

Home Energy Saver loans: What to say, and how to say it to your customers

Messaging and mandatory usage guidelines

Last updated: April 15, 2026

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Using this document

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

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	Do's	Don'ts
Discount interaction	<p>Communications must clearly reference and explain how discounts and loans interact:</p> <p><i>Use:</i></p> <ul style="list-style-type: none"> ✓ 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. <p>Check eligibility and apply for a discount at energy.nsw.gov.au/home-energy-saver</p>	<p>Do not imply automatic eligibility for both.</p>
Tone and language guidance	<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"> • Use clear, plain English and write directly to the household. • Do focus on affordability, comfort and practical benefits. 	<ul style="list-style-type: none"> • Do not use technical, policy or industry jargon. • Do not overstate savings or environmental impact. • Do not use promotional or exaggerated language. • Do not create urgency messaging (e.g. "limited time only").
Imagery	<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:**
Energy saving upgrades, made easier.
- **Sub-headline:**
Take control of your energy costs with a zero-interest, no-fee loan.
- **In a sentence:**
A Home Energy Saver loan is a zero-interest, no-fee loan that can be used for a range of energy saving upgrades, from a household battery to an energy efficient heating and cooling system, so you can upgrade your home and start reducing your bills sooner.

Overview

If you're an eligible NSW household, you may be able to access a zero-interest loan of up to \$15,000 to install energy saving upgrades such as rooftop solar with a battery, reverse cycle air conditioning and more.

There are no interest charges or fees. You repay the loan over up to 10 years.

Whether you're installing solar with a battery, upgrading to a more efficient heating and cooling system or improving insulation, the loan helps you take practical steps to lower your energy bills and improve comfort year-round.

It helps you invest in your home now, so you can feel more in control of your energy use and bills in the years ahead.

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

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Key benefits

Energy saving upgrades like solar paired with a battery can make a real difference to your bills, but the upfront cost can put them out of reach. A Home Energy Saver loan changes that.

With no interest and no fees, you can spread the cost over time and move ahead with practical improvements that lower your energy bills and improve comfort in your home.

It helps you invest in your home in a manageable way and feel more confident about your energy costs over the long term.

Upgrades such as a heat pump water heater, reverse cycle air conditioning, solar and batteries can reduce energy use and lower running costs compared with older systems.

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

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

Eligibility

You may be eligible for a Home Energy Saver loan if your household's total taxable income is up to \$210,000 per year.

Home Energy Saver loans are available to eligible NSW households, including homeowners and landlords.

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.

If eligible for both a discount and a loan, the discount is applied first, and the loan helps cover the remaining cost up to \$15,000.

Check if you are eligible and apply at energy.nsw.gov.au/home-energy-saver.

Key messages

Included upgrades

Choose the upgrades that suit your home. Your loan can be used for 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.

Call to action

Start saving on your energy bills. Enquire now at **[LENDER URL]**.

Key messages

Customer journey

STEP 1

Check your eligibility

You can confirm if your household is eligible at energy.nsw.gov.au/home-energy-saver

STEP 2

Choose your upgrades

Select the energy saving upgrades that suit your home. You can explore options using the NSW Government's **Energy Savings Calculator**.

STEP 3

Contact us

Complete our enquiry form to get started.

STEP 4

Get quotes and choose your installer

Source quotes from accredited installers for the upgrades you would like to install. We can connect you with an accredited installer.

STEP 5

Apply for your loan

Your installer will send you the form to complete your loan application with us.

STEP 6

Upgrade your home

Once conditionally approved, the installer completes the work.

STEP 7

Installer payment

We pay your installer directly once the work has been confirmed by you and them.

STEP 8

Loan repayment


You then begin repaying the loan to **[LENDER NAME]**, on your agreed payment terms.

If you have a question about your Home Energy Saver loan, contact us. For questions about your energy upgrade product or installation, contact the product manufacturer or installation company.

Example comms

Website

Example only

Bank logo LOG IN | MENU 

To enquiry form

Enquire today

As a participating lender for Home Energy Saver loans, we're offering zero-interest finance to help NSW households lower their energy bills and make their homes more comfortable. Our [LENDER NAME] Home Energy Saver loan removes the upfront cost of home energy upgrades with loans of up to \$15,000, repayable over up to 10 years.

Benefits

- Zero interest, no fees**
Borrow up to \$15,000 and repay only what you borrow.
- Spread the cost over time**
Flexible terms of up to 10 years, subject to approval.
- Lower energy bills**
Approved upgrades can reduce the cost of running your home.
- Improved comfort year-round**
Modern heating, cooling and hot water systems can improve how your home feels in every season.

Overview

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

Find out more

ESC Website

ELIGIBILITY

Who can apply?

