

Energy Efficient Loan

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

Our co-funded Energy Efficient Loan is a cost-effective financing solution, specifically designed to help you upgrade or invest in new business equipment for maximum energy efficiency — while preserving precious working capital.

How an Energy Efficient Loan could help your business

Cut energy costs	Save on operating costs with lower power bills, boosting your bottom line year after year.
Upgrade to the latest equipment	Put the latest technology to work in your business, driving higher productivity from more efficient equipment.
Save on finance	Because we've partnered with the CEFC, we can offer finance at exceptionally competitive rates that may not be available elsewhere.
Execute bank documents anytime, anywhere	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.
Preserve working capital	Finance up to 100% of the price of new equipment and preserve precious working capital for other essential expenses and ongoing business growth.

What kind of equipment can you finance?

You can use an Energy Efficient Loan to fund a minimum of \$250,000 for any equipment that:

- ◆ Helps reduce your business' energy costs
- ◆ Meets the energy efficiency criteria set by the CEFC

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

What equipment qualifies?

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

Here are just a few examples:

- ◆ Energy efficient lighting
- ◆ Refrigeration units (industrial)
- ◆ Methane capture
- ◆ Solar panels
- ◆ Energy efficient electric motors, pumps and fans
- ◆ Cogeneration and trigeneration plants
- ◆ Compressed air, variable-speed drives
- ◆ Heating, Ventilation and Air Conditioning (HVAC) systems

Case studies

Apple and chestnut grower cuts refrigeration costs

Nightingale Bros is an apple and chestnut grower with 240 hectares of orchards in Victoria and New South Wales, employing over 250 people. It supplies about 20 per cent of Australia's total chestnut production and has been growing Alpine apples in Wandiligong for 60 years.

Nightingale Bros replaced its old refrigeration plant with a new ammonia-based system that has lower energy consumption. The new technology reduced its energy costs by just under 40 per cent, and cut carbon emissions by about 488 tonnes a year. Nightingale Bros used finance through the Commonwealth Bank's Energy Efficient Loan product, co-financed by the CEFC, to carry out the \$1.2 million upgrade.

Energy efficiency gains for labeller

Labelmakers provides label printing services for some of the nation's best known consumer brands with manufacturing sites in Victoria and Western Australia. Labelmakers installed three new energy efficient presses costing \$5.3 million, which operate at twice the speed, using half the energy of the company's old presses. The new presses reduce energy costs by 14 per cent per year and carbon emissions onsite by a similar amount. They also create substantial operational savings through reduced paper wastage and the use of cheaper solvent-based inks. The upgrade to Labelmakers' presses was partially financed by Commonwealth Bank and Low Carbon Australia, now the CEFC.

Tri-generation savings for food manufacturer

Wodonga Rendering and Wodonga Abattoirs, which process over 25,000 tonnes of cattle, sheep and goat meat annually and export to the US, Asia and the Middle East, have installed a natural-gas tri-generation plant. The plant will reduce the businesses' grid electricity use and carbon emissions by about one third by supplying electricity, hot water and steam. Half of the \$4 million project cost was financed by a Commonwealth Bank Energy Efficient Loan, co-financed by the CEFC.

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

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