



On-Bill Financing Option

A Vendor's Guide to Interest-Free Energy Efficiency Upgrades

The On-Bill Financing (OBF) option helps customers offset the cost of qualifying energy-efficient business improvements with interest-free financing through their SDG&E® Bill. The following instructions have been designed to assist vendors (contractors) with the application process.

Rebate Projects:

1. The vendor reserves rebate funds by calling the SDG&E Energy Information Center (EIC) at 1-800-644-6133. **Please notify the representative that the job is a potential OBF project.**
2. The vendor completes the OBF application using the reservation number assigned by the EIC and faxes it back to 1-866-476-0357.
3. OBF staff checks the customer credit standing and, once pre-inspection has been completed, calculates energy savings to ensure that the project meets the required payback for financing.
4. If the project qualifies, OBF staff sends a project summary e-mail to the vendor/customer detailing the loan terms and the loan documents are mailed to the customer within two business days.
5. Once OBF receives the signed loan agreement, OBF staff notifies customer/vendor that installation can begin.
6. Once the equipment is installed, the vendor sends the final invoice, spec sheets and the original rebate forms to the OBF Dept. at:
**San Diego Gas & Electric®
On-Bill Financing Dept. - CP62E
P.O. Box 129831
San Diego, CA 92112-9985**
7. The site is post-inspected to verify installed equipment by the applicable rebate program and the rebate check is created.
8. OBF uses the confirmed rebate amount and, if the project cost, equipment counts, etc. were modified in any way since the original submittal, an Adjustment Letter with the new loan terms is sent to customer for signature.
9. Once OBF staff receives the signed Adjustment Letter from the customer, SDG&E issues a loan check to the designated payee(s).
10. Loan charges appear on the customer's bill approximately 30 days later.

Incentive Projects:

1. The vendor submits incentive program application and calculations to incentive program staff and then completes and faxes the OBF application to 1-866-476-0357. **Please notify the incentive program that the job is a potential OBF project.**
2. The OBF staff checks the customer credit standing and, once pre-inspection has been completed, calculates energy savings to ensure that project meets the required payback for financing.
3. If the project qualifies, OBF staff sends a project summary email to the vendor/customer detailing the loan terms and the loan documents are mailed to the customer within two business days.
4. Once OBF receives the signed loan agreement, OBF staff notifies the customer/vendor that installation can begin.
5. Once the equipment is installed, the vendor sends in the installation report/requests post-inspection from the incentive program and sends the final invoice to both OBF and the incentive program.
6. The site is post-inspected to verify installed equipment by the incentive program.
7. Once savings are finalized, the incentive check is created. **Please note that even if the incentive is paid 60/40, the loan amount will be paid in total following post-inspection and any savings changes at that time.**
8. OBF uses the confirmed incentive amount and, if the project cost, equipment counts, etc. were modified in any way since the original submittal, an Adjustment Letter with the new loan terms is sent to customer for signature.
9. Once OBF staff receives the signed Adjustment Letter from the customer, SDG&E issues a loan check to the designated payee(s).
10. Loan charges appear on the customer's bill approximately 30 days later.