



ZERO 4 ENERGY

Empowering Homes With Bespoke Solar & Battery Solutions



CUSTOMER INFORMATION PACK • 2026

Solar and batteries, designed around the way your home really uses power.

Who we are, how solar works, what it costs and saves, and what happens step by step, from your first bill to the day it switches on.



Powerwall
Certified Installer



**Solar
Accreditation
Australia**

INSIDE THIS PACK

Everything you need to decide, explained simply.

You don't need to know anything about electricity to read this. Every idea is explained as we go, and there's a page of simple definitions near the back. Read it front to back, or jump straight to the page you need.

Start here

Two words you'll see everywhere **03**

01 Who we are

We're engineers first **05**

Approved by the industry watchdog **06**

Your journey with us, step by step **07**

02 The system

The four parts, and what each one does **09**

Where the power goes **10**

Export limits and VPPs **11**

How to read your electricity bill **12**

What size do I actually need? **13**

Matching a system to your home **14**

The gear we use **15**

How we install: the small details **16**

Which roof do you have? **17**

Getting ready for installation day **18**

Where can the battery go? **19**

Watching it work, and who to call **20**

If something goes wrong: warranties **21**

03 The numbers

Six reasons to do it **23**

The rebates, explained simply **24**

What the government gives you **25**

The 0% government loan **26**

Ways to pay **27**

What this looks like on a real bill **28**

The next ten years, with the loan **29**

04 Working with us

Try it yourself first: the Solar Design Tool **31**

The questions everyone asks **32**

Words we use, explained **33**

Want to read more? **34**

How to reach us **35**

If solar won't save you money at your place, we'll tell you that too.

BEFORE WE START

Two words you'll see everywhere.

Almost everything about solar comes down to two measurements. Once these make sense, the rest of this pack will too.

kW

kilowatt

How much power, right now.

Think of a tap. kW is how hard the water is flowing at this moment. A solar system's size is in kW. A 6.6 kW system is one that can make up to 6.6 kW on a bright sunny day. An inverter's size is in kW too.

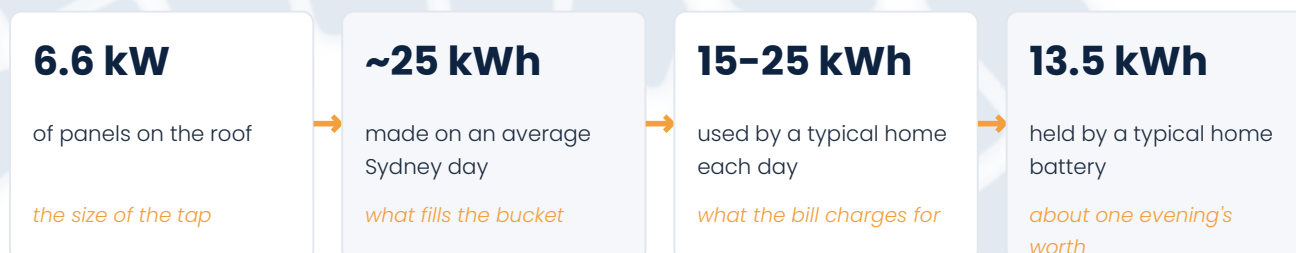
kWh

kilowatt-hour

How much energy, added up.

Think of a bucket. kWh is how much water the tap put in the bucket over time. Your electricity bill charges you for every kWh you use. A battery's size is in kWh: how much it can hold.

How they tie together



Four more words you'll hear

Single-phase

The standard power connection most houses have: one lane of power coming in. Fine for most solar systems.

Three-phase

A bigger connection with three lanes. Common in larger or newer homes and ones with big air-con. Runs bigger systems and sends more solar back.

Energy retailer

Sends your bill and sets your rates. You can change retailers. They also fit your smart meter and pay your feed-in credit.

Network (DNSP)

Owns the poles and wires in your street (Ausgrid, Endeavour or Essential in NSW). You can't choose it. It approves your solar and sets your export limit.

The whole game: make as many kWh as you can from the sun, use as many yourself as you can, and buy as few as possible from the grid.



ZERO 4 ENERGY

Empowering Homes With Bespoke Solar & Battery Solutions

01

Who we are

A Sydney engineering company that works out what your home actually needs from your real bills and your real roof, then installs it and stands behind it.

ENGINEERING FIRST

We're engineers first. Solar is what we build.

Zero 4 Energy was started by a university-trained solar engineer, and that shows in how we work. We're not a sales company chasing volume. Every system starts with your actual electricity bills and your actual roof. Then it's designed to Australia's safety rules, fitted by licensed, specially trained installers, using only equipment approved for use in Australia.

01

Designed, not guessed

We look at how much power your home uses and when, which way your roof faces, and any shade from trees or buildings, before we give you a price.

02

Honest savings numbers

Our savings estimates are on the careful side, and we show you how we worked them out. We'd rather you save more than we said, not less.

03

One team, end to end

Checking your home, designing the system, the paperwork, the installation and looking after you afterwards, all done by our own team.



INDEPENDENTLY VERIFIED

Approved by the industry watchdog.

