

# Our Rental Solution Explained

## \$0 Upfront

- Immediate savings on your electricity bills
- Repayments may be fully deductible

### Why finance?

A major reason why many businesses don't install energy saving equipment on their premises is due to the large upfront cost of the solutions themselves.

So we've teamed up with industry specialist Solar Financial Solutions to provide our customers with a financing plan that lets you install a range of energy saving solutions without a large upfront payment while letting you enjoy an immediately lower electricity bill.

### How does it work?

Once installed, your lower energy bill plus the rental payments is in most cases less than your old electricity bill.

You pay the system off over time – from 2 to 7 years (just like you rent a mobile phone).

This way you can often start saving from the day your system is installed.

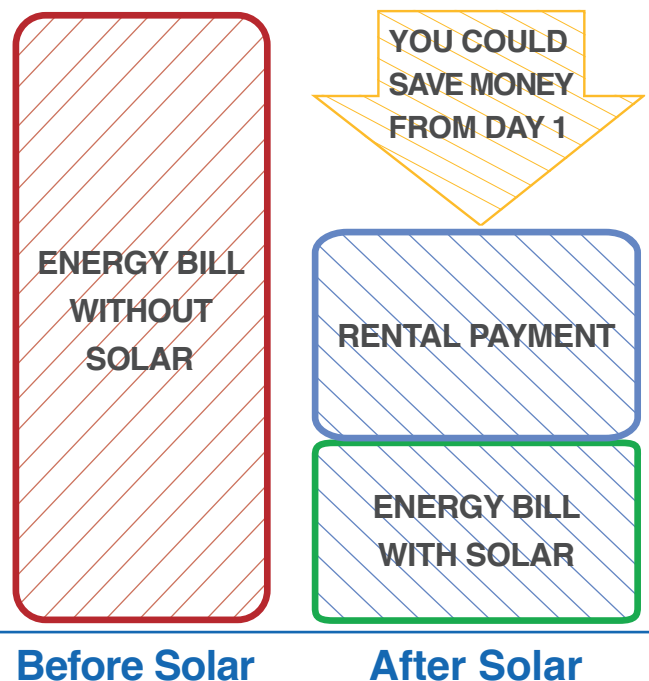
So you can now get the benefits of reduced electricity bills for \$0 upfront.

There are no costs up front, so get started today!

### Benefits

- ✓ No deposit (Includes installation & design)
- ✓ Immediate savings on your bills
- ✓ Flexible terms up to 7 years
- ✓ Repayments may be fully tax deductible
- ✓ Option to buy at the end of rental
- ✓ Low Doc options available
- ✓ 48 hour approval
- ✓ Installation and manufacturing warranties (Up to 25 years for Solar PV systems)

### Pay via savings generated



Before Solar

After Solar

# Loan vs Rental

|                             | Bank (loan)  | SFS (rental)   |
|-----------------------------|--|--|
| \$0 upfront                 | X Deposit usually required                         | ✓  |
| Fully deductible repayments | X  | ✓ Rental repayments are usually fully deductible. Check with your accountant.              |
| Low Doc application         | X Possibly   | ✓ No financials for less than \$50k (ex GST)   |
| Light security levels       | X Business/home assets as collateral against loans | ✓ Energy efficient & solar equipment as only security (personal guarantee may be required) |
| Asset finance specialists   | X  | ✓  |
| Energy market specialists   | X  | ✓  |

## FAQS

### Who is Solar Financial Solutions?

Solar Financial Solutions is backed by a number of domestic and international financial institutions. The Solar Financial Solutions team have over 55 years of combined experience providing solar and energy efficiency loans to customers throughout Australia.

### What products are eligible?

- Solar and Energy Efficient Lighting
- Voltage optimisation
- Solar PV & Solar hot water systems
- Energy storage solutions
- Chillers, Boilers, HVAC systems
- Cogenerations and tri-generation systems

### How much can I finance?

From \$10k to \$5m

### Who is eligible?

#### To be eligible you must:

- Have been in business for over 3 years
- Own your property or have a remaining lease term of at least 3 years

### Fees and Charges:

\$250 application fee (payable with first rental), \$1.99 per direct debit. These are inclusive of GST.

### When do repayments start?

Rental repayments start once the technology is installed.

### What if the technology doesn't work?

Once your energy efficient technology is installed, we will verify that you are satisfied with your installation. Repayments are not affected by the savings generated or how much electricity you use. Repayments are an ongoing obligation (just like a mobile phone rental plan).

### Early termination.

You can pay up to 1 years rental payments upfront with no penalty. However, fees & charges may apply if you terminate your Rental Agreement early. This is dependant on the number of repayments remaining & any amounts outstanding at the time of termination. See Agreement for further details.

All applications to Solar Financial Solutions are subject to normal approval criteria, and terms and conditions apply. No part of this document is to be construed as an offer capable of acceptance or as a solicitation to obtain a financial product. The information is not an expression of opinion or recommendation and does not constitute financial, accounting, taxation, general or personal advice and should not be relied upon as such. The recipient should make its own assessment of any product or service referred to in this document and seek appropriate advice.

MORE QUESTIONS – CALL US **1 300 213 320**