

Clean Energy Home Loan key information

Effective 5 December 2024



The Clean Energy Home Loan offers an incentive for customers who buy or build green homes or make ambitious green upgrades to their homes.









The Clean Energy Home Loan offers a reduced¹ variable home loan rate for 5 years or fixed rate for 3 years.

How to qualify

You'll need to meet these general conditions:

- You must be a resident in Australia for tax purposes and the property must be in Australia.
- The loan must be for the purpose of buying, building or refinancing an eligible property. If you're using multiple properties to secure your loan, the property eligible for the Clean Energy Home Loan must account for at least 65% of the total security value.
- The eligible property has a value up to \$2.5m.

We have two options for a Clean Energy Home Loan:



 New Build I'm buying or building a new property		or	 Renovate I've made upgrades to an established property	
 Freestanding house Go to page 4 →	 Apartment / strata title Go to page 6 →		 Freestanding house Go to page 8 →	 Apartment / strata title Go to page 10 →



¹ The Federal Government-backed Clean Energy Finance Corporation is supporting the Clean Energy Home Loan by contributing to the reduced interest rate, with the remaining portion of the reduction at the time funded by Bank Australia.

New Build – freestanding house



For newer freestanding houses that have a 7.5+ star NatHERS rating and are all electric with rooftop solar. You must meet all of the below criteria.

Criteria	Description	Required evidence	Complete?
 <p>All electric</p>	<p>The property has all electric fixed appliances and no gas (cooking, hot water, space heating).</p>	<p>One or more of the following that adequately demonstrates your property has only electric fixed appliances and no gas:</p> <ul style="list-style-type: none"> • <u>NatHERS certificate with Whole of Home rating</u>, listing only electric fixed appliances under the Appliance schedule; • <u>Residential Efficiency Scorecard</u> detailing all electric fixed appliances; • Confirmation of gas abolishment or disconnection from your gas retailer or distributor; • Gas plumbing compliance certificate(s) for works to cap your gas meter; • Gas plumbing compliance certificate(s) for works to remove all fixed gas appliances (cooking, hot water, space heating); • A Contract of Sale or property valuation (issued by a certified property valuer) detailing that the home is not connected to gas; • Confirmation that your property is not connected to gas, issued by an appropriate Government department or agency, or the relevant gas distributor. <p>If you're unable to provide sufficient evidence, you may supplement the above with:</p> <ul style="list-style-type: none"> • A signed '<u>All electric</u>' customer declaration supported by a signed <u>statutory declaration</u> confirming the 'All electric' customer declaration is true and correct. State or Commonwealth statutory declarations are acceptable. 	
 <p>NatHERS 7.5 star rating or higher</p>	<p>A <u>Nationwide House Energy Rating Scheme (NatHERS)</u> certificate is usually produced at the design stage of a home, and it shows the property's star rating out of 10.</p>	<p>A <u>coloured NatHERS certificate issued by a NatHERS-accredited assessor</u>, detailing the property address and a star rating of 7.5 stars or higher.</p> <p>ACT only: A <u>black & white NatHERS certificate issued by a non-accredited assessor</u> with a star rating of 7.5 stars or higher, in conjunction with an <u>ACT Energy Efficiency Rating (EER)</u> certificate issued by the same assessor with an energy efficiency rating of the same star rating.</p>	

