



Top up your home loan to install a sustainable energy system, and we'll kick in some cash to help you pay it off faster.

How it works

- Top up your Kiwibank Home Loan to pay for a qualifying renewable energy system.
- If you're borrowing more than \$5,000, we'll contribute up to \$2,000 (over four years) towards the cost of the system — \$800 at the end of the first year, and \$400 at the end of each of the three years after that.
- The system you buy has to:
 - be for sale to the general public
 - have at least a 10 year manufacturer's warranty, and
 - be supplied and installed by a company that's a member of the [Sustainable Energy Association of New Zealand \(SEANZ\)](#) or the [Solar Association of New Zealand \(SANZ\)](#).

How the loan works

If you're already a Kiwibank Home Loan customer, we'll waive the fee to top-up your home loan.

If you're refinancing your mortgage with us, we'll agree a portion of your home loan to classify as the Sustainable Energy Loan, and add our contributions to that.

If you're building a new house that has a sustainable energy system included in the cost of the property, we'll agree a portion of your home loan to classify as the Sustainable Energy Loan, and add our contributions to that.

WHAT NEXT?

If you want to talk through your options, log in to internet banking and send us a secure mail or a message to your online relationship manager, or give us a call on 0800 000 654.

The system purchased with your Kiwibank Sustainable Energy Loan must be commercially available to the general public, supplied and installed by a member of the Sustainable Electricity Association of New Zealand or Solar Association of New Zealand, and have at least a 10 year manufacturer's warranty. Kiwibank's lending criteria, terms and conditions, and fees apply.