

Clean Energy Home Loan – Renovate key information

Effective 14 May 2026



The Clean Energy Home Loan Renovate offers an incentive for customers who have made ambitious green upgrades to their home.



The Clean Energy Home Loan offers a reduced 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 an established property that is all electric and has undergone eligible energy efficiency upgrades within the 18 months prior to the loan application.
- The eligible property has a value up to \$2.5m.
- 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.



Renovate

For established homes that are all electric and have undergone eligible energy efficiency upgrades within the 18 months prior to the loan application.

Buying or building a new green home?

Get information about our [Clean Energy Home Loan New Build](#).




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



Renovate – eligibility criteria



Before applying for a Clean Energy Home Loan the qualifying property must meet the Mandatory Criteria, and must have completed the relevant Eligible Upgrade requirements below, within the 18 months prior to the loan application.

Mandatory Criteria	Description	Required evidence	Complete?
 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: common systems must also be electric (no gas in the base building).</p>	<p>One or more of the following that adequately demonstrates the 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 electricity for energy use; • Confirmation of gas abolishment or disconnection from your gas retailer or distributor; • A Contract of Sale or property valuation (issued by a certified property valuer) detailing that the home is not connected to gas. <p>If you're unable to provide sufficient evidence, you may provide the following:</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. 	

Eligible Upgrade requirements

Does the property have existing rooftop solar?

Yes. My home has rooftop solar.



If your home has existing rooftop solar, you must have completed **two** Eligible Upgrades from the [Renovate Eligible Upgrades List](#) within the 18 months prior to the loan application.

To evidence your rooftop solar, we can accept either:

- a tax invoice or electrical safety compliance certificate for the solar system installed at the property, or;
- a recent electricity bill (under six months old) which details solar energy generation or a solar feed-in tariff at the property.

or

No. My home does not have rooftop solar.












If your home does not have rooftop solar, you must have completed **three** Eligible Upgrades from the [Renovate Eligible Upgrades List](#) within the 18 months prior to the loan application.

Meet the above Mandatory Criteria and Eligible Upgrade requirements? Start your application for a [Clean Energy Home Loan](#).

Renovate Eligible Upgrades list

The quality of equipment, installation, and customer service are important in achieving safe, reliable, and high-performing energy efficiency outcomes.

When considering energy efficiency upgrades we recommend engaging suppliers and installers that are suitably licensed and qualified, that supply quality products with suitable warranty coverage, and provide suitable after sales support. In some cases, membership to, or accreditation with, peak industry bodies and associations can help signal that a supplier or installer adheres to industry standards and best practice for safety, quality, and service. For more information see the section: [Additional guidance](#).

Eligible Upgrade type	Eligible Upgrade eligibility criteria	Complete?
 Battery	Battery storage that is supplied by a New Energy Tech (NET) Approved Seller (for energy storage), and installation completed by a suitably licensed installer that holds a Solar Accreditation Australia (SAA) accreditation for battery installations.	
 Electric hot water system	A heat pump – or electric-boost solar – hot water system with installation completed by a suitably licensed installer.	
 Heating and cooling	A non-ducted single split – or multi split – air conditioner with installation completed by a suitably licensed installer. Note: ducted systems are not eligible.	
 Induction cooktop	A fixed-installation induction cooktop with installation completed by a suitably licensed installer.	
 Electric vehicle charger	A level 2 dedicated electric vehicle charger with installation completed by a suitably licensed installer.	
 Ceiling fans	At least two internal ceiling fans installed by a suitably licensed installer.	
 Insulation	A minimum \$5,000 invoiced value for the supply and installation of ceiling, wall, or floor insulation with installation completed by a suitably qualified installer. Do-It-Yourself (DIY) installations are not eligible.	
 Double glazed windows	A minimum \$15,000 invoiced value for the supply and installation of double glazed windows with installation completed by a suitably licensed installer.	
 Pool pump	An efficient electric pool pump with installation completed by a suitably licensed installer.	

Note: Any Eligible Upgrades are undertaken at your own risk. Bank Australia reserves the right to decline your Clean Energy Home Loan application if you do not meet the Mandatory Criteria or if the Eligible Upgrades requirements or eligibility criteria cannot be satisfactorily verified. It is your responsibility to ensure that all suppliers, installers, contractors or tradespeople engaged are fully licensed and authorised to provide the relevant products and services.

How to evidence Eligible Upgrades

Tax invoices and electrical safety compliance certificates

Evidence your Eligible Upgrades using copies of tax invoices or electrical safety compliance certificates that demonstrate the Eligible Upgrade eligibility criteria has been met. Evidence documents should include:

- supplier business name and details (for battery, insulation, and double-glazed window Eligible Upgrades only)
- installer name (individual)
- licence and accreditation details for the relevant installers
- address of installation
- invoice date or date of installation
- make and model of supplied equipment
- description of the work completed
- evidence that the work has been completed or paid in full

If evidence documents are missing any required information, you may supplement evidence with a statement of supply / installation. For more information see the section: [Supplementary evidence for Eligible Upgrades](#).