Criteria	Description	Required evidence	Complete?
 <p>Rooftop solar</p>	<p>The property has a rooftop solar system (of any size) whose main components (modules/panels & inverter) are:</p> <ul style="list-style-type: none"> • Supplied by a New Energy Tech (NET) Approved Seller (for solar PV); • Installed by a Solar Accreditation Australia (SAA) accredited installer, and; • Included on the Clean Energy Council approved product lists for both: solar modules (panels) and inverters. 	<p>Tax invoice(s) from the supplier & installer with equipment and installation details.</p> <hr/> <p>Supplier is a New Energy Tech (NET) Approved Seller (for solar PV).</p> <hr/> <p>Installer is Solar Accreditation Australia (SAA) accredited.</p> <hr/> <p>Make and model of solar modules (panels) are listed on the Clean Energy Council approved product list.</p> <hr/> <p>Make and model of solar inverter is listed on the Clean Energy Council approved product list.</p> <hr/> <p>Optional: if evidence of supply or installation is not available or missing required information, you may supplement your evidence with a statement of supply/installation – rooftop solar.</p>	
 <p>Home built within preceding 18 months</p>	<p>The property was built within the preceding 18 months from the date of the loan application.</p>	<p>Occupancy Permit or Certificate, or Certificate of Final Inspection dated within the preceding 18 months.</p>	

Met the above criteria and evidencing requirements? Start your application for a [Clean Energy Home Loan](#)

Building or undertaking a major renovation?



If you're building a new home or undertaking a major renovation, the construction loan feature allows you to draw down on your loan as the project progresses, with interest payments kicking in gradually, as portions of the loan are accessed. If your building plans meet the New Build eligibility criteria, you may be able to access the Clean Energy Home Loan before your build is completed. We'll ask you and your builder to confirm that your finished home will meet the energy efficiency standards detailed in your plans, via our [Clean Energy Home Loan Construction Loan declaration form](#).




New Build – apartment / strata title



For newer apartments and strata title properties that have a 7.5+ star NatHERS rating and are all electric. You must meet all of the below criteria.

Criteria	Description	Required evidence	Complete?
 <p>All electric</p>	<p>The property has all electric fixed appliances and no gas (cooking, hot water, space heating).</p> <p>For apartments and strata title, this means any common systems must also be electric (no gas in the base building).</p>	<p>One or more of the following that adequately demonstrates your property has only electric fixed appliances and no gas:</p> <ul style="list-style-type: none"> • NatHERS certificate with Whole of Home rating, listing only electric fixed appliances under the Appliance schedule; • Residential Efficiency Scorecard detailing all electric fixed appliances; • Confirmation of gas abolishment or disconnection from your gas retailer or distributor; • Gas plumbing compliance certificate(s) for works to cap your gas meter; • Gas plumbing compliance certificate(s) for works to remove all fixed gas appliances (cooking, hot water, space heating); • A Contract of Sale or property valuation (issued by a certified property valuer) detailing that the home is not connected to gas; • Confirmation that your property is not connected to gas, issued by an appropriate Government department or agency, or the relevant gas distributor. <p>If you're unable to provide sufficient evidence, you may supplement the above with:</p> <ul style="list-style-type: none"> • A signed 'All electric' customer declaration supported by a signed statutory declaration confirming the 'All electric' customer declaration is true and correct. State or Commonwealth statutory declarations are acceptable. 	
 <p>NatHERS 7.5 star rating or higher</p>	<p>A Nationwide House Energy Rating Scheme (NatHERS) certificate is usually produced at the design stage of a home, and it shows the property's star rating out of 10.</p> <p>For apartments, the building usually gets an average NatHERS rating, and each apartment gets its own rating – we look at the rating for the individual apartment.</p>	<p>A coloured NatHERS certificate issued by a NatHERS-accredited assessor, detailing the property address and a star rating of 7.5 stars or higher.</p> <p>ACT only: A black & white NatHERS certificate issued by a non-accredited assessor with a star rating of 7.5 stars or higher, in conjunction with an ACT Energy Efficiency Rating (EER) certificate issued by the same assessor with an energy efficiency rating of the same star rating.</p>	

Criteria	Description	Required evidence	Complete?
 <p>Home built within preceding 18 months</p>	<p>The property was built within the preceding 18 months from the date of the loan application.</p>	<p>Occupancy Permit or Certificate, or Certificate of Final Inspection, dated within the preceding 18 months.</p>	

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What’s the difference between New Build criteria for a freestanding house and an apartment / strata title property?