We're a NETCC Approved Seller. NETCC is the consumer-protection code for solar and battery companies, approved by the ACCC (Australia's consumer watchdog). It means we've signed up to a set of rules that protect you: honest advertising, quotes with nothing hidden, fair contracts with a cooling-off period, installation done to standard, warranties honoured, and a proper complaints process if something ever goes wrong.



We've held this since 2021. You don't have to take our word for it: you can look us up yourself on the public list at newenergytech.org.au.

OUR ACCREDITATIONS



Powerwall
Certified Installer



**Solar
Accreditation
Australia**

Tesla Powerwall Certified Installer

Tesla has trained and approved us to design and install their Powerwall battery, including setting it up to keep your whole home running in a blackout.

NSW Home Energy Saver Loan approved installer

The NSW Government has approved us as an installer under its 0% loan scheme, so if you qualify, you can use the loan with us.

SAA-accredited design and installation

We have several experienced installation teams, each vetted by us and proven on hundreds of jobs. Every designer and installer holds the national solar accreditation: the industry's licence to practise.

NSW Contractor Licence 359730C

Our builder's licence number, which you can check on the NSW Fair Trading website. ABN 91 613 413 531. We only use products approved for Australian homes.

Everything is built to Australia's electrical safety rules (the AS/NZS standards), and you get the paperwork proving it when we hand over.

YOUR JOURNEY WITH US

Step by step, from first chat to years of support.

2-6 wks

from saying yes to switching on. The installation itself usually takes one day.

01 Understanding your needs

A chat about what you want: the lowest bill, the quickest return, power in a blackout, room for an electric car, and your budget.

02 Sizing the system

We read your recent bills to see how much power you use and when, and lay panels out on a picture of your actual roof.

03 Running the numbers, transparently

You see the system, the price, every rebate taken off, the savings and how long until it's paid for, with the working shown.

04 Site visit

An accredited designer checks your roof, switchboard and where the battery will go, so the price is firm and there are no surprises.

05 Install day

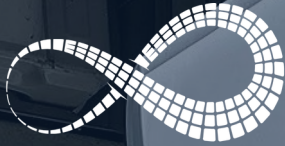
One of our vetted teams fits it, usually in a day. Power is off for a few hours while we connect everything.

06 Commissioning

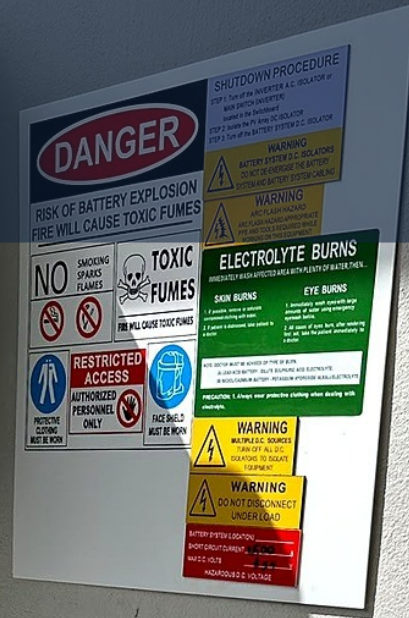
We test the finished system against the design, switch it on, and lodge all the paperwork with the network and your retailer.

07 Monitoring and after-sales support

We set up the app, help you choose a better electricity plan, and stay your one phone call for anything, for the life of the system. You're also automatically in our referral program.

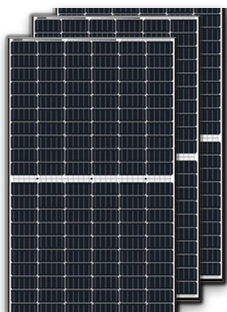


ZERO 4 ENERGY
Empowering Homes With Bespoke Solar & Battery Solutions



THE BASICS

The four parts, and what each one does.



01 Solar panels

Panels turn sunlight into electricity. They make the most power when they face the sun and nothing shades them. That's why we design from a picture of your real roof, not a guess.



02 Inverter

The translator. Panels make one type of electricity; your home uses another. The inverter converts it, runs the battery, and sends a live report to an app on your phone.



03 Battery

A bucket for sunshine. It saves the daytime solar you don't use so you can run your home on it in the evening, instead of selling it for cents and buying power back at full price.



04 The grid

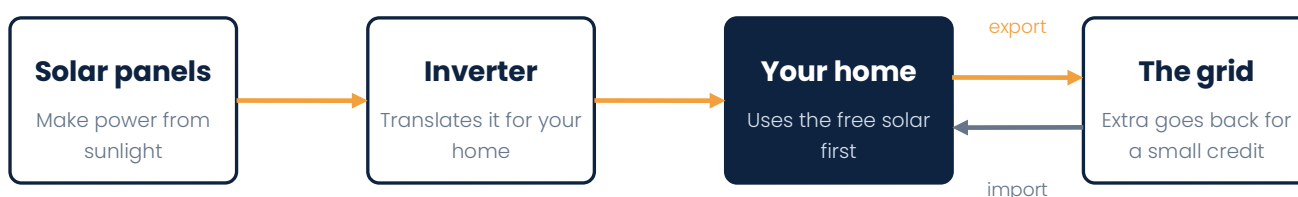
The power lines in your street. You still use the grid as a backup, you pay for what you take from it, and you get a small credit for any solar you send back.