Electrical works

Any installation involving electrical work must be completed by an electrician with a current electrical license in the relevant state/territory. There may be additional qualifications required depending on the technology and the relevant state/territory. Request electrical safety compliance certificates from your electrician for electrical works. These record the detail of the work performed and can support your Clean Energy Home Loan application as evidence of your Eligible Upgrades.



Gas disconnection and decommissioning works

Any works to disconnect, remove, or decommission any gas appliance and or associated pipework must be performed by a licensed gasfitter, or a licensed plumber with a gasfitting qualification, in the relevant state/territory.

Request safety compliance certificates from your gasfitter or plumber for any gas works. These record the detail of the work performed and may support your Clean Energy Home Loan application as evidence of your transition to an all-electric home.

Additional guidance

The below guide provides information about relevant standards and accreditations for suppliers and installers, to help you when considering future energy efficiency upgrades for your home.

Upgrade type	Suggested suppliers	Suggested installers
Rooftop solar	A New Energy Tech (NET) Approved Seller (for the relevant upgrade technology) that supplies equipment that is approved by the Clean Energy Council's Products program .	A suitably licensed electrician that is also Solar Accreditation Australia (SAA) accredited for the relevant upgrade technology.
Battery		
Electric hot water system	A reputable supplier that supplies high quality, energy efficient equipment that is covered by a suitable (at least five year) whole-of-system warranty on all major components from the product manufacturer.	A suitably licensed installer. As a minimum, installers must hold a current plumbing license. Additional qualifications may be required for electrical work, and or refrigeration components, including an Australian Refrigeration Council (ARC) refrigerant handling licence.
Double glazed windows	A supplier that is a member of the Australian Glass & Window Association (AGWA) .	A suitably licensed installer that is associated with a business that is a member of the Australian Glass & Window Association (AGWA) .
Heating and cooling	A reputable supplier that supplies high quality, energy efficient equipment with suitable warranty coverage and after sales support.	A suitably licensed electrician or HVAC installer that holds an Australian Refrigeration Council (ARC) refrigerant handling licence.
Pool pump	You can research the energy efficiency performance of various equipment using the Australian Government's Energy Rating Calculator .	A suitably licensed electrician.
Insulation	A reputable supplier that supplies high quality, energy efficient equipment with suitable warranty coverage and after sales support.	A suitably qualified installer that is Energy Efficiency Council (EEC) certified for the type of insulation being installed. An electrical safety inspection should also be completed by a licensed electrician prior to installation. This can often be organised by the insulation installer.
Induction cooktop		A suitably licensed electrician.
Electric vehicle charger		
Ceiling fans		

These suggestions are provided as a general guide only and are not intended to be exhaustive or definitive. You should undertake your own investigations and, where appropriate, seek independent advice before making any decisions.

Supplementary evidence for Eligible Upgrades

If your tax invoices or electrical safety compliance certificates are unable to satisfy the eligibility criteria due to missing information, you may **supplement** this evidence with the 'Statement of supply / installation' forms below, in order to provide the required information.

Please note that a 'Statement of supply / installation' form will only be accepted when accompanied by a paid tax invoice or electrical safety compliance certificate for the stated Eligible Upgrade. 'Statement of supply / installation' forms submitted in isolation will not be accepted.

[Statement of supply / installation – battery](#)

[Statement of supply / installation – electric hot water system](#)

[Statement of supply / installation – heating and cooling](#)

[Statement of supply / installation – induction cooktop](#)

[Statement of supply / installation – electric vehicle charger](#)

[Statement of supply / installation – ceiling fans](#)

[Statement of supply / installation – insulation](#)

[Statement of supply / installation – double glazed windows](#)

[Statement of supply / installation – pool pump](#)



Important notices

This document outlines eligibility criteria only and does not include all terms, conditions, fees, or requirements of the Clean Energy Home Loan. Before deciding to apply, we recommend you consult the Product web page, Product Disclosure Documents, Terms & Conditions and our Financial Services Guide.

Any information provided in relation to suppliers and installers of energy efficiency upgrades is provided as a general guide only and is not intended to be exhaustive or definitive. This information does not:

- take into account your circumstances, objectives, financial situation, or the specific characteristics of your property. You should undertake your own research and, where appropriate, seek independent advice before making any decisions.
- constitute any guarantee of current or future eligibility for a Clean Energy Home Loan.

Bank Australia makes no representation or warranty about the suitability or appropriateness of any home energy efficiency or electrification upgrades or appliances for your particular circumstances.

Any reduced interest rate applicable to a Clean Energy Home Loan is conditional on the property qualifying as eligible at the loan application date. Evidence provided to support eligibility must be dated prior to the loan application date. Refer to the relevant key information document for information on property eligibility requirements.

If eligibility of your home cannot be verified, Bank Australia may decline the application or remove the reduced interest rate from the application and offer you standard pricing.

An eligible property can only qualify for a Clean Energy Home Loan once.

When your property qualifies for a Bank Australia Clean Energy Home Loan you receive a reduced interest rate at the time that is only applicable to the Clean Energy Home Loan and not applicable to other Bank Australia home loan products.

The Clean Energy Home Loan offer may be modified, replaced, or discontinued without notice.

This document is subject to change without notice.

