



Green Loan Guide



UnityBank
your bank at work

A Green Loan might be right for you if you're considering installing eligible clean energy products such as solar panels, solar hot water systems or battery packs.

This guide will help you understand how our Green Loan works and important information to consider before applying.



Clean energy products eligibility

Your new Green Loan must be used to purchase and install one or more eligible clean energy products listed below:

- Solar panels with a system size equal to or greater than
- 6 kilowatts (kW) (and inverter if applicable)
- Battery packs with a system size equal to or greater than 5 kilowatts-hour (kWh)
- Solar hot water system with a system size equal to or greater than 250 litres (L)
- Heat pump hot water system with a system size equal to or greater than 250 litres (L)
- Electric vehicle charging station(s)
- Insulation
- Rainwater tanks
- Double glazed windows
- Grey water treatment system
- Gas, solar, hydronic or reverse cycle air con (min 4 star rating)

Keep in mind, that installation of eligible solar panels (and inverter if applicable) and battery packs, must be completed by an approved retailer and/or installer to ensure systems meet industry best practice standards and all relevant Australian Standards (as approved by the Clean Energy Council).



TIP: It's important to do some research and spend time finding the right retailer and/or installer for your project. You can get multiple quotes and compare them before choosing the right one for you. To find out more go to

cleanenergycouncil.org.au/consumers



Your Green Loan document checklist

In addition to our standard loan application documents (evidence of your income, expenses, assets and liabilities etc.), there are other specific documents you'll need to provide for your Green Loan.



For your application

- A 'supply and installation' quote (on a company letterhead, showing itemised system details), if available.



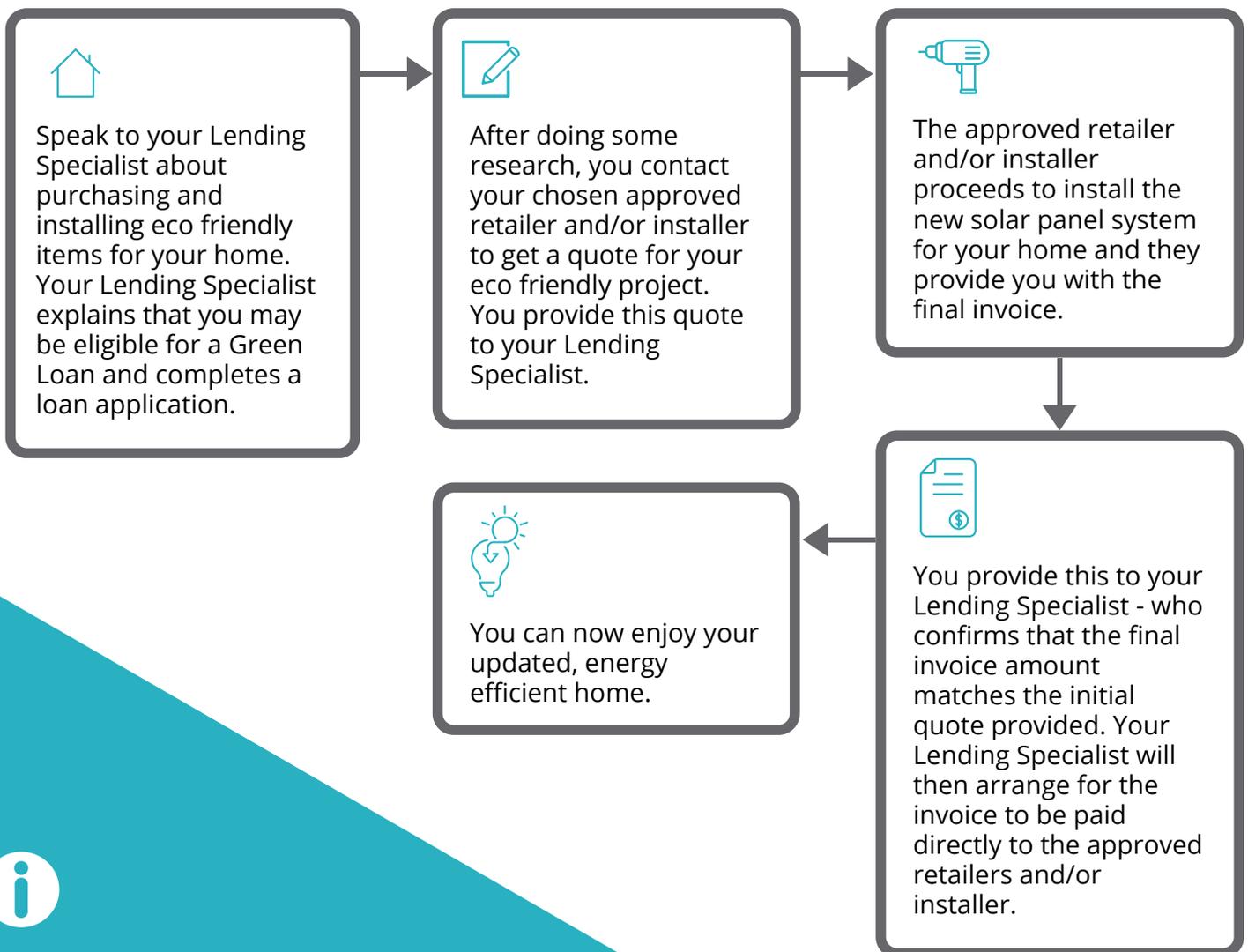
When requesting us to release the funds

- The final invoice from your retailer and/or installer (on a company letterhead) showing the:
 - Outstanding amount owing; and
 - Itemised system details for the eligible clean energy product



How does it work?

If you are a home owner or have a mortgage you may be eligible for a Green Loan.



PLEASE NOTE:

- If you don't have a quote or final invoice from your approved retailer and/or installer available when applying for a Green Loan, we can still proceed with your application and provide conditional pre-approval. Once you're able to provide the required documents, we'll review and assess the application to ensure you're eligible before offering formal approval and a loan contract. Standard lending criteria applies.
- We can use a quote or a final invoice in order to formally approve your loan and provide you with loan contracts.

We're here to help

If you have any questions or want more information:



Call us on **1300 36 2000** 8am - 7pm
(Sydney/Melbourne Time) Monday to Friday



Visit [unitybank.com.au/](https://www.unitybank.com.au/) _____



Visit your local branch

Things you should know

This guide doesn't consider your individual objectives, financial situation or needs. Before basing any decision on this information please:

- Consider it's appropriateness to your circumstances.
- Consider obtaining professional advice specific to your needs, including financial, taxation and legal advice.
- Unity Bank is not authorised and does not make any assertions about reduced consumption from non-renewable energy sources through clean energy product installations. Advice and further information should be sought from relevant certified industry professionals.

Loan applications are subject to credit approval and any loan offer includes full terms and conditions. Fees and Charges apply - see our fees and charges brochure.

This guide is subject to change without notice. Unity Bank Limited ABN 11 087 650 315 AFSL/Australian Credit Licence 240399