An apartment / strata title property does not need to have a rooftop solar system to qualify. All the other criteria are the same.



Renovate – freestanding house



Established freestanding houses that are all electric with eligible energy efficient upgrades.


The property must meet the mandatory criteria below, and must have completed the requirements under Option A or Option B within the preceding 18 months.

Option A

Completed three eligible upgrades from the Renovate Eligible Upgrades List.

Option B

Achieved a 1 star or better (excluding the impact of solar PV) improvement across two Residential Efficiency Scorecards.

Mandatory Criteria	Description	Required evidence	Complete?
For both Option A & Option B			
 All electric	The property has all electric fixed appliances and no gas (cooking, hot water, space heating).	<p>One or more of the following that adequately demonstrates your property has only electric fixed appliances and no gas:</p> <ul style="list-style-type: none"> • <u>NatHERS certificate with Whole of Home rating</u>, listing only electric fixed appliances under the Appliance schedule; • <u>Residential Efficiency Scorecard</u> detailing all electric fixed appliances; • Confirmation of gas abolishment or disconnection from your gas retailer or distributor; • Gas plumbing compliance certificate(s) for works to cap your gas meter; • Gas plumbing compliance certificate(s) for works to remove all fixed gas appliances (cooking, hot water, space heating); • A Contract of Sale or property valuation (issued by a certified property valuer) detailing that the home is not connected to gas; • Confirmation that your property is not connected to gas, issued by an appropriate Government department or agency, or the relevant gas distributor. <p>If you're unable to provide sufficient evidence, you may supplement the above with:</p> <ul style="list-style-type: none"> • A signed '<u>All electric</u>' customer declaration supported by a signed <u>statutory declaration</u> confirming the 'All electric' customer declaration is true and correct. State or Commonwealth statutory declarations are acceptable. 	

Three eligible upgrades	Description	Required evidence	Complete?
Option A			



The property has completed three eligible upgrades from the Renovate Eligible Upgrades List within the preceding 18 months.

Refer to the [Renovate Eligible Upgrades List](#).

Or

Residential Efficiency Scorecard	Description	Required evidence	Complete?
Option B			



Achieved a 1 star or better (excluding the impact of solar PV) improvement across two Residential Efficiency Scorecards.

The [Residential Efficiency Scorecard](#) is a national, government-backed program that offers an energy efficiency star rating for your home and a clear pathway to reduce your energy costs and emissions, while making your home more comfortable.

Two [Residential Efficiency Scorecards](#) from [accredited assessors](#), both dated within the preceding 18 months, that demonstrate a 1 star or better (excluding the impact of solar PV) improvement across the two scorecards.

Where any of the technology types listed on the [Renovate Eligible Upgrades List](#) contributed to the improved star rating, the Renovate Eligible Upgrades List eligibility criteria and evidencing requirements apply for those technologies.

Met the above criteria and evidencing requirements? Start your application for a [Clean Energy Home Loan](#)

Renovate – apartment / strata title



Established apartments / strata title properties that are all electric with eligible energy efficient upgrades.


The property must meet the mandatory criteria below, and must have completed the requirements under Option A or Option B within the preceding 18 months.

Option A


Completed three eligible upgrades from the Renovate Eligible Upgrades List.

Option B


Achieved a 1 star or better (excluding the impact of solar PV) improvement across two Residential Efficiency Scorecards.

