

Clean Energy Home Loan – New Build key information

Effective 14 May 2026



The Clean Energy Home Loan New Build offers an incentive for customers who buy or build a new green home.



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.
- 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.



New Build

For newer, all electric homes that have a 7.5+ star NatHERS energy efficiency rating and rooftop solar. To be eligible you must meet all of the Mandatory Criteria overleaf.

Have you made green upgrades to an existing home instead? Check out our [Clean Energy Home Loan Renovate](#).



Building a new green home?

If you are building a new home you may be able to access a Clean Energy Home Loan Construction Loan² before your build is completed.



Talk to your builder and once you're both comfortable that your building plans meet the Mandatory Criteria, complete the [Clean Energy Home Loan construction loan declaration form](#) and provide it along with your Mandatory Criteria evidence.



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.

² Note: Interest payments for construction loans kick in gradually when portions of the loan are accessed as the project progresses.



Before applying for a Clean Energy Home Loan the qualifying property must meet the Mandatory Criteria.

Mandatory 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: 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 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. 	
 <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 and strata title: we look at the rating for the individual dwelling (not the average for the building).</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>	

Mandatory Criteria	Description	Required evidence	Complete?
 <p>Rooftop solar (Freestanding homes only – apartments and strata title are exempt)</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>Paid tax invoice, committed solar proposal, electrical safety compliance certificates, or a signed building contract, that includes sufficient detail to satisfy the following:</p> <hr/> <ul style="list-style-type: none"> • Supplier is a New Energy Tech (NET) Approved Seller (for solar PV). <hr/> <ul style="list-style-type: none"> • Installer (individual) is Solar Accreditation Australia (SAA) accredited. <hr/> <ul style="list-style-type: none"> • Make and model of solar modules (panels) are listed on the Clean Energy Council approved product list. <hr/> <ul style="list-style-type: none"> • Make and model of solar inverter is listed on the Clean Energy Council approved product list. <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>	

Note: Any works in relation to the Mandatory Criteria 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 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.

Met the Mandatory Criteria and evidencing requirements? Start your application for a [Clean Energy Home Loan New Build](#)

Additional guidance

Tax invoices and electrical safety compliance certificates

Tax invoices and electrical safety compliance certificates used to evidence Mandatory Criteria should include:

- supplier business name and details
- 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
- detail of the work completed
- evidence that the work has been completed or paid in full

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 may support your Clean Energy Home Loan application as evidence of the installed equipment.



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.

