

# Home Energy Saver loans: What to say, and how to say it to businesses

Messaging and mandatory usage guidelines

Last updated: April 15, 2026

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## Introduction

### Using this document

This guide is designed to help our partners create clear, consistent and accurate B2B communications about Home Energy Saver loans. It provides two distinct elements to support your communications:

- 1 Mandatory usage and attribution** sets out the specific elements that must be included in all communications referencing Home Energy Saver loans. This includes required descriptions, terminology and attribution references. These elements must appear as specified.
- 2 Guidance messaging** includes recommended language, descriptions and framing that can be tailored to reflect your brand's voice, tone and look and feel. This guidance is designed to ensure consistency and clarity across the various channels and stakeholders communicating about Home Energy Saver loans, to build partner trust and avoid confusion or misinterpretation of the program. We recognise that effective communications need to feel authentic to your brand and product, however, descriptions of Home Energy Saver loans should always align with the language in this document.

This document is updated regularly. Please check back to confirm you are working from the most current version before developing communications.

### Support

For any further support or questions about applying this guide, please contact: [abi.sexton@escorp.com.au](mailto:abi.sexton@escorp.com.au)

### Key comms channels

You can use this guide to develop comms for your:

- Website
- Social media
- Marketing materials
- Media releases, media enquiries and briefs
- Speech writing
- Annual reporting
- Webinars and public speaking

#### What to do before you go live

Before you begin to develop and publish communications, ensure you have:

- ✓ read and understood the mandatory usage and attribution guidelines
- ✓ confirmed you are using current-version assets
- ✓ clarified any questions with the ESC (see contact details under Support).

## Mandatories

	Do's	Don'ts
<b>Program name</b>	<p>Always use the full program name.</p> <p>Use:</p> <ul style="list-style-type: none"> <li>✓ Home Energy Saver loan/loans</li> <li>✓ [LENDER NAME] Home Energy Saver loan/s</li> </ul>	<p><i>Do not use:</i></p> <ul style="list-style-type: none"> <li>✗ HES</li> <li>✗ HESP</li> <li>✗ ESC loan</li> <li>✗ Energy Saver loan</li> <li>✗ Any alternative or informal variations.</li> </ul>
<b>Required acknowledgment</b>	<p>The following line must appear on all communication materials and channels.</p> <p>Use:</p> <ul style="list-style-type: none"> <li>✓ Home Energy Saver loans are funded by the Energy Security Corporation, a NSW Government agency.</li> </ul> <p>Where possible include a hyperlink to the <b>ESC website</b>.</p>	<p>Do not alter or paraphrase this acknowledgment.</p>
<b>Loan disclosure</b>	<p>Use:</p> <ul style="list-style-type: none"> <li>✓ Loans are provided and managed by [LENDER NAME] and are subject to assessment.</li> </ul>	<p>Do not imply that the Energy Security Corporation approves or manages individual loans.</p>
<b>Eligibility disclaimer</b>	<p>Use:</p> <ul style="list-style-type: none"> <li>✓ Eligibility criteria and approved upgrade requirements apply.</li> </ul>	<p>Do not imply that all households automatically qualify.</p>
<b>Savings disclaimer</b>	<p>If you include savings examples, also include the disclaimer.</p> <p>Use:</p> <ul style="list-style-type: none"> <li>✓ Estimated savings are indicative only and will vary depending on household circumstances, energy use and installation.</li> </ul>	<p>Do not present savings examples as guaranteed outcomes.</p>