You may be eligible for a [LENDER NAME] Home Energy Saver loan if:

- Your household's total taxable income is up to \$210,000 per year.
- The property is an existing house or apartment located in NSW.
- You are a homeowner or landlord.
- You meet our credit assessment requirements.
- The loan is available across NSW and is subject to [LENDER NAME] approval.

What upgrades are covered?

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

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

View full list

Energy saving upgrades

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. If eligible for both a discount and loan, the NSW Government discount is applied first. The loan helps cover the remaining cost up to \$15,000. Check if you are eligible and apply at energy.nsw.gov.au/home-energy-saver

Find out more

<p>Make the switch: Enquire today.</p> <p style="text-align: center;">Complete our enquiry form</p>	<p>Got a question? You might find an answer in our FAQs.</p> <p style="text-align: center;">View FAQs</p>	<p>Are you an installer interested in participating?</p> <p style="text-align: center;">Get in touch</p>
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Example comms

eDM 1

Example only

Subject line: Energy saving upgrades, made easier


Bank logo
LOG IN | MENU

Take control of your energy costs with a zero-interest, no-fee loan.


Lower your energy bills with the help of a zero-interest loan
 If you've been thinking about making the switch to energy saving upgrades, our new [LENDER NAME] Home Energy Saver loan could help. From installing solar paired with a battery, upgrading heating and cooling, or improving insulation, we can help make those upgrades more manageable. If you're an eligible NSW household, you may be able to access a zero-interest loan of up to \$15,000, with no fees. Repayments can be spread over up to 10 years.

[Enquire today](#)


Home Energy Saver loan features




Zero interest



No fees

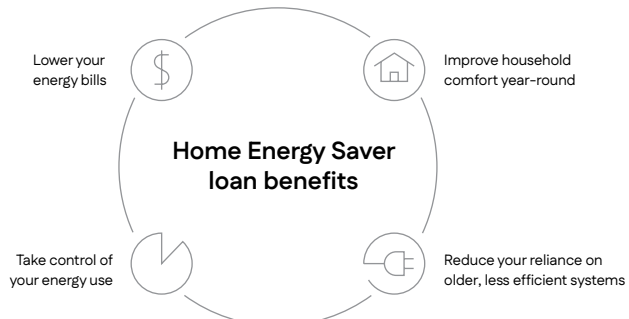


Loan amounts of up to \$15,000



Repayment terms of up to 10 years (subject to approval)

Benefits



Get started today.
Find out if you're eligible by submitting an enquiry.

[Complete our enquiry form](#)

Got questions?
View our FAQs to learn more about the [LENDER NAME] Home Energy Saver loan and how it works.

[View FAQ](#)

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.

Example comms

eDM 2

Example only

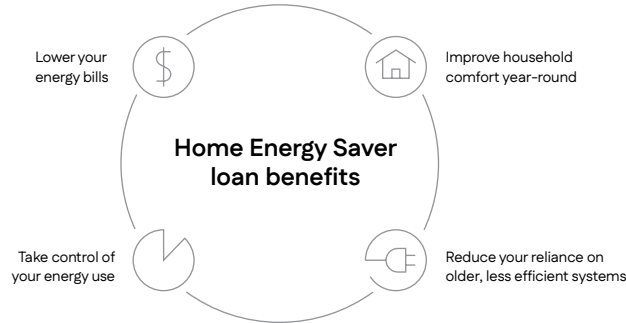
Subject line: Applications now open: Home Energy Saver loans

Bank logo
LOG IN | MENU

Apply for a zero-interest loan for approved energy upgrades.

Enquire now

[LENDER NAME] Home Energy Saver loans are now open for eligible NSW households. You can now apply for a zero-interest loan of up to \$15,000 to install approved energy saving upgrades. There are no interest charges and no fees. Repayments can be spread over up to 10 years.



Home Energy Saver loan benefits

- Lower your energy bills
- Improve household comfort year-round
- Reduce your reliance on older, less efficient systems
- Take control of your energy use

How it works

<p>Step 1</p> <p>Eligibility Check you're eligible.</p>	<p>Step 2</p> <p>Upgrades Select the energy saving upgrades that suit your home.</p>	<p>Step 3</p> <p>Enquiry Complete our enquiry form to get started.</p>	<p>Step 4</p> <p>Quotes Source quotes and select an accredited installer for your upgrades.</p>
<p>Step 5</p> <p>Application Finalise your loan application.</p>	<p>Step 6</p> <p>Installation When your loan is approved, your installer completes the work.</p>	<p>Step 7</p> <p>Payment Your installer is paid by us upon satisfactory completion of the work.</p>	<p>Step 8</p> <p>Repayment Your loan repayments commence, with support from us where needed.</p>

See if you qualify today.