Mandatory criteria	Description	Required evidence	Complete?
For both Option A & Option B			
 All electric	<p>The property has all electric fixed appliances and no gas (cooking, hot water, space heating).</p> <p>For apartments and strata title, this means any common systems must also be electric (no gas in the base building).</p>	<p>One or more of the following that adequately demonstrates your property has only electric fixed appliances and no gas:</p> <ul style="list-style-type: none"> • NatHERS certificate with Whole of Home rating, listing only electric fixed appliances under the Appliance schedule; • Residential Efficiency Scorecard detailing all electric fixed appliances; • Confirmation of gas abolishment or disconnection from your gas retailer or distributor; • Gas plumbing compliance certificate(s) for works to cap your gas meter; • Gas plumbing compliance certificate(s) for works to remove all fixed gas appliances (cooking, hot water, space heating); • A Contract of Sale or property valuation (issued by a certified property valuer) detailing that the home is not connected to gas; • Confirmation that your property is not connected to gas, issued by an appropriate Government department or agency, or the relevant gas distributor. <p>If you're unable to provide sufficient evidence, you may supplement the above with:</p> <ul style="list-style-type: none"> • A signed 'All electric' customer declaration supported by a signed statutory declaration confirming the 'All electric' customer declaration is true and correct. State or Commonwealth statutory declarations are acceptable. 	





Three eligible upgrades	Description	Required evidence	Complete?
<p>Option A</p>  <p>The property has completed three eligible upgrades from the Renovate Eligible Upgrades List within the preceding 18 months.</p> <p>Eligible upgrades made by the Owners Corporation – that service your property – are acceptable.</p>	<p>Refer to the Renovate Eligible Upgrades List.</p>		

Or



Residential Efficiency Scorecard	Description	Required evidence	Complete?
<p>Option B</p>  <p>Achieved a 1 star or better (excluding the impact of solar PV) improvement across two Residential Efficiency Scorecards.</p>	<p>The Residential Efficiency Scorecard is a national, government-backed program that offers an energy efficiency star rating for your home and a clear pathway to reduce your energy costs and emissions, while making your home more comfortable.</p>	<p>Two Residential Efficiency Scorecards from accredited assessors, both dated within the preceding 18 months, that demonstrate a 1 star or better (excluding the impact of solar PV) improvement across the two scorecards.</p> <p>Where any of the technology types listed on the Renovate Eligible Upgrades List contributed to the improved star rating, the Renovate Eligible Upgrades List eligibility criteria and evidencing requirements apply for those technologies.</p>	

Met the above criteria and evidencing requirements? Start your application for a [Clean Energy Home Loan](#)



Renovate eligible upgrades list

	I have purchased and installed the following...	The suppliers and installers I have engaged are...	I can provide the following evidence...	Complete?
 <p>Rooftop solar</p>	<p>A rooftop solar system whose main components are included on the Clean Energy Council approved product lists for both: <u>solar modules (panels)</u> and <u>inverters</u>.</p>	<p>A <u>New Energy Tech (NET) Approved Seller</u> (for solar PV) and;</p> <p>A <u>Solar Accreditation Australia (SAA) accredited installer</u>.</p>	<p>Tax invoice(s) or electrical compliance certificate(s) from the supplier & installer with equipment and installation details.</p> <hr/> <p>Supplier is a <u>New Energy Tech (NET) Approved Seller</u> for solar PV.</p> <hr/> <p>Installer is <u>Solar Accreditation Australia (SAA) accredited</u> for solar PV.</p> <hr/> <p>Make and model of solar modules (panels) are listed on the <u>Clean Energy Council approved product list</u>.</p> <hr/> <p>Make and model of solar inverter is listed on <u>Clean the Energy Council approved product list</u>.</p> <hr/> <p>Optional: if evidence of supply or installation is not available or missing required information, you may supplement your evidence with a <u>statement of supply/ installation – rooftop solar</u>.</p>	
 <p>Battery</p>	<p>A battery that is included on the Clean Energy Council approved product list for <u>batteries</u>.</p>	<p>A <u>New Energy Tech (NET) Approved Seller</u> (for energy storage) and;</p> <p>A <u>Solar Accreditation Australia (SAA) accredited installer</u> (for energy storage/ batteries).</p>	<p>Tax invoice(s) or electrical compliance certificate(s) from the supplier & installer with equipment and installation details.</p> <hr/> <p>Supplier is a <u>New Energy Tech (NET) Approved Seller</u> for energy storage (batteries).</p> <hr/> <p>Installer is <u>Solar Accreditation Australia (SAA) accredited</u> for energy storage (batteries).</p> <hr/> <p>Make and model of battery is listed on the <u>Clean Energy Council approved product list</u>.</p> <hr/> <p>Optional: if evidence of supply or installation is not available or missing required information, you may supplement your evidence with a <u>statement of supply/ installation – battery</u>.</p>	