HOW THE ENERGY FLOWS

Where the power goes.

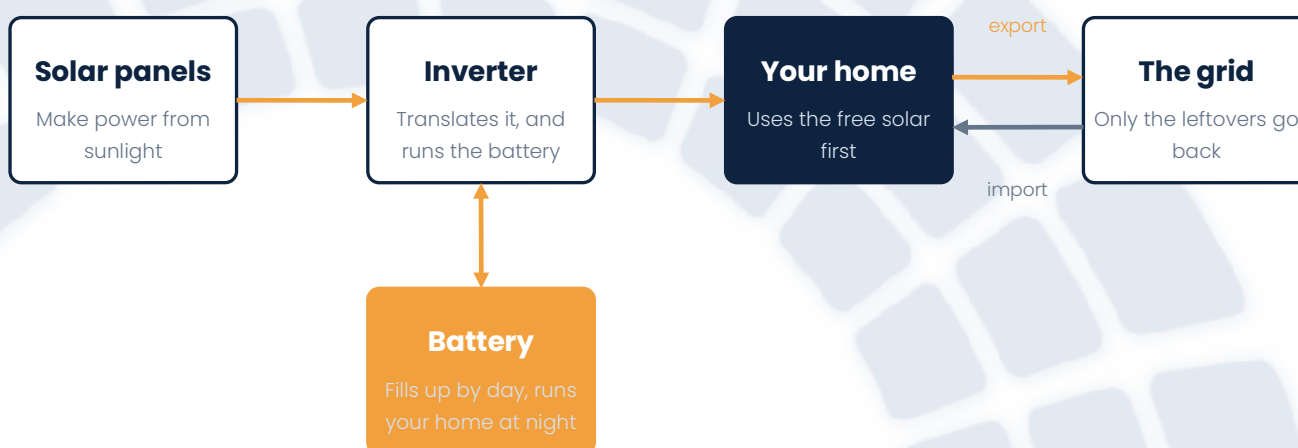
The big difference is what happens to the sunshine you don't use straight away, and what you have to buy from the grid after dark.

Solar only



Daytime: the panels run your home, and any extra goes back to the grid for a small credit of a few cents. Night-time: you buy everything from the grid at full price. It cuts your bill, but your evenings are still paid for at the expensive rate.

Solar + battery



Daytime: the panels run your home and fill the battery first; only what's left over goes to the grid. Evening: your home runs on the saved sunshine instead of expensive grid power. You buy far less, and with the optional backup add-on, the battery can keep your lights, fridge and internet running in a blackout.

Simple rule: solar covers the daytime, a battery covers the evening. We size both to when your home actually uses power.

TWO THINGS WORTH UNDERSTANDING

Two things nobody explains: export limits and VPPs.

Export limiting

Think of the power lines in your street as a road with a speed limit. The network only lets your home send so much solar back at any moment. NSW has three networks (Ausgrid, Endeavour Energy and Essential Energy) and each sets its own rules. Most houses have a single-phase connection and get a lower limit, often around 5 kW. Three-phase homes (a bigger power connection, common in larger or newer houses) can usually send back more. If your panels are making more than your home is using and the limit allows, the extra is simply switched off: not sent anywhere, not paid for, wasted. That's why a battery, which catches that extra instead of wasting it, often matters more than extra panels.

Example: panels making 10 kW, limit of 5 kW

Home is using	Sent back	Wasted
5 kW	5 kW	0 kW
2 kW	5 kW	3 kW
0 kW	5 kW	5 kW

We check which network you're on, whether you're single- or three-phase, and what you're allowed. Then we size to it.

Virtual Power Plants (VPPs)

A VPP (virtual power plant) is a bit like renting out a corner of your battery. Thousands of home batteries are linked together, and on a really hot evening when everyone's air-con is on, the operator can draw a little from each one to help the grid cope. In return, the NSW Government's scheme lets the company give you a cheaper battery up front, and you can earn ongoing payments or bill credits on top of the federal rebate.

What you gain

A cheaper battery to start with, and some money back each year for letting them borrow a bit of your stored power at busy times.

What the scheme requires

You must use an approved company, pay at least \$200 yourself, and sign a form before the battery goes in. The government doesn't set the price or recommend any brand.

What you give up

A little control. On the days they call on it, you'll have a bit less battery for yourself. It's completely optional, and we'll work out whether it's worth it for your home.

Our position

We size your battery for your home first. A VPP is an extra you can choose, with the pros and cons laid out. It's never the reason to buy.

YOUR STARTING POINT

How to read your electricity bill.

Everything we design starts from one number: how much power your home uses in a day. It's on your bill. Here's where to look.

1 Find your usage in kWh

Look for the kWh column. This bill splits it into peak, shoulder and off-peak lines. Add them up: about 2,875 kWh.

2 Find the number of days

The billing period, here 92 days. Most bills cover about 90 days (a quarter); some cover 30.