Submit an enquiry

Home Energy Saver

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. If eligible for both a discount and loan, the NSW Government discount is applied first. The loan helps cover the cost up to \$15,000. You can check if you are eligible and apply at energy.nsw.gov.au/home-energy-saver

Find out more

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.

Example comms

Social media 1

Example only

Bank

We're helping NSW households make the switch to energy saving upgrades with [LENDER NAME] new Home Energy Saver loan. If you've been thinking about...more

Energy saving upgrades, without the interest.

Find out more about our Home Energy Saver loans. [Learn more](#)

DCCEEW image

We're helping NSW households make the switch to energy saving upgrades with [LENDER NAME] new Home Energy Saver loan. If you've been thinking about installing solar with a battery, upgrading heating and cooling, or improving insulation, you may be able to now access a zero-interest loan of up to \$15,000 to help make it happen.

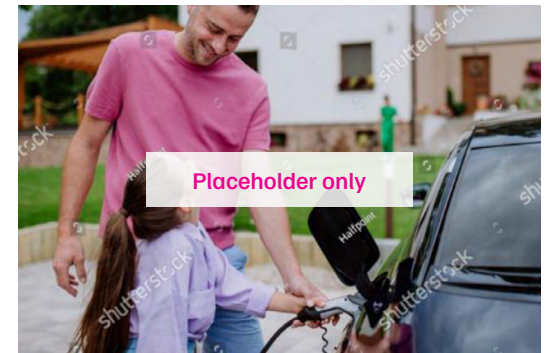
There are no interest charges and no fees. Repayments are spread over up to 10 years.

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

Start saving on your energy bills. Enquire now at [LENDER URL].

Loans are provided and managed by [LENDER NAME] and are subject to eligibility and assessment.

CTA box only applicable to boosted posts



Note: These are placeholders/mood board shots until photo shoot has been completed.

Example comms

Social media 2

Example only

Bank

Energy saving upgrades can make your home cheaper to run, but upfront cost can be a barrier. Our Home Energy Saver loans are helping you make the switch...more

Lower your energy bills with home energy upgrades.

Start saving on your energy bills today. Enquire now

DCCEEW image

Energy saving upgrades can make your home cheaper to run, but upfront costs can be a barrier. Our [LENDER NAME] Home Energy Saver loans are helping you make the switch.

If you're an eligible NSW household, you can access a zero-interest loan of up to \$15,000, with no fees. Repayments are spread over up to 10 years, helping make upgrades more manageable.

Approved upgrades such as heat pump water heater, reverse cycle air conditioning, solar and batteries can reduce energy use and running costs by up to \$2,000 for a typical house, compared with older systems.*

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

Start saving on your energy bills. Enquire now at [LENDER URL].

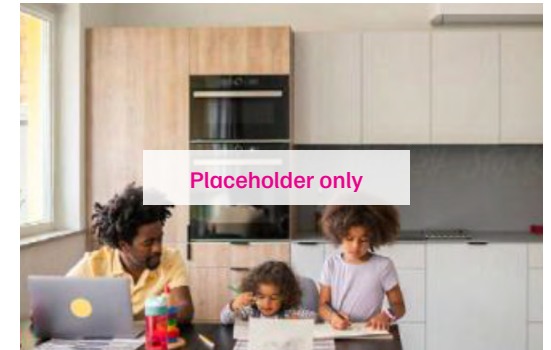
Loans are provided and managed by [LENDER NAME] and are subject to eligibility and assessment.

* Estimated savings are indicative only and will vary depending on household circumstances, energy use and installation. [Only relevant when using a dollar figure]

CTA box only applicable to boosted posts



Placeholder only



Placeholder only

Note: These are placeholders/mood board shots until photo shoot has been completed.

Example comms

Social media 3

Example only

Bank

Our [LENDER NAME] Home Energy Saver loans can help you make the switch to a more comfortable home all year round – without the upfront costs. Modern heating...more

Upgrade to a more comfortable home, all year round.

Submit an enquiry to see if you're eligible. [Get started](#)

DCCEEW image

Our [LENDER NAME] Home Energy Saver loans can help you make the switch to a more comfortable home all year round – without the upfront costs.

Modern heating, cooling and hot water systems can make a real difference to how your home feels in both summer and winter.

With [LENDER NAME] Home Energy Saver loans, you can access a zero-interest loan of up to \$15,000, with no fees. Repayments are spread over up to 10 years.

Whether it's improving insulation, upgrading air conditioning or installing solar paired with a battery, the loan helps you take practical steps to improve comfort and take control of your energy use.

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

Start saving on your energy bills. Enquire now at [LENDER URL].

Loans are provided and managed by [LENDER NAME] and are subject to eligibility and assessment.

CTA box only applicable to boosted posts



Note: These are placeholders/mood board shots until photo shoot has been completed.

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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