

Guide to On-Bill Financing option

On-Bill Financing (OBF) helps qualified commercial and government-funded customers pay for energy-efficient business improvements through their SDG&E® bill.

Who is eligible?

Eligible customers must meet the following criteria:

- The customer must receive a rebate or incentive through an SDG&E energy efficiency program.
- The customer must currently have had an active SDG&E account for the past two years for the same business.
- The customer's SDG&E account must be in good standing. Please contact SDG&E for further details.

Owners of multi-family units who do not live on the premises may qualify for financing through the Multi-Family Rebate program.

How is the loan term calculated?

The loan term for the project is determined by the repayment period of the equipment selected through the eligible program(s) and is calculated based on estimated annual energy savings not to exceed the maximum loan term. Loan funds must be used for the purchase and installation of qualifying energy efficiency measures.

What are the loan limits?

The loan must be a minimum of \$5,000. Loan maximum is determined by the number of meters at the location.



Should you need any help with your application, feel free to call us at 1-800-644-6133 or visit us at sdgeobf@semprautilities.com

- \$100,000 for business customers with a 3- or 5-year maximum payback*
- \$250,000 for government-funded customers with a 10-year maximum payback*
- Eligible State of California accounts may qualify for up to \$1,000,000 per meter with a 10-year maximum payback*

*Payback depends on equipment

How do I apply?

To find out more about this option, including details, terms and conditions, and a list all of the energy efficiency applications with which OBF can be used, please visit sdge.com/obf. Or, call or e-mail us:

- Energy Savings Center 1-800-644-6133
- SDGEObf@semprautilities.com

Quick Facts

- You may qualify to pay for energy-efficient business improvements on your SDG&E bill.
- Visit sdge.com/obf for On-Bill Financing program details.

» Managing your energy use

SDG&E has programs and services to help your business get more out of the energy that you use. Information on everything from seminars to online energy analysis tools, rebates and other financial incentives can be found 24 hours a day, seven days a week at sdge.com/business.

Helping businesses manage their energy use is one of the ways SDG&E is committed to providing exceptional customer service.

Frequently asked questions

1. Who qualifies for On-Bill Financing?

On-Bill Financing is available to any commercial or government-funded customer participating in an energy efficiency rebate or incentive program. Financing is available for measures qualifying for a rebate or incentive.

2. Is there a credit check involved?

SDG&E determines eligibility by evaluating customer credit with the Utility, so the customer's SDG&E account must be in good standing. Please contact SDG&E for further details.

3. Can I finance any new equipment I want?

Only equipment qualifying for SDG&E rebates or incentives can be financed through OBF.

4. Are there any other requirements that I need to know about?

If your equipment qualifies for a rebate or an incentive, you must also make sure that your project meets these requirements:

- For commercial customers, loans must have a minimum of \$5,000 financed and a maximum up to \$100,000 per meter, with a simple payback of no more than 3 or 5 years depending on installed equipment.

- For government-funded customers, loans must have a minimum of \$5,000 financed and a maximum up to \$250,000 per meter, with a simple payback of no more than 10 years.

5. How is my loan term calculated?

Below is a sample of a project:

| | |
|--|------------|
| Project cost | \$15,000 |
| Rebate/incentive amount | \$5,000 |
| Loan amount | \$10,000 |
| *Estimated annual savings for new equipment | \$3,900 |
| Simple payback period | 2.56 years |
| On-Bill Financing loan installment (2.56 year + 1 month) | \$312.50 |

*Energy savings are based on equipment installed multiplied by your average cost per kilowatt hour.

6. What if I move to a new location?

If you have a loan through OBF and you close your account, the balance of your loan must be paid in full on your final bill.

7. Can I install the equipment myself?

Yes, SDG&E has a loan agreement for self-installed projects. A pre-inspection by SDG&E is required for every site prior to removing old equipment.

8. How do I get started?

Call the Energy Savings Center at 1-800-644-6133 to request an application or download one at sdge.com/obf.