

Guide to On-Bill Financing Option

You may qualify to pay for energy-efficient business improvements on your SDG&E bill.

What is On-Bill Financing?

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

Who is Eligible?

Customers that are eligible for On-Bill Financing must meet the following criteria:

- ▶ The customer must receive a rebate or incentive through an SDG&E energy-efficiency program.
- ▶ The customer must 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.

Will On-Bill Financing Affect the Measure Rebate Amount?

Rebates and incentives awarded to customers who complete non-comprehensive projects will be reduced by 10%. Comprehensive projects are defined as two or more different end uses. End uses are categorized as Refrigeration, Lighting, Food Service, HVAC, etc.

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



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

must be used for the purchase and installation of qualifying energy efficiency measures.

What are the Loan Limits?

The project cost (after reduced rebates or incentives are applied) must be a minimum of \$5,000. Loan maximums per meter are:

- ▶ \$100,000 for business customers with a 5-year maximum loan term
- ▶ \$250,000 for tax-payer funded customers with a 10-year maximum loan term

How Do I Apply?

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

- ▶ Energy Information Center
1-800-644-6133
- ▶ SDGEOBF@semprautilities.com

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 on our Energy Savings Center website at www.sdge.com/esc.

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 taxpayer-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 business 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 5 years.
- ▶ For taxpayer-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	\$10,000
Rebate/incentive amount with 10% OBF reduction: (if applicable)	\$4,000
Loan amount	\$6,000
Estimated annual savings for new equipment	\$4,000
Simple payback period	1.6 years
On-Bill Financing loan installment (1.6 year + 1 month)	\$320

Energy savings is 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 move to a new location, your loan must be paid in full on your final bill. Payment arrangements may be made when opening your new account.

7. Can I have more than one loan?

Yes, you can have one loan per meter.

8. Can I install the equipment myself to finance?

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.

9. How do I get started?

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



Here for you, every day.™

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sdge.com

On-Bill Financing is provided to eligible customers on a first-come, first-served basis until program funds are no longer available. OBF is funded by California utility customers and administered by SDG&E under the auspices of the California Public Utilities Commission.

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