3 Divide one by the other

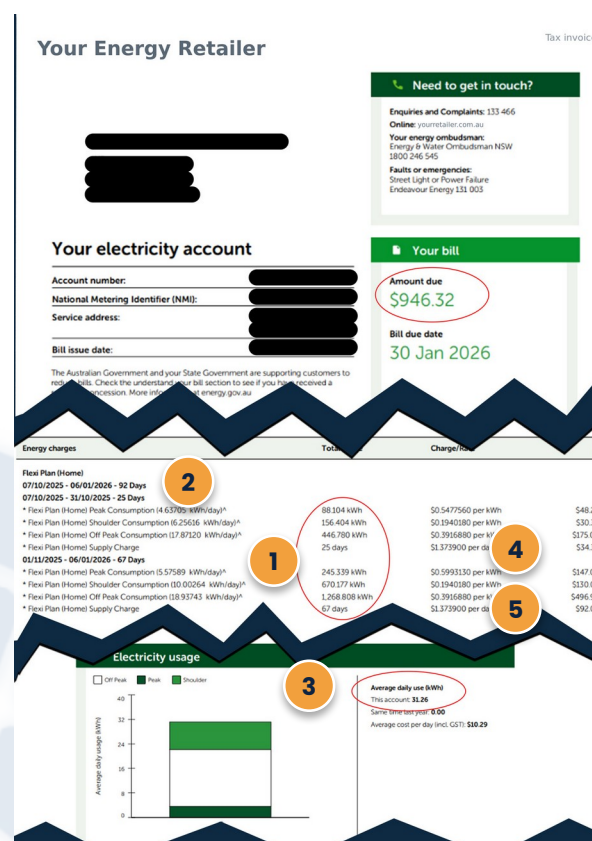
$2,875 \text{ kWh} \div 92 \text{ days} = \text{about } 31 \text{ kWh a day}$. That's your average daily usage, the number that sizes your system. This bill prints it for you.

4 Note your usage rate

The dollars per kWh. Three rates here means a time-of-use plan: evening power costs the most, so a battery is worth more.

5 Note the supply charge

The daily charge just for being connected, about \$1.37 here. Solar doesn't remove it. With solar you'll also see a feed-in line (5 to 7 cents per kWh in NSW).



A real Sydney bill with the personal details removed. The numbered items are the ones that matter.

What your daily usage tells us

10–15 kWh

a day → a small home, solar only is usually enough

15–25 kWh

a day → a family home, solar plus a battery

25–40 kWh

a day → a large home, bigger battery, possibly an EV or pool

40 kWh+

a day → heavy all-electric home, large battery, often three-phase

Don't want to do the maths? Send us a photo of your bill and we'll do it for you. If it's useful, we'll dig deeper into what's using the power and when.

SIZING GUIDE

What size do I actually need?

A rough guide only. We work out your real size from your bills and your roof. (A kW is just a measure of how much power a system can make at once; bigger number, more panels.)

6.6 kW

solar only

Small home • 1-3 people • ~\$400-500 a quarter

The classic starter system. Great if most of your power use is during the day. No battery now, but easy to add one later.

10 kW

+ 28 kWh battery

Most popular • Family of 3-5 • ~\$700-1,100 a quarter

Runs the home by day and saves enough sunshine for the evening. The most popular choice, and the one the battery rebate suits best.

13.2 kW

+ 40 kWh+ battery

Large home • EV • pool • ~\$1,200+ a quarter

For big homes with an electric car, a pool, or lots of evening use. You'd barely need the grid at all.

Bigger isn't always better. Extra panels can be wasted by the export limit, and the rebate only covers so much battery. We size to how much power your home actually uses in the evening.

SYSTEM GUIDE

Matching a system to your home.

A guide to what we'd typically suggest for different homes, the same logic our design tool uses. Batteries come in two ranges: our standard FoxESS stack, which grows in steps, and the premium Tesla Powerwall 3, which grows with expansion packs.

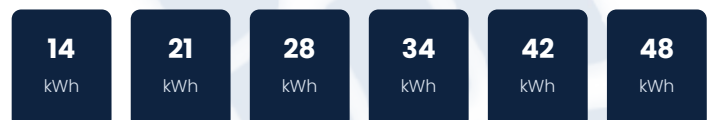
Daily use	Bill (per quarter)	Solar	Standard battery FoxESS	Premium battery Tesla PW3	Suits
10–15 kWh	~\$400–550	6.6 kW	14 kWh (or none yet)	13.5 kWh (or none yet)	1–3 people, mostly daytime use, no EV
15–25 kWh	~\$550–900	10 kW	14–21 kWh	13.5 kWh	Family of 3–5, evening use, gas or electric hot water
25–35 kWh	~\$900–1,300	13.2 kW	21–28 kWh	27 kWh	Large family, ducted air-con, pool or electric hot water
35–50 kWh	~\$1,300–1,800	15–20 kW	28–34 kWh	27–40.5 kWh	Electric car plus pool and air-con; usually three-phase
50 kWh +	\$1,800 +	20–30 kW	42–48 kWh	40.5–54 kWh	Very large all-electric home, two EVs; three-phase

Amber marks the most common choice. Sizes are a starting point. We finalise against your bills, roof and export limit.

The two battery ranges

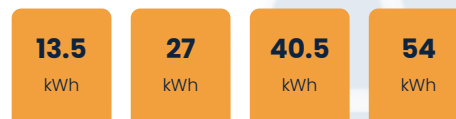
Standard • FoxESS

Stacks of modules: add a block, add capacity. Excellent value and the range most homes choose.



