



# RENEWABLE ENERGY

## ELIGIBILITY CRITERIA AND DOCUMENTATION REQUIREMENTS

### THIS DOCUMENT SETS OUT:

1. How an ANZ Business Green Loan can be used to finance, or refinance, products that generate renewable energy
2. What you can apply for (qualifying expenses)
3. The documentation and evidence you'll need to provide at each stage – on application and on completion.

### 1. WHAT CAN AN ANZ BUSINESS GREEN LOAN BE USED FOR?

An ANZ Business Green Loan can be used to finance, or refinance, costs related to projects that generate renewable energy. See appendix 1 for details of the eligible products.

If you are applying to refinance, projects must have been completed within 24 months of the date of your ANZ Business Green Loan application form.

### 2. WHAT CAN YOU APPLY FOR (QUALIFYING EXPENSES)?

#### You can apply for:

- Costs related to the purchase of eligible renewable energy products (including related components)
- The following costs incurred in relation to the installation of those products:
  - Consulting, planning and consenting
  - Site preparation
  - Labour.

#### Evidence of qualifying expenses required:

You'll need to provide evidence of the debt to be repaid, or costs to be financed, and evidence of the qualifying expenses in a form we're happy with by way of:

- Invoices that include your business name, and;
- Evidence of the relevant supplier details, and;
- Description of the goods and services provided, or;
- Quantity surveyor or engineers report(s) evidencing the relevant costs incurred.

Evidence must be provided prior to the drawing of your loan or, if you're undertaking a new project where finance will be drawn in instalments, prior to each instalment. Your loan agreement may also state what information you need to provide to us as a condition of each instalment.

### 3. OTHER DOCUMENTATION AND EVIDENCE REQUIRED

To be eligible (and remain eligible) for an ANZ Business Green Loan you'll need to provide certain other documents and evidence at different stages – on application and on completion. We've set out below what you need to provide and when.

- **A completed ANZ Business Green Loan application form**

You can get a copy of the application form from your relationship manager. Your application form must include details of the environmental benefits of your project and how this fits with the overall environmental strategy of your business.

See the 'expected impacts' column of Appendix 1 below for details of the environmental benefit information you'll need to provide for each eligible product.

- **Design phase information** (to be provided along with your application form).

Design phase documentation prepared by an engineer or external consultant acceptable to ANZ, showing how the project will result in a reduction in energy consumption and/or carbon emissions. See Appendix 1 below for details of the design phase documentation you'll need to provide for each eligible product.

- **Project completion information**

Confirmation in writing from a registered installer, engineer or consultant acceptable to ANZ that the project has been completed in accordance with the design phase specifications.

- **If you're applying for a new project:** You'll need to provide this information within 90 days of completion of your project.
- **If you're applying for a completed project:** You'll need to provide this information with your application form. You'll also need to provide us with evidence that your project was completed no more than 24 months prior to submitting your application.

- **Annual reporting**

In some cases, you'll need to provide to us with annual reporting that verifies the ongoing environmental impacts of your project. This information must be provided within 90 days of each anniversary of completion of your project. See the 'Annual reporting requirements' column for details of which products require annual reporting and the form of evidence required.

### NEED HELP?

If you need any help or have questions, please contact your relationship manager or call us on 0800 269 249.

### IMPORTANT INFORMATION

ANZ Business Green Loans are subject to the terms of a loan agreement. The ANZ Business Green Loan terms will include (among other things) items that must be satisfied before the loan can be drawn, the use of the loan and information that you will need to provide to us during the term of the loan. All drawdown conditions must be met prior to drawdown. If you don't comply with the ANZ Business Green Loan terms it may result in the loan ceasing to be "green" and any applicable pricing benefits of the loan being green being removed.

This eligibility criteria document is subject to change, non-exhaustive and ANZ may seek additional information or ask you to clarify information you have given to us. ANZ may apply discretion when assessing applications and reserves the right to decline applications even where eligibility criteria is met. ANZ Business Green Loans are only available to ANZ Business customers. Offer is subject to change. ANZ lending and eligibility criteria, terms and conditions and fees apply. The content of this eligibility criteria is correct as of 5 April 2024 and is subject to change.

### APPENDIX 1: RENEWABLE ENERGY - DOCUMENTATION AND EVIDENCE REQUIREMENTS

The table below sets out the documentation and evidence that you'll need to provide depending on your project. This information is subject to change and you'll need to check the eligibility criteria for details of the latest form of evidence required.

\*If your project involves more than one product from the below list, your expected impacts can be provided on an aggregated basis. This means you can represent the environmental benefits of the overall project (where the same expected impacts occur across some or all of the products included in your project). However, you will still need to provide the expected impact information for products where impacts are unable to be aggregated.

Eligible renewable energy products	Expected impacts – information to be included in your ANZ Business Green Loan application*	Design phase information for new projects – to be provided with your ANZ Business Green Loan application	Project completion information – required with your application for a completed project or within 90 days of the completion of a new project	Annual reporting requirements
<b>Solar installations</b>	Annual kWh renewable energy generated. Annual tonnes CO <sub>2</sub> e reduced or avoided through use of renewable energy.	Design phase documentation prepared by a SEANZ installer, engineer or external consultant acceptable to ANZ showing the specifications of the product to be installed and evidencing that the project will result in a reduction in carbon emissions.  The system capacity measured in kW.	Confirmation from a SEANZ registered installer, engineer or external consultant acceptable to ANZ, that the project has been completed in accordance with the design phase specifications.	N/A
<b>Hydropower plant</b> <b>Excludes: Hydro development in natural watercourses</b>		Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the project supports achieving the expected impacts.	Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has been completed in accordance with the design phase specifications.	Annual kWh renewable energy generated.
<b>Wind turbines</b>		Documentation prepared by a registered environmental consultant to show that the project has no adverse impacts on the environment, and confirms the expected impacts.  Evidence the design meets the relevant building and council regulations.		
<b>Geothermal plant</b>				
<b>Biomass boilers</b>		Design phase documentation prepared by an engineer or external consultant acceptable to ANZ showing that the project will result in a reduction in energy consumption and/or carbon emissions.  Evidence the design meets the relevant building and council regulations.	Confirmation in writing from an engineer or external consultant acceptable to ANZ that the project has been completed in accordance with the design phase specifications.	N/A