them!

- **TIP:** Be honest - tell them everything

# Loading applied to private health insurance policies



**\*UNDER LIFETIME COMMUNITY RATING (LCR), A LOADING OF 2% IS APPLIED TO THE PREMIUM FOR EVERY YEAR A PERSON JOINS THE HEALTH INSURANCE MARKET AT AGE 35 OR OVER.**

# Simple ways to reduce your insurance costs

- ✓ Increase your **excess** - car, health, home, and travel insurance
- ✓ Don't claim for the **small things** - car and home insurance
- ✓ Cut out the **extras** - car, health, home, and travel insurance
- ✓ Check what you're already **covered for** - all insurance types
- ✓ Quit **smoking** - life insurance
- ✓ Make yourself a **safer bet**
- ✓ Pay less for your insurance by **switching** to a cheaper provider - all insurance types



# **AVOID BANKING FEES**

# Avoid banking fees

- ✓ Go **contactless** where possible! Use Apple/Google Pay - higher tap and spend limits
- ✓ Know the rules around your bank's exemptions for **fees and charges**
- ✓ Move your banking **online**
- ✓ Try alternatives like **N26** or **Revolut** when travelling abroad
- ✓ When paying with your card, opt for cashback to **avoid ATM** withdrawal fees
- ✓ If you're still using cheques...**STOP!**

# Thanks for listening!

