

Energy efficiency loans

For your business

Energy Efficiency Loans are available to eligible businesses to help cover the cost of energy efficiency equipment and improvements. Installments on the loan are conveniently applied to account holders monthly Nicor Gas bills.

Download the application at nicorgasrebates.com/applyforloans or apply by phone at **888.269.3133** to start the loan process.

General rates and terms

- 5.99% unsecured fixed rate financing
- Loans up to \$20,000 per site
- Up to 100% financing available—covers equipment costs, installation and related services
- 1-10 year loan terms, in increments of 1 year
- No fees to consumer or contractor
- Installments will be applied to your monthly Nicor Gas bill
- Work must be completed by an approved contractor
- A customized report detailing estimated energy savings, costs and incentives for each suggested project
- Ongoing support as you implement identified natural-gas saving projects



Eligibility

Nicor Gas customers with an active Nicor Gas account for the building, and whom match the title of the property where the energy efficiency equipment/improvements will be installed are eligible for an Energy Efficiency Loan. Customers must meet the credit approval criteria noted below.

Requirements	Up to \$10,000	\$10,001 to \$20,000
Length of time in business	Minimum 1 year	Minimum 3 years
Personal guarantee of any individual who owns more than 20%	Yes	Yes
Minimum credit score of all personal guarantors	640	640
Maximum debt ratio of all personal guarantors	50%	50%
Income verification required of all personal guarantors	No	Yes



Qualifying equipment and improvements

Equipment or improvements eligible for rebates or incentives through energySMART, a Nicor Gas program, are eligible. Visit nicorgasrebates.com to find eligible equipment and improvements.

The application process



▶ Step 1: Apply

- Find a Renew Financial-approved contractor at nicorgasrebates.com/findacontractor or by phone at **888.269.3133**
- Contractor provides customer estimate for work
- Customer applies for an Energy Efficiency Loan at nicorgasrebates.com/applyforloans and mails the application



▶ Step 2: Sign

- Renew Financial notifies customer of pre-approved loan amount (within one business day)
- Customer and contractor agree on scope and terms of project
- Contractor sends paperwork to Renew Financial for review and approval



▶ Step 3: Complete work

- Contractor installs approved equipment and/or improvements
- Renew Financial sends project verification documents to customer
- Contractor signs and returns project verification documents
- Customer or contractor fills out rebate application



▶ Step 4: Repay loan

- Payment is processed to contractor
- Customer repays loan on monthly Nicor Gas bills (monthly installment appears after approximately one to two billing cycles)



Find a contractor

Only contractors approved by Renew Financial—the program lender—may perform the work. Find an approved contractor at nicorgasrebates.com/findacontractor



How to get a loan

To start the loan process, download the application at nicorgasrebates.com/applyforloans or apply by phone at **888.269.3133**.

Prior to the purchase of any energy efficiency products or services, customers must pre-qualify for an Energy Efficiency Loan by phone at **888.269.3133** or by visiting nicorgasrebates.com/applyforloans and mailing the application.



Rebates still apply

Don't forget to visit nicorgasrebates.com and submit a rebate application for the energy efficiency products and/or improvements for which you received an Energy Efficiency Loan.

Visit nicorgasrebates.com or call **877.886.4239** to learn more.