EU · LOANS TO STATES · SUPPLIERS

SAFE Security Action for Europe

EU loans to member states for joint defence procurement, not direct company funding.

The instrument provides up to **€150 billion** in long-term loans to member states, disbursed by the end of 2030 and repaid over 45 years. Companies benefit as suppliers.

EU · LOANS · PROCUREMENT · SUPPLIERS

WHAT IT IS

1. Loans go to member states, which use them to procure defence capabilities
2. The regulation has been in force since 29 May 2025; disbursement runs to the end of 2030
3. Repayment period of 45 years on favourable terms for the borrowing state
4. Aimed at reducing fragmentation by buying jointly, in larger and cheaper volumes
5. Sectors benefiting most: air defence, ammunition, drones, cyber and electronic warfare
6. A first package released €38 billion for eight states in February 2026

WHO IT IS FOR

Mature suppliers with a product ready to be procured — SAFE funds the purchase of capabilities, not development. Companies take part directly or as subcontractors to primes.

AT WHAT STAGE

For established companies with references, certification and proven production capacity. Not for start-ups or teams that are still developing a technology.

LOAN VOLUME

€150 billion

Disbursed to member states by the end of 2030, repaid over 45 years

HOW AND WHEN TO APPLY

1. Companies do not apply to SAFE directly — the route runs through national procurement
2. Check the national plan: what Czechia or your target state is drawing SAFE funds for
3. Position yourself as a supplier — follow national defence tenders and approach primes
4. Prepare references, certification and capacity so you are competitive when tenders open

TIMING

The regulation entered into force on 29 May 2025. On 11 February 2026 EU defence ministers approved the first national plans, releasing €38 billion for eight states. A second wave of around €74 billion followed.

NOTE / TIP

SAFE is not a direct source of funding for companies — the money goes to the state. The benefit is indirect, through supply chains and national tenders. For direct funding look at EUDIS, EIC, NIF or NATO DIANA.

FREE CONSULTATION · INDEPENDENT

Can SAFE work for your company?

Defence Hub CzechInvest will help you pick the right programme and work through the whole application — free and independent.

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Book a consultation