

Introducing the new ANZ Good Energy Home Loan

Energy efficient homes are warmer, drier and healthier. They can also be better for your wallet, saving you money over time. At ANZ, we're committed to helping Kiwis live in more energy efficient homes and today we're excited to launch our new **ANZ Good Energy Home Loan.**

What is the offer?

The ANZ Good Energy Home Loan is a home loan top up enabling customers to borrow up to \$80,000 at 1% p.a. fixed for 3 years to make their homes more energy efficient.

The 1% p.a. interest rate will only apply to the top up for the initial 3-year fixed term period. When this rate ends, customers will be able to choose to fix at one of our Special fixed interest rates (if eligible) or Standard fixed interest rates, or they can let their loan move onto a floating rate.

Eligible good energy upgrade solutions

<p>Energy efficient upgrades</p> <p>Heat pumps A fixed single-split heat pump system, multi-split heat pump system or a ducted heat pump system for heating your home.</p> <p>Insulation Ceiling, underfloor and/or wall insulation.</p> <p>Double glazing Double or secondary glazing.</p> <p>Ventilation Positive or balanced pressure ventilation systems, including heat recovery options.</p>	<p>Clean transport upgrades</p> <p>Hybrid and electric vehicles New or used Electric, Hybrid or Plug-in Hybrid vehicles purchased from a registered motor vehicle trader (this will exclude vehicles purchased from a private seller).</p> <p>Electric vehicle chargers Portable, single-phase wall mounted or three-phase wall mounted electric vehicle chargers.</p>
<p>Renewable energy upgrades</p> <p>Solar panels Solar Photo-Voltaic (PV) systems and all related project costs and installations for residential purposes only such as consulting, planning and consenting, site preparation, related charging infrastructure, connectivity to grid and labour.</p> <p>Solar batteries Lithium ion or lead-acid based solar batteries (including the cost of inverters and other necessary technologies).</p>	<p>Water upgrades</p> <p>Rainwater tanks Home water tanks and any related components such as leaf guards, filters, and connections to indoor plumbing systems.</p>

Documentation required

- For hybrid and electric vehicles: a purchase agreement from a registered motor vehicle trader.
- For solar panels and solar batteries: a quote provided by a company that's a member of the [Sustainable Electricity Association of New Zealand \(SEANZ\)](#), and an installation date.
- For all other solutions: a quote for both the supply and installation from a company that supplies and installs the solution as a normal part of their business. We'll also require an installation date.

Eligibility criteria

- Existing ANZ Home Loan customers or new-to-bank customers who are happy to move their home lending to ANZ.
- Maximum borrowing amount of \$80,000 per customer/entity; excludes Business entities.
- The ANZ Good Energy Home Loan must be on a 'Principal & Interest' standard home loan and can be structured over 30 years.
- There are no application or establishment fees when applying for an ANZ Good Energy Home Loan. However, other fees and charges may apply. All applications are subject to standard ANZ lending criteria and terms & conditions. Offer details and interest rates are subject to change.

Additional information

- The ANZ Good Energy Home Loan replaces the interest-free top up for heat pumps and insulation.