Premium • Tesla Powerwall 3

One sleek unit, with up to three expansion packs. The premium option for looks, app and whole-home backup.



What uses the power? (rough kWh per day)

1–2 Fridge	6–10 Hot water (electric)	10–30 on a hot day Ducted air-con	4–8 Pool pump	~2 per 10 km driven Electric car	2–4 Cooking & laundry
----------------------	-------------------------------------	---	-------------------------	--	---------------------------------

PRODUCTS & PARTNERS

The gear we use.

We keep to a short list of well-known, well-supported brands approved for Australian homes, so if you ever need a warranty claim in ten years, the company will still be around to honour it.

Solar panels



Inverters



Batteries



Powerwall Certified Installer

Tesla has trained and approved us to install their Powerwall battery, including whole-home backup. A tip: don't get too hung up on panel brands. How much power you get depends far more on a good design and a careful install than on the logo.



HOW WE INSTALL

The small details you'll look at for the next 25 years.

Everyone asks about the panels. But it's the rails, the cables and the finishing that decide whether your system looks neat on day one and still works perfectly in 25 years.



01

Premium black rails and clamps

The metal rails the panels sit on are usually silver and show at the edges. We use black ones with black clamps, so the whole array looks like one sleek dark panel from the street. Just as strong, much better looking, and a premium finish we now include at no extra cost.

02

Fixed to the structure, sealed to standard

Every bracket is screwed into the timber beams of your roof (not just the tiles), then sealed so it can't leak, and designed to handle the strongest winds your area gets.

03

Bird-proofing (optional extra)

Pigeons love the gap under solar panels. If that's a risk at your place, we can fit a mesh skirt around the edge so they can't nest, mess or chew the cables. Priced as an optional extra.

04

Cabling and labelling you can trace

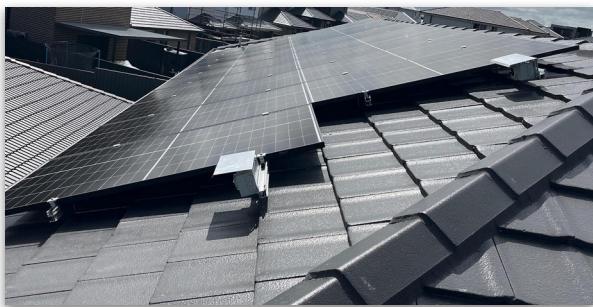
Cables run tidily in protective tubing, safety switches and labels fitted to the rules, and everything written up so any electrician can understand your system years from now.

Fitted only when your job needs it: a concrete pad for the battery, protective bollards, an awning for weather, or a smoke alarm nearby. Blackout backup is an optional extra too. If your home needs any of these, it's in the quote. Never a surprise on the day.

ROOF GUIDE

Which roof do you have?

Solar goes on almost any roof. The type just changes how we fix the panels down, and we've done thousands of each.



Concrete tile

The most common Sydney roof, grey or charcoal, heavy, flat-ish tiles.

We lift tiles, screw a bracket into the timber beam underneath, then put the tile back and seal it. Keep a few spare tiles handy on the day.



Terracotta tile

The classic orange-red clay tile on older homes.

Same bracket-into-the-beam method, but clay tiles are more brittle, so we work more carefully and replace any that crack from your spares.



Colorbond / corrugated

Steel sheet with a wavy profile, most newer homes, sheds and garages.

Brackets screw straight through the ridge of the sheet into the beam, sealed with a weatherproof washer. Quick, clean and very secure.

Klip-Lok / standing seam

Steel sheet with raised upright seams, common on modern homes and commercial roofs.

No holes at all: special clamps grip the seams, so the roof stays completely watertight. Our preferred roof for a tidy install.

■ Slate, concrete, decramastic or asbestos roofs need a different approach. We'll tell you at the site visit.

BEFORE THE INSTALL

Getting ready for installation day.

A few things that make the day go smoothly, and the small jobs that happen afterwards.

01

Clear access

Unlock gates, keep pets inside, and leave a clear path to the switchboard and meter. Our team needs to get to the roof, the wall where the gear goes, and your power box.

02

Your roof

If you have a tile roof, it helps to have 10-15 spare tiles handy on the day. Any tile that cracks while we work gets swapped for one of yours; if there are none, we seal it until you can replace it.

03

The smart meter

After the install, your electricity retailer (the company that sends your bill) fits a smart meter that measures power going both ways. You ask them; we give you the paperwork. Some retailers charge a small fee.

04

Your switchboard

Very old switchboards sometimes need updating before solar can be connected. We check at the home visit and quote it separately if needed. Never a surprise on the day.

05

Your electricity plan

Once you have solar, the best plan changes. Call your retailer about their feed-in rate and solar plans, and ask us: we're happy to help you compare.