Renovate eligible upgrades list (continued)

	I have purchased and installed the following...	The suppliers and installers I have engaged are...	I can provide the following evidence...	Complete?
 <p>Electric hot water system</p>	<p>Either a hot water heat pump, or solar hot water system (electric boost) that is:</p> <p>For NSW & VIC: listed under the Essential Services Commission register of approved products (see product list 1C and 1D), or;</p> <p>For all other locations: listed under the Clean Energy Regulator register of air source heat pumps or solar water heaters, and;</p> <p>the equipment is covered by a minimum five year whole-of-system warranty on all major components from the product manufacturer.</p>	<p>Appropriately licensed to install a solar hot water or hot water heat pump system.</p> <p>At a minimum, installers must hold a current plumbing license in the State/Territory. Additional qualifications may be required for electrical work, and or refrigeration components. More information is available here.</p>	<p>Tax invoice(s) or electrical compliance certificate(s) from the supplier & installer with equipment and installation details.</p> <hr/> <p>Installer is appropriately licensed for this type of installation.</p> <hr/> <p>Make & model of hot water system is listed on either the Essential Services Commission (product list 1C and 1D) (NSW & VIC), or Clean Energy Regulator (all other locations) approved product registers.</p> <hr/> <p>Minimum five year whole-of-system warranty on all major components from the product manufacturer.</p> <hr/> <p>Optional: if evidence of supply or installation is not available or missing required information, you may supplement your evidence with a statement of supply/installation – electric hot water system.</p>	
 <p>Induction cooktop</p>	<p>An induction cooktop.</p>	<p>An electrician that is licensed in my State/ Territory.</p>	<p>Tax invoice(s) or electrical compliance certificate(s) from the installer with equipment and installation details.</p> <hr/> <p>Optional: if evidence of supply or installation is not available or missing required information, you may supplement your evidence with a statement of supply/installation – induction cooktop.</p>	


Renovate eligible upgrades list (continued)

	I have purchased and installed the following...	The suppliers and installers I have engaged are...	I can provide the following evidence...	Complete?
 <p>Heating and cooling</p>	<p>A non-ducted single-split air conditioner that meets the minimum <u>energy star rating</u> for both heating and cooling, based on the system size and climate zone, as per the eligibility table <u>here</u>.</p>	<p>A licensed electrician with an <u>Australian Refrigeration Council (ARC) refrigerant handling licence</u>.</p>	<p>Tax invoice(s) or electrical compliance certificate(s) from the installer with equipment and installation details.</p> <hr/> <p>Make & model of non-ducted, single split air conditioner meets the minimum <u>energy star rating</u> for both heating and cooling based on the system size and the property's climate zone, as per the eligibility table <u>here</u>.</p> <hr/> <p>Installer is a licensed electrician.</p> <hr/> <p>Installer has an <u>Australian Refrigeration Council (ARC) refrigerant handling licence</u>.</p> <hr/> <p>Optional: if evidence of supply or installation is not available or missing required information, you may supplement your evidence with a <u>statement of supply/ installation – heating and cooling</u>.</p>	
 <p>Insulation</p>	<p>A minimum invoiced value of \$5,000 of insulation that meets the following minimum <u>thermal performance</u>:</p> <ul style="list-style-type: none"> • Walls and underfloor: R2.5 • Ceilings: R4 (all states except ACT & TAS which is R5); <p>and;</p> <ul style="list-style-type: none"> • was installed following completion of an <u>electrical safety inspection</u>. <p>The cost of electrical safety inspection is excluded from the \$5,000 minimum spend.</p>	<p>For insulation: an <u>Energy Efficiency Council (EEC) Certified Insulation Installer</u> for the type of insulation being installed, and;</p> <p>For electrical safety inspection: An electrician that is licensed in my State/ Territory.</p>	<p>Tax invoice(s) from the supplier & installer with equipment and installation details.</p> <hr/> <p>Tax invoice(s) or electrical compliance certificate(s) for the electrical safety inspection.</p> <hr/> <p>Confirmation that the insulation meets the minimum R-values for the type and State/ Territory of installation.</p> <hr/> <p>Insulation installer is <u>Energy Efficiency Council (EEC) Certified</u> for the type of insulation installed.</p> <hr/> <p>Electrical safety inspection performed by a licensed electrician.</p> <hr/> <p>Optional: if evidence of supply or installation is not available or missing required information, you may supplement your evidence with a <u>statement of supply/ installation – insulation</u>.</p>	