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	<b>Do's</b>	<b>Don'ts</b>
<b>Discount interaction</b>	<p>Communications must clearly reference and explain how discounts and loans interact:</p> <p><i>Use:</i></p> <ul style="list-style-type: none"> <li>✓ Under NSW Government's Home Energy Saver, if your household earns up to \$80,000 a year, you may also qualify for a discount of up to \$4,000 on your upgrades.</li> </ul> <p>Check eligibility and apply for a discount at <a href="https://energy.nsw.gov.au/home-energy-saver">energy.nsw.gov.au/home-energy-saver</a></p>	<p>Do not imply automatic eligibility for both.</p>
<b>Tone and language guidance</b>	<p>Whilst you should use your own brand tone to adapt the messages in this guide as appropriate for your communications, you must also adhere to the following:</p> <ul style="list-style-type: none"> <li>• Use clear, plain English, tailored where necessary to the technical knowledge of the audience</li> <li>• Do focus on affordability, comfort and practical benefits.</li> </ul>	<ul style="list-style-type: none"> <li>• Do not use unnecessary technical, policy or industry jargon.</li> <li>• Do not overstate savings or environmental impact.</li> <li>• Do not use promotional or exaggerated language.</li> <li>• Do not create urgency messaging (e.g. "limited time only").</li> </ul>
<b>Imagery</b>	<p>NSW Department of Climate Change, Energy, the Environment and Water (DCCEEW) have undertaken a photoshoot for this program, and partners are encouraged to use this photography to drive consistency of communications and trust in the program. If selecting your own imagery, try to align with a similar style.</p> <p>Photography can be found in the toolkit. Please ensure to credit all images as labeled in the file name.</p>	<p>Do not use the DCCEEW images to promote any other products you offer, they are for Home Energy Saver loan communications only.</p>

## Key messages

### Hero messaging

- **Headline:**  
Unlocking energy saving upgrades for NSW households.
- **Sub-headline:**  
A zero-interest, no-fee loan of up to \$15,000 for eligible NSW households.
- **In a sentence:**  
Home Energy Saver loans give eligible NSW households access to zero-interest, no-fee finance to install energy saving upgrades and lower their bills.

### Overview

Home Energy Saver is a key initiative under the NSW Government's Consumer Energy Strategy. The strategy puts households at the centre of the energy transition and makes it easier for households to take control of their energy use while contributing to a more affordable, reliable and cleaner energy system.

Funded by the NSW Government, Home Energy Saver combines discounts and zero-interest loans to make energy saving upgrades more accessible.

Home Energy Saver loans enable **[LENDER NAME]** to offer eligible households zero-interest, no-fee loans of up to \$15,000, repayable over up to 10 years.

The NSW Government is also offering eligible households with a total annual income of up to \$80,000 a discount of up to \$4,000 for energy saving upgrades. If eligible for both the discount and loan, the discount is applied first, and the loan helps cover the cost up to \$15,000.

All products and installers must meet program, technical and industry standards – ensuring strong consumer protections and quality outcomes.

## Key messages

### Key benefits

Energy saving upgrades like solar paired with a battery can transform the way a household runs – reducing bills, improving comfort and putting families in control of their energy use.

But for many households, the upfront cost puts those upgrades out of reach. Home Energy Saver loans change that.

By removing the cost barrier, the loans make it possible for more NSW households to invest in energy saving upgrades to their homes.

By accelerating the uptake of upgrades like household rooftop solar with a battery and efficient heating and cooling systems, these loans will help to reduce pressure on NSW's energy grid, improve reliability, and importantly, help make energy saving upgrades more accessible.

A \$15,000 upgrade could reduce annual energy costs by up to \$2,000\* for a typical house, depending on the home and energy use.

At scale, Home Energy Saver loans could save NSW households combined, more than \$65 million\* in annual energy bills, while also contributing to a more reliable and clean energy system.

\*Estimated savings are indicative only and will vary depending on household circumstances, energy use and installation.

### Eligibility

Home Energy Saver loans are for NSW households with a total taxable income up to \$210,000 per year, including homeowners and landlords.

The loan is available across NSW, subject to **[LENDER NAME]** approval and eligibility.