06

On the day

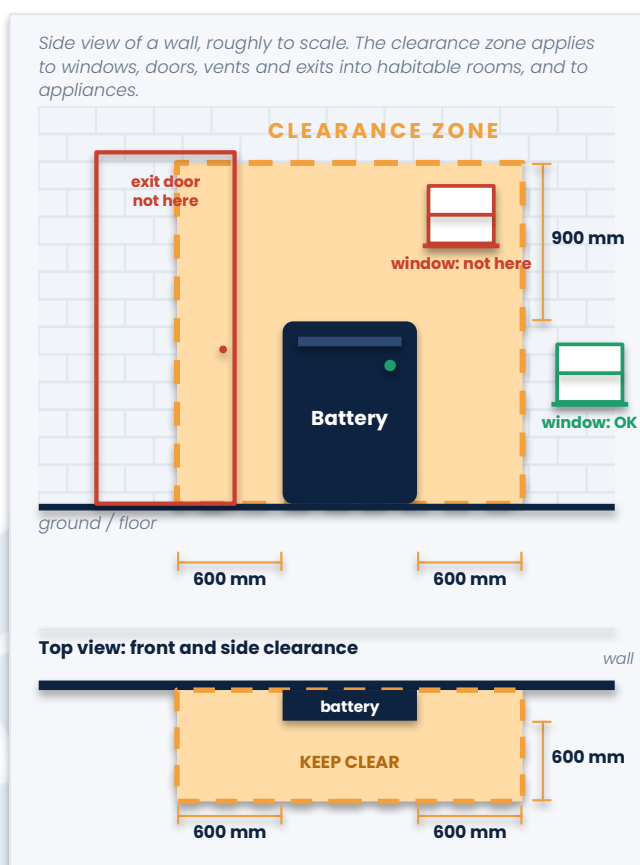
Most homes take one day; bigger jobs one to two. Your power will be off for a few hours while we connect everything; we'll tell you when. Then we test it, switch it on, and walk you through the app.

Optional extras and job-specific items. Blackout backup, bird mesh, a concrete pad, bollards, an awning or a smoke alarm are only added when you want them or your home needs them, and always shown on the quote. Black rails are included free.

BATTERY PLACEMENT, AS/NZS 5139

Where can the battery go?

Home batteries are safe, but the Australian standard (AS/NZS 5139) is strict about where they sit. Three words from it will appear on your quote: non-habitable, non-combustible and clearances. Here's what they mean for your home.



01 Non-habitable rooms only

Habitable rooms are where you live (bedrooms, living areas, kitchen, study). The battery goes in a non-habitable space: garage, laundry or outside. Never in a ceiling or wall cavity.

02 Clearances: the keep-clear zone

No window, door or vent into a habitable room, no exit door (even the garage door) and no appliance, such as a hot water unit, within 600 mm either side or 900 mm above.

03 Front clearance

A clear working space in front, usually at least 600 mm, so it can be opened and serviced, plus the maker's own clearances around it (typically 200 to 300 mm).

04 Non-combustible barrier on a shared wall

If a habitable room is behind a timber wall, a non-combustible board goes behind the battery, 600 mm each side and 900 mm above. Brick, concrete or tiles are fine.

05 A non-combustible base

Brick or concrete wall or floor; nothing that can burn. Outdoors, we pour a concrete footing for it to stand on.

06 Away from cars

In a garage or next to a driveway, bollards stop a bump from a car. Clear of the car-door swing.

07 Out of the sun outdoors

Batteries last longer out of direct sun. Where we can, we use a south-facing wall or the shade of the eaves; if neither works, a small awning is an option we quote separately.

What each spot needs

Outside wall

Weather-rated battery, concrete footing, and a shaded spot where possible. Clearances as above.

Garage

Bollards if a car could reach it, a smoke alarm nearby, clear of door swings, and a barrier if the wall is shared with a bedroom.

Driveway or side path

Concrete footing and bollards; away from the front door and any windows into living spaces.

Any of these extras (footing, bollards, barrier, awning, smoke alarm) is listed on your quote before you sign. Nothing gets added on the day.

AFTER THE SWITCH-ON

Watching it work, and who to call.

Solar fails quietly. A system making 20% less than it should looks exactly like a healthy one until the bill arrives. Monitoring is how you (and we) catch that in days, not months.



Two kinds of monitoring

Production: how much your panels are making. Every inverter has this built in and shows it in an app on your phone.

Consumption: how much your whole home is using, when, and how much of your solar you kept versus sent away. This needs a small meter clipped on at your switchboard.

Solar only: optional, but we recommend it. **Solar + battery:** needed, so the battery can see what the house is doing.

Flexible exports: required.

Flexible exports: the export limit that moves

NSW networks are moving from a fixed export limit to a flexible one. The network tells your system in real time how much it may send back, so on a day when the local grid has room, you can export more than the old cap. Your system needs to be able to listen for that signal and see what your home is doing, which is why we design monitoring in from the start.

If something isn't right

Lodge it online or by email

zero4energy.com.au/support or support@zero4energy.com.au. Tell us what the app is showing; a screenshot speeds everything up.

We handle the warranty claim

If a part is covered by its maker's warranty, we deal with the manufacturer. You never have to.

Fast, and always acknowledged

Our team usually comes back to you the same business day, and always within three business days under our published policy.

Your rights stay yours

Nothing in our process limits your rights under Australian Consumer Law. Our complaints process is published on our website.

Safety first. If you ever see smoke, sparks, a burning smell or water in electrical gear: shut the system down using the label at your switchboard, keep clear, and call 1300 978 428. If there is fire or danger, call 000 first.

