



A  Sempra Energy utility®

On-Bill Financing Option

Frequently Asked Questions



1. Who qualifies for On-Bill Financing?

On-Bill Financing is available to any commercial or taxpayer-funded customer participating in the following programs: Small Business Super Saver, Express Efficiency, Standard Performance Contract, Energy Savings Bid, Multi-Family Rebate Program (for owners not living at the premises) and Utility Third-Party Programs. 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. Do I get my full rebate if I participate in OBF?

Customers who complete comprehensive projects will receive a full rebate. 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, Foodservice, HVAC, etc.

6. How is my loan term calculated?

Below is a sample of a project: Energy savings is based on equipment installed multiplied by your average cost per kilowatt hour.

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

7. 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.

8. Can I have more than one loan?

Yes, you can have one loan per meter.

9. 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.

10. 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.