### Included upgrades

Eligible NSW households can use Home Energy Saver loans for a range of approved energy saving upgrades, including:

- ✓ **Solar and storage**      Rooftop solar system (when installed with a household battery), residential battery and switchboard upgrade.
- ✓ **Heating and cooling**      Reverse cycle air conditioning, DC ceiling fan, draught-proofing, ceiling insulation and double glazing.
- ✓ **Hot water systems**      Heat pump water heater and solar water heater.
- ✓ **Appliances and electrical**      Induction cooktop and EV level 2 charger.
- ✓ **Assessments**      A NatHERS assessment.

All products must meet program requirements and be installed by accredited installers.

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### Call to action

Home Energy Saver loans are open to accredited installers across NSW. If you are interested in participating, contact **[LENDER NAME]**.

For more information, visit [escorp.com.au](https://escorp.com.au) or **[LENDER NAME]**'s website **[URL]**

### Roles and responsibilities

Home Energy Saver loans are funded by the Energy Security Corporation, a NSW Government agency.

The Energy Security Corporation works with banks and lenders to provide zero-interest loans that help households install energy saving upgrades and make their homes cheaper to run.

The ESC provides wholesale loan funding to **[LENDER NAME]** who assess, approve and manage individual loans. Approved installers deliver the upgrades directly to customers.

Under the Home Energy Saver, the NSW Government is also offering eligible households with a total annual income of up to \$80,000 a discount of up to \$4,000 for energy saving upgrades.

If eligible for both a discount and loan, the discount is applied first, and the loan helps cover the remaining cost up to \$15,000. Households can check if they are eligible and apply at [energy.nsw.gov.au/home-energy-saver](https://energy.nsw.gov.au/home-energy-saver)

The ESC is a NSW Government-backed clean energy investor with a clear public mandate to accelerate investment in the clean energy projects needed to deliver a reliable and secure electricity system for NSW. It targets critical and impactful projects including large-scale storage, system security and enabling infrastructure, along with supporting the delivery of Home Energy Saver loans.

## Example comms

### eDM to installers

Example only

Subject line: Unlocking energy saving upgrades for NSW households

Bank logo LOG IN | MENU





## Help NSW make the switch to energy saving upgrades

**Home Energy Saver loans are here**  
Home Energy Saver offers government-backed zero-interest loans for home energy upgrades in NSW. Eligible NSW households can access zero-interest, no-fee loans of up to \$15,000, removing the barrier of upfront cost to energy saving upgrades. [LENDER NAME] is pleased to be a participating lender in this initiative, with [LENDER NAME's] Home Energy Saver loan now available.

[Enquire today](#)







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### [LENDER NAME] Home Energy Saver loan features

 <b>Zero interest</b>	 <b>No fees</b>	 <b>Loan amounts of up to \$15,000</b>	 <b>Repayment terms of up to 10 years (subject to approval)</b>
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### Eligible upgrades

Loans can be used for approved energy saving upgrades, including:

 Solar installed with a residential battery	 Residential battery	 Reverse cycle air conditioning
 Heat pump or solar water heater	 Insulation and draught-proofing	 Induction cooktops and EV level 2 charger

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### Program overview

Home Energy Saver loans are funded by the Energy Security Corporation, a NSW Government agency. [Find out more](#)

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<h4>Got a question?</h4> <p>Refer to our FAQs to learn more about Home Energy Saver.</p> <p><a href="#">View FAQs</a></p>	<h4>Interested in participating?</h4> <p>Get in touch for more information on installer requirements.</p> <p><a href="#">Register your interest</a></p>
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Home Energy Saver loans are funded by the Energy Security Corporation, a NSW Government agency. Loans are provided and managed by [LENDER NAME] and are subject to assessment. Eligibility criteria and approved upgrade requirements apply.

## About the Energy Security Corporation

The Energy Security Corporation is a NSW Government-backed clean energy investor with a clear public mandate: to accelerate investment in large-scale storage and enabling infrastructure to support a reliable and secure electricity system for New South Wales. Our role is to unlock private capital by co-investing in clean energy projects that support energy system reliability.

Through targeted, catalytic investment, we are accelerating the delivery of critical energy projects and securing the electricity system New South Wales needs, now and into the future.

For more information, please contact:

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