

# Home Energy Saver loans

## Unlocking energy saving upgrades for NSW households

Energy saving upgrades like solar paired with a battery and an energy efficient heating and cooling system 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.

Home Energy Saver loans, funded by the Energy Security Corporation (ESC), a NSW Government agency, enable partner lenders to offer zero-interest finance to NSW households, making energy saving upgrades more accessible.



**0% interest rate**



**No customer fees**



**Loans up to \$15,000**



**Loan terms up to 10 years**

## Customer eligibility summary

<b>Income:</b>	Total household taxable income up to \$210,000 per year.
<b>Residency:</b>	Borrowers must be NSW residents, or NSW property landlords who are Australian citizens or permanent residents.
<b>Property type:</b>	Existing houses or apartments located in NSW. Newly-built homes on vacant land are not eligible.
<b>Ownership:</b>	Open to homeowners and landlords.

### Included upgrades:

#### Solar and storage

- Rooftop solar system (when installed with a household battery)
- Residential battery
- Switchboard upgrade

#### Heating and cooling

- Reverse cycle air conditioning
- DC ceiling fan
- Draught-proofing
- Ceiling insulation
- Double glazing

#### Hot water

- Heat pump water heater
- Solar water heater

#### Appliances and electrical

- Induction cooktop
- EV level 2 charger

#### Assessments

- NatHERS assessment

## Customer benefits



**Lower energy bills  
into the future**



**A more comfortable  
home, year-round**



**More control over  
energy use**

## Roles and responsibilities

### Role of the ESC

- Provides wholesale loan funding to enable zero-interest finance.
- Sets requirements and oversees participating lenders.
- Does not assess individual loan applications or manage customer relationships.

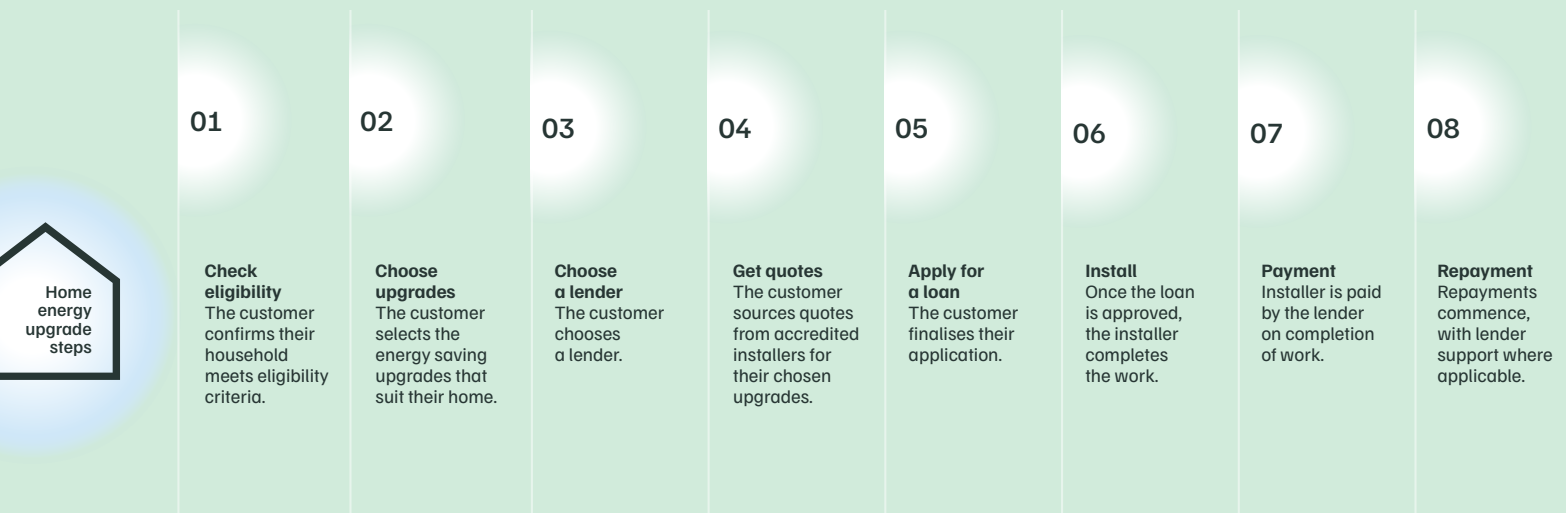
### Role of partner lenders

- Provide the customer-facing loan product.
- Assess applications and approve loans.
- Manage customer relationships and loan accounts.
- Handle loan disbursement and repayments.

### Role of installers

- Deliver approved energy upgrades directly to customers.
- Provide quotes and support the application process where required.
- Must meet program accreditation and quality standards.

## Customer journey



## NSW Government Home Energy Saver

Under Home Energy Saver, households with a total taxable income up to \$80,000 per year may also qualify for a discount of up to \$4,000 for approved upgrades. Where eligible for both a discount and loan, the discount is applied first. The loan helps cover the remaining cost up to \$15,000. This discount is funded by the NSW Government. Households can check if they are eligible and apply for the discount first at [energy.nsw.gov.au/home-energy-saver](https://energy.nsw.gov.au/home-energy-saver)



For further information:  
visit [escorp.com.au](https://escorp.com.au)  
Refer to the rest of the lender toolkit,  
including FAQs and messaging guidelines.