

# How is Environmental Upgrade Finance different from other types of loans?



Type of Finance					
Categories	Environmental Upgrade Finance	Chattel Mortgages	PPAs	Lease/Rentals	Cash Payments
Upfront Cost	\$0	\$0	\$0	\$0	\$0
End of Term Cost	\$0	Pay out may be required.	Pay out may be required.	Pay out may be required.	N/A
Loan Terms	Up to 20 years.	5 - 10 years maximum.	10 - 20 years.	4 - 10 years maximum.	N/A
Level of funding available	\$10k - 20 Million	10k - 200k+	Subject to approval.	10k - 150k+	Cash flow dependant.
Ownership	The customer owns the asset from day one.	The customer owns the asset from day one.	The provider owns the asset.  The customer has the option to offer to buy the asset at the end of the agreement.	The provider owns the asset.  The customer has the option to offer to buy the asset at the end of the agreement.	The customer owns the asset from day one.
Repayments	Low quarterly repayments (via council rates).	Monthly repayment (loan).	Monthly repayment.	Monthly repayment (loan).	N/A
Payments	Repayments can be split between landlord and tenant without renegotiating the lease.	Repayments can't be split without renegotiating the lease.	Repayments can't be split without renegotiating the lease.	Repayments can't be split without renegotiating the lease.	Contributions from the tenant can't be made without renegotiating the lease.
Loan Responsibility	Loans are tied to the property, not the owner, therefore are fully transferable upon sale of the building.	Tied to the applicant.	Tied to the property owner.	Tied to the applicant.	The buyer takes full responsibility to pay for the asset.
Application Requirements	No additional security required!  No financials required under \$200k*.	Directors' guarantees or other security may be required.  Financials may be required.	Financials may be required.	Directors' guarantees or other security may be required.	Impacts cash flow.

Our team can guide you on the eligibility process, but if the work improves the energy, water, environmental efficiency or sustainability of existing buildings, they will likely qualify!

Scan here to apply now or contact us to find out if your project qualifies!

Interested in learning more? Contact us today.