Renovate eligible upgrades list (continued)


	I have purchased and installed the following...	The suppliers and installers I have engaged are...	I can provide the following evidence...	Complete?
 <p>Double-glazed windows</p>	<p>A minimum invoiced value of \$15,000 of double-glazed windows that have a maximum whole-of-window Window Energy Rating Scheme (WERS) U-value of 4.0.</p>	<p>An accredited Australian Glazing and Window Association (AGWA) member.</p>	<p>Tax invoice(s) from the supplier & installer with equipment and installation details.</p> <hr/> <p>Installer is an accredited Australian Glazing and Window Association (AGWA) member.</p> <hr/> <p>Confirmation that the windows meet the maximum WERS U-value of 4.0.</p> <hr/> <p>Optional: if evidence of supply or installation is not available or missing required information, you may supplement your evidence with a statement of supply/installation – double-glazed windows.</p>	
 <p>Ceiling fans</p>	<p>Two or more new ceiling fans.</p>	<p>An electrician that is licensed in my State/Territory.</p>	<p>Tax invoice(s) or electrical compliance certificate(s) from the installer with equipment and installation details.</p> <hr/> <p>Installer is a licensed electrician.</p> <hr/> <p>Optional: if evidence of supply or installation is not available or missing required information, you may supplement your evidence with a statement of supply/installation – ceiling fans.</p>	
 <p>Electric vehicle charger</p>	<p>A level 2 electric vehicle charger.</p>	<p>A New Energy Tech (NET) Approved Seller (for EV charging) and; an electrician that is licensed in my State/Territory.</p>	<p>Tax invoice(s) or electrical compliance certificate(s) from the supplier & installer with equipment and installation details.</p> <hr/> <p>Supplier is a New Energy Tech (NET) Approved Seller for EV charging.</p> <hr/> <p>Installer is a licensed electrician.</p> <hr/> <p>Optional: if evidence of supply or installation is not available or missing required information, you may supplement your evidence with a statement of supply/installation – electric vehicle charger.</p>	

Renovate eligible upgrades list (continued)

	I have purchased and installed the following...	The suppliers and installers I have engaged are...	I can provide the following evidence...	Complete?
 <p>Pool pump</p>	A pool pump that has a minimum Energy Rating of 6 stars or better .	An electrician that is licensed in my State/ Territory.	<p>Tax invoice(s) or electrical compliance certificate(s) from the installer with equipment and installation details.</p> <hr/> <p>Make & model of pool pump meets the minimum Energy Rating of 6 stars or better.</p> <hr/> <p>Installer is a licensed electrician.</p> <hr/> <p>Optional: if evidence of supply or installation is not available or missing required information, you may supplement your evidence with a statement of supply/ installation – pool pump.</p>	

Met the above criteria and evidencing requirements? Start your application for a [Clean Energy Home Loan](#)

 Additional guidance is included in the [appendix](#) on the next page.

