

# Energy Efficient Loan

## Put new equipment to work sooner and cut business power bills with an Energy Efficient Loan from Clean Energy Finance Corporation and the Commonwealth Bank.

Cutting energy use can make a big difference to your business' bottom line, as well as your carbon footprint. But upgrading to energy efficient equipment can be a significant upfront cost. That's why the Commonwealth Bank has partnered with Clean Energy Finance Corporation (CEFC) to help Australian businesses find new ways to reduce energy use.

Our Energy Efficient Loan is a cost-effective financing solution, designed to help you upgrade your business equipment for maximum energy efficiency — while preserving precious working capital.

### How it works

As long as your new equipment meets the energy efficiency criteria set by the Australian Government's CEFC, we can finance up to 100% of the purchase price. So you can put new equipment to work sooner, and use the savings it generates to help cover the repayments.

Typically, the equipment you are financing acts as the security for the loan, so there's no need to tie up the equity in your other business assets. And it's easy to manage without impacting your business cashflow with flexible repayments and a loan term that's aligned to the effective life of the equipment.

### How an Energy Efficient Loan could help your business

Your need	Our solution
<b>Cut energy costs</b>	Save on operating costs with lower power bills, boosting your bottom line year after year.
<b>Upgrade to the latest equipment</b>	Put the latest equipment to work in your business, driving higher productivity.
<b>Save on finance</b>	Because we've partnered with the CEFC, we can offer finance at exceptionally competitive rates, that may not be available elsewhere.
<b>Execute Bank documents anytime, anywhere</b>	Our exclusive SmartSign technology lets you receive and accept your finance agreements online, wherever you are. There's no need to print contracts, get a witness or even find a pen, so you can get your business equipment even sooner.
<b>Preserve working capital</b>	Finance up to 100% of the price of new equipment and preserve precious working capital for other essential expenses and ongoing business growth.

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## What kind of equipment can you finance?

You can use an Energy Efficient Loan to fund a minimum of \$500,000 for any equipment that:

- ◆ Helps reduce your business' energy use; and
- ◆ Meets the energy efficiency criteria set by the Clean Energy Finance Corporation.

If you're not sure whether your investment qualifies for an Energy Efficient Loan, your Relationship Manager can help.

## What equipment may qualify?

You can use an Energy Efficient Loan to invest in any equipment that helps to cut energy use in your business.

Here are just a few examples:

- ✓ Energy efficient lighting
- ✓ Refrigeration units (industrial)
- ✓ Methane capture
- ✓ Heat exchanges
- ✓ Energy efficient electric motors, pumps and fans
- ✓ Cogeneration and trigeneration technologies
- ✓ Compressed air, variable-speed drives
- ✓ Solar panels

Remember, just because your equipment isn't shown on this list doesn't mean it won't qualify. Talk to your Relationship Manager to find out more.

## Case study

### How Labelmakers saved money with an Energy Efficient Loan

#### The challenge

Printing company Labelmakers is a market leader, creating labels for some of Australia's best known consumer brands. But aging and inefficient printing presses meant they were spending \$5.3 million a year in energy costs. In an increasingly demanding market, their outdated equipment also limited their ability to produce higher quality products for their customers.

#### The solution

After consulting their Commonwealth Bank Relationship Manager, Labelmakers used an Energy Efficient Loan to upgrade their printing presses, with a repayment period of five years.

The loan helped them replace their old ultraviolet ink press with a new, solvent-based ink printing press. They were also able to buy two new energy efficient flexographic printing presses, replacing five outdated presses.

#### The outcome

The new energy efficient presses are not only twice as fast, they can also create a wider range of higher quality printed products. They use half the energy for the same number of labels, and the newer technology lets Labelmakers turn jobs around faster, significantly improving productivity.

With their new equipment, Labelmakers have substantially reduced their energy use, saving 14% in energy costs, and reducing their CO2 emissions by the same amount. The business was able to realise substantial operational savings through the use of cheaper solvent-based inks and reduced paper waste

## Find out more

To find out more, talk to your Relationship Manager or your Asset Finance Specialist

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