WARRANTIES

If something goes wrong.

There are four layers of protection: the maker's warranty on each part, a promise about how much power the panels will keep making, our own warranty on the installation, and one phone number to call for all of it. That's on top of your normal consumer rights.

- 01**

Manufacturer product warranty

If a panel, inverter or battery is faulty, the maker fixes or replaces it. Battery warranties also promise it will still hold most of its charge after ten years.

**Panels 15–30 yrs
inverters 10–15 yrs
batteries ~10 yrs**
- 02**

Panel performance guarantee

Panels slowly make a little less power as they age. The maker guarantees they'll still make at least a set amount decades from now.

~30 years
- 03**

Installation & workmanship

Our own promise that the way we fitted it (the brackets, the seals, the wiring) will hold up. If it doesn't, we fix it.

10 years
- 04**

Single point of contact

If anything ever fails, you call us and we deal with the manufacturer. You're never left chasing a factory on the other side of the world.

Ongoing

The exact warranty for each part is written in your quote.



ZERO 4 ENERGY

Empowering Homes With Bespoke Solar & Battery Solutions

03

The numbers

Why solar makes more sense every year, how the government rebates work (and why they're shrinking), the 0% loan, ways to pay, and what it all looks like on a real bill.

WHY GO SOLAR

Six reasons to do it.

01

Financial savings

Make your own power instead of buying it. Once the system has paid for itself, the electricity is basically free, for decades.

02

Energy independence

When prices go up (and they keep going up), it matters less, because you're making most of your own.

03

Blackout protection

With the optional backup add-on, your lights, fridge and internet keep running when the street loses power, and the sun keeps topping it up.

04

Government support

The government takes thousands off the price of solar and batteries, and NSW offers a 0% loan to spread the rest.

05

Real sustainability

Clean power from your own roof, every sunny day, for the next 25 years.

06

Minimal maintenance

Nothing to oil, nothing to service. An occasional check and an app that tells you if anything's wrong.

Most homes get their money back in 3 to 7 years, and we show you exactly how we worked that out for yours.

HOW THE REBATES ACTUALLY WORK

The rebates, explained simply.

The government doesn't post you a cheque. Instead, when solar or a battery is installed, it creates vouchers (officially called STCs) that are worth money. We claim them for you and take their value straight off your price. So the discount is already in your quote.

Solar STCs

You get vouchers based on how much power your panels are expected to make between now and 2030. Each one is worth about \$38–40 in NSW. For a typical Sydney home, that adds up to a discount of a few thousand dollars.

Why it's shrinking: every 1 January, there's one less year left until 2030, so the same system earns fewer vouchers. Wait a year, get a smaller discount.

Battery STCs

The federal battery rebate works the same way: the bigger the battery, the more vouchers. The first 14 kWh gets the full rate, the next 14 kWh gets 60%, and anything up to 50 kWh gets 15%. Right now it takes roughly 30% off a typical home battery. Anyone can get it (there's no income test), and it works for a new system or adding a battery to solar you already have.

Why it's shrinking: the number of vouchers per battery drops every six months on a set timetable. Your rate is locked on the day the battery is installed and switched on, not the day you sign.

BOTH REBATES SHRINK ON 1 JANUARY 2027

–20%

solar rebate

–16%

battery rebate

Install and switch on before the new year and you keep today's rate. The install date is what counts, so it pays not to leave it until December.

Voucher values move a little with the market; these figures are right as of October 2026. Your quote shows the exact discount for your system and install date.

INCENTIVES • OCTOBER 2026

What the government gives you.

You don't have to apply for any of this or wait for money back. We work it out, take it off your price straight away, and do the paperwork.

STCs

Federal solar rebate

Government vouchers that come straight off the price of solar panels. Shrinking every January until 2030.

~30%

Federal battery rebate

Roughly 30% off a home battery, new or added later. No income test. Shrinking every six months until 2030.

Both rebates get smaller on 1 January 2027: the solar rebate by about 20% and the battery rebate by about 16%. Page 24 explains how that works and why.

\$15,000

NSW Home Energy Saver Loan

A NSW Government loan with no interest and no fees, paid back over up to ten years. It covers what's left after the rebates. We're an approved installer. Full details on the next page.

Also worth knowing

Letting the grid borrow a bit of your battery at busy times (a VPP, page 11) can earn extra money. Apartment buildings have their own scheme covering up to half the cost. All of these change on set dates and have conditions; your quote shows the exact figures for your home.

NSW GOVERNMENT BACKED

The 0% government loan.

NOW AVAILABLE!!
HOME ENERGY SAVER LOAN
0% INTEREST | NO LOAN FEES | UP TO \$15,000 | UP TO 10 YEARS
*Available for eligible NSW households. T&C Apply

The Home Energy Saver Loan is money the NSW Government lends you to get solar and a battery, with no interest and no fees at all. You borrow what's left after the rebates, and you pay back exactly that amount, not a cent more, over up to ten years.

