

On-Bill Financing

0% Interest, No Fees or Loan Costs



Making Energy Efficiency More Affordable



Southern California Edison (SCE) is offering a new On-Bill Financing program for qualifying energy efficiency projects.

With On-Bill Financing, SCE can work with you to finance your energy efficiency project to help achieve your organization's goals — because in today's economy, staying competitive means reducing operating expenses while enhancing your bottom line.

What is On-Bill Financing?

On-Bill Financing lets you finance your qualified energy efficiency projects interest-free. With On-Bill Financing, you'll enjoy:

- 0% interest loans
- No fees or loan costs
- Convenient loan repayment through your monthly SCE bill

Along with On-Bill Financing, you will also receive these benefits from your energy efficiency project:

- Financial incentives for installing qualified energy-efficient equipment
- Lower monthly electricity costs
- Long-term energy savings

Who is Eligible?

All SCE business customers are eligible. To participate in On-Bill Financing, you must:

- Apply for an Express Solutions (for projects not yet installed) or Customized Solutions energy efficiency incentive through SCE
- Have an active SCE account for a minimum of the last two years

- Be in good credit standing with SCE within the last 12 months, meaning you have not had:
 - A disconnection notice
 - A 48-hour shutoff notice
 - A returned check
 - A deposit to establish or re-establish credit

What are the Loan Limits?

The following are the loan limits and terms for different types of customers.

On-Bill Financing Loan Limits		
Customer Type	Loan Limits	Loan Terms
Business	Minimum of \$5,000 and maximum of \$100,000	Up to 5 years
Government and Institutional	Minimum of \$5,000 and maximum of \$250,000	Up to 10 years

On-Bill Financing

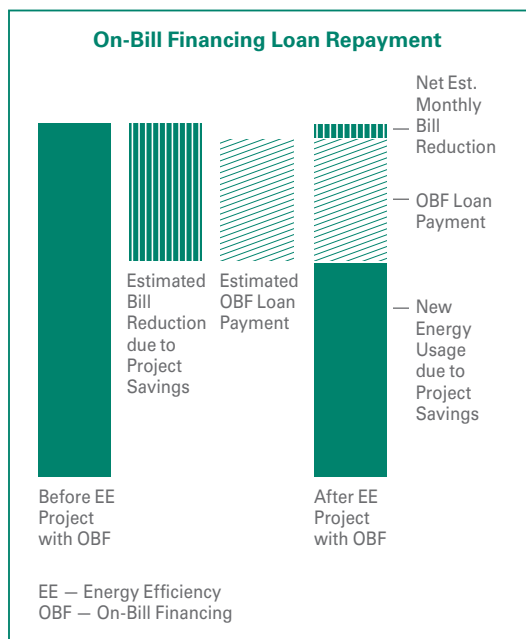
Make your business more energy efficient with zero-interest financing

How is the Loan Amount Calculated?

The maximum loan amount is the difference between the total project cost of the installed eligible energy efficiency solutions and the incentives/rebates paid by SCE.

Loan funds must be used for the purchase and installation of qualified energy efficiency equipment.

The illustration below shows that when you use On-Bill Financing, the amount of the monthly loan payment will be offset by the bill savings resulting from your project.

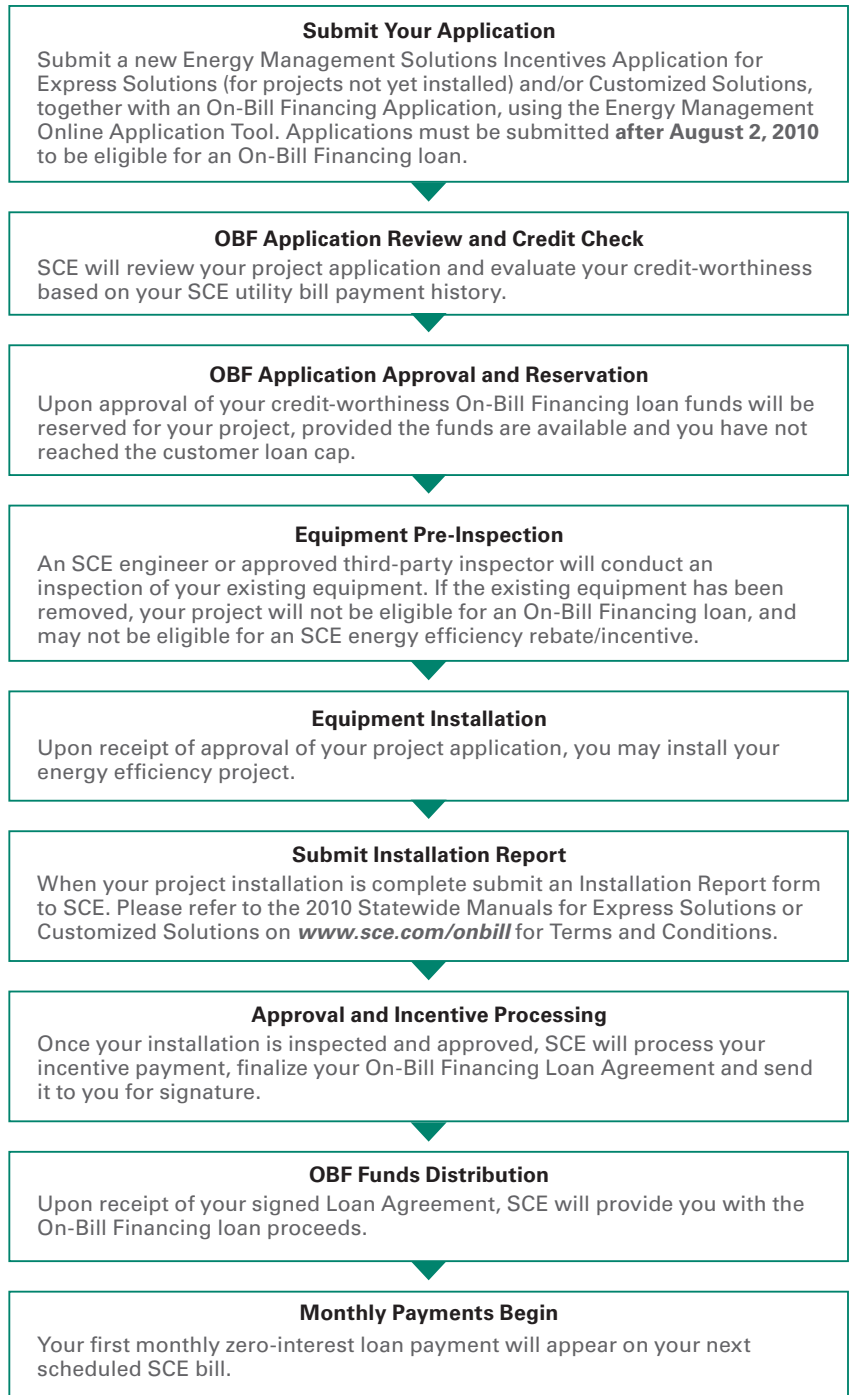


How to Apply

You must apply for On-Bill Financing online. To find out how this program can work for your organization, contact your Account Representative or visit www.sce.com/onbill. Or call 1-800-736-4777.

How It Works

The On-Bill Financing (OBF) Application Process:



This program is funded by California utility ratepayers and administered by Southern California Edison under the auspices of the California Public Utilities Commission. This program is offered on a first-come, first-served basis and is effective until funding is expended or the program is discontinued by the California Public Utilities Commission. This program may be modified or terminated without prior notice.

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