 Check out our [Electrify Your Home hub](#) for general tools and information about home electrification.



Appendix: additional guidance

Electrical works

Any installation involving electrical work must be installed by an electrician with a current electrical license for the relevant state/territory.

Request compliance certificates from your electrician for any installation works. These record the detail of the works and may support your application as evidence of the equipment and or installation.

Gas disconnection and decommissioning works

Any works to disconnect, remove, or decommission any gas appliance and or associated pipework must be performed by a plumber with a current plumbing license for the relevant state/territory.

Request compliance certificates from your plumber for any gas works. These record the detail of the works and may support your application as evidence of your transition to an all-electric home.

Electric hot water systems

At a minimum, solar hot water system and hot water heat pump installers must hold a current plumbing license for the relevant state/territory. There may also be additional qualifications required for the electrical work depending on the state/territory. If the selected hot water heat pump is a split system comprising two components requiring refrigeration pipes, and typically flared connections to complete the refrigeration circuit, then the installer must hold an [Australian Refrigeration Council \(ARC\) refrigerant handling licence](#). If the selected hot water heat pump uses a flammable refrigerant (such as propane) there may be additional licencing and equipment requirements depending on the jurisdiction. For installations in Queensland, hot water heat pumps with a hydrocarbon refrigerant must be installed by a tradesperson with a [gas work licence \(hydrocarbon refrigerant\)](#) and be listed on the Queensland [register of approved hydrocarbon refrigerant appliances](#).

Heating and cooling systems

Refer to Table 1 for the minimum Zoned Energy Star Ratings required for your eligible heating and cooling system. You can check your climate zone and system star ratings via the [Energy Rating Calculator](#).

Installers of heat pump split systems for heating and cooling must hold an [Australian Refrigeration Council \(ARC\) refrigerant handling licence](#).

Table 1 – Minimum Zoned Energy Star Ratings for heating and cooling

Climate Zone	Cold		Average		Hot	
	Cooling	Heating	Cooling	Heating	Cooling	Heating
Under 4kW	5	3	5	3	5.5	3.5
4kW – 6.99kW	4	2	4	2.5	4	3.5
7kW – 9.99kW	3.5	2	3.5	2.5	3.5	3.5
10kW+	3.5	2.5	3	3	4	3.5

Appendix: additional guidance (continued)

Insulation

An electrical safety check/inspection is performed by a licensed electrician and could be organised by the insulation installer. The purpose of the electrical safety check is to minimise any safety risks for the insulation installers, and to reduce the risk of fires or electrocution following the installation. An electrical safety check ensures the home's electrical system is assessed as being safe and in good condition, and compatible with installation of insulation in the areas to be accessed during the installation.

Tax invoices

Tax invoice(s) or other evidence of completed upgrades should include:

- supplier business name and details
- installer name (individual or business) if different to supplier
- address of installation
- invoice date or date of installation
- make and model of supplied equipment
- detail of the work completed
- evidence that the work has been completed or paid in full
- licence and accreditation numbers for the relevant trades and installers

Any missing information may require you to complete a 'Statement of supply/installation' to fulfil the evidence requirements.



General advice warning

The information provided in this document is general only in nature. You should consider the appropriateness of these products, the information and the relevant terms and conditions with respect to your own particular financial situation and needs. The information provided does not constitute advice and you should ensure that you seek any expert advice you require. You should consult the Product Disclosure Documents before making a decision to apply for products with Bank Australia Limited.

Terms and conditions are applicable and fees and charges may apply.

This document is subject to change without notice.

Please note we make no representation or warranty about the suitability or appropriateness of any home upgrades or appliances for your particular circumstances. Please make your own investigations and seek any independent advice you require.



