

# Green Home Loans

## Clean Green Homes

We will give you up to 1.00% discount on your home loan rate for a qualifying green home loan\*

### Our Purpose

As one of Australia's largest lenders, Firstmac has a commitment to the environment and the long-term sustainability of housing in Australia. Energy costs are rising globally and so is our carbon footprint, that's why we are proud to have created our new Green Home Loan to help in the fight against climate change.

Responsible lending isn't just a financial responsibility, it is a social responsibility to the community in which we live.

### What is a green home?

Green homes come in many colours, not just green! What they share is that they are good for the environment.

That's because they use less energy for heating and cooling, so they cause less greenhouse gas emissions.

As a bonus, their energy efficiency means you are likely to enjoy lower power costs.

Environment Victoria has reported that an energy-efficient home can cut electricity and gas bills by up to 40%, which would offer annual savings of up to \$1000 for the average household.

A green, energy-efficient home is cheaper to cool, cheaper to heat and cheaper to borrow against!

### Does my home qualify?

Energy efficiency is measured by the Nationwide House Energy Rating Scheme (NatHERS).

To qualify as green, existing homes must have been built within the last 12 months, and have a minimum 7.0 Star NatHERS rating.

A NatHERS certificate is usually produced when the home is designed, including a rating out of 10, so, if you still have your plans, you may find the NatHERS rating in there.

Most new apartment blocks get an average NatHERS rating, and each apartment inside gets its own individual rating. We look at the rating of the individual apartment.

### How the Green Loan Works:

1. You supply the NatHERS certificate.
  - **Green Construction Loan** - Your builder should be able to assist you in getting a NatHERS certificate from an accredited assessor along with your building plans.
  - **Green Home Loan** - You will need to engage with an accredited assessor to get a NatHERS certificate for your home. Only homes built within the last 12 months qualify.
2. We verify all documentation and, subject to approval, we will give you up to 1.00% discount on your home loan for the first five years.

You will be saving money and the environment!