0%

interest

\$0

loan fees

\$15,000

borrow up to

10 yrs

terms up to

What it can fund

- ✓ Solar systems
- ✓ Battery storage
- ✓ Solar and battery systems
- ✓ EV chargers
- ✓ Efficient hot water systems
- ✓ Reverse-cycle air conditioning

Who's eligible

- ✓ Your household earns up to \$210,000 a year
- ✓ You own the home (living in it or renting it out)
- ✓ The home is in NSW
- ✓ It isn't social housing or a holiday rental
- ✓ Australian citizen or permanent resident
- ✓ You pass a normal credit check

How it works with us

When we quote, we check whether you qualify and show the loan on your quote. Applying takes a few minutes online. Once your system is installed and you're happy, the loan pays us, and you pay it back in small monthly amounts over the years you choose. No interest, no fees, ever.

Zero 4 Energy is an approved installer under the NSW Government's Home Energy Saver Loan program. Like any loan, it's subject to a credit check and eligibility rules.

FINANCE OPTIONS

Ways to pay.

NSW Home Energy Saver Loan

No interest, no fees, up to \$15,000 over up to 10 years, for NSW households that qualify.
See page 26.

Capital purchase

Maximum long-term savings

Pay the lot up front. No interest, nothing owing, and every dollar it saves is yours from day one.

0% interest / pay as you go

Cashflow-friendly

Nothing to pay up front; fixed monthly payments over 6 months to 5 years. Often the payment is less than what you save on your bill.

Green loan

Lower-rate financing

A normal bank-style loan at a good rate, spread over more years. Good for bigger systems.

Lease / chattel mortgage

Tax-effective for business

For businesses: keep your cash in the business and pay it off over up to 7 years.

Power Purchase Agreement

No capital outlay

For businesses: we pay for and look after the system, and you just buy the power it makes, usually cheaper than the grid.

Loans come from the NSW Government program and our approved finance partners, and depend on their approval.

WORKED EXAMPLE

What this looks like on a real bill.

A typical example: a family of five in Kellyville who use most of their power in the evening and pay about \$1,250 every three months. Your numbers will be different; this is just to show how it works.

RECOMMENDED SYSTEM

10 kW solar + 13.5 kWh battery

\$5,000

annual bill before

\$1,800

annual bill after

\$3,200

saved every year

~6 yrs

simple payback

Bill cut by about two-thirds • money back in roughly 6 years • could use the 0% government loan

Why the battery matters here

This family uses most of their power after 5pm, right when the sun has gone and grid power costs the most. Panels alone would help, but they'd still be buying expensive evening power every night. The battery saves the day's spare sunshine and runs the evening on it instead. That's where most of the saving comes from, and it's why we size the battery to your evenings.

Based on typical NSW electricity prices, for illustration only. Your savings depend on your home, your usage and your roof.

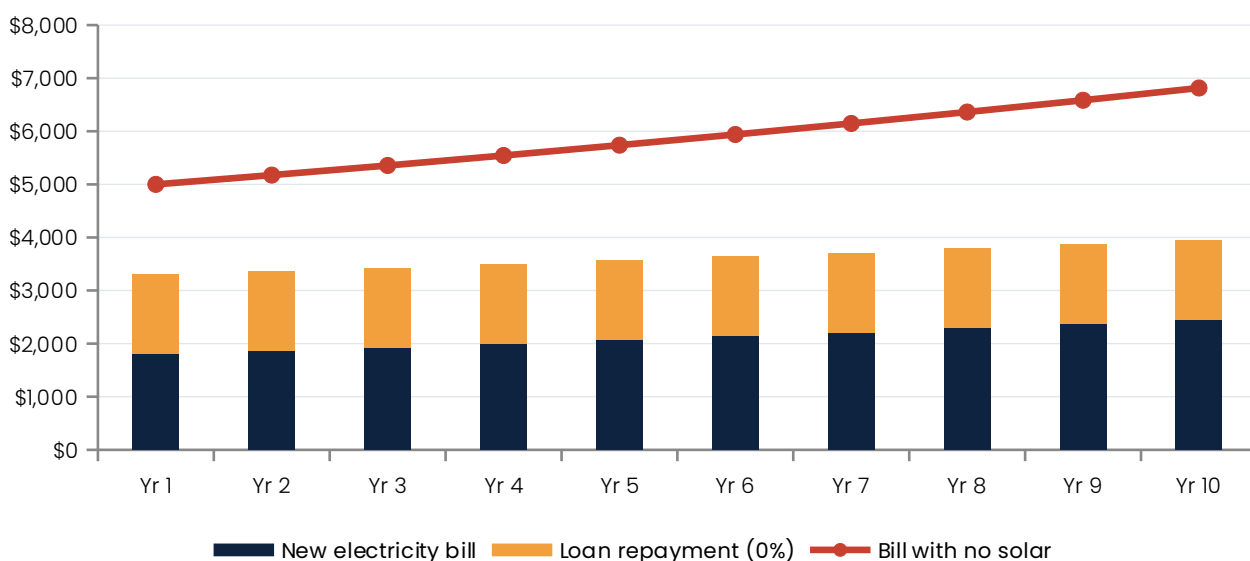
THE SAME HOUSEHOLD, CHARTED

The next ten years, with the loan.

The same family. They pay \$5,000 a year today. Their system costs about \$19,000 after the rebates: they pay \$4,000 up front and borrow \$15,000 on the 0% government loan, paying it back over ten years. We've assumed electricity prices keep rising 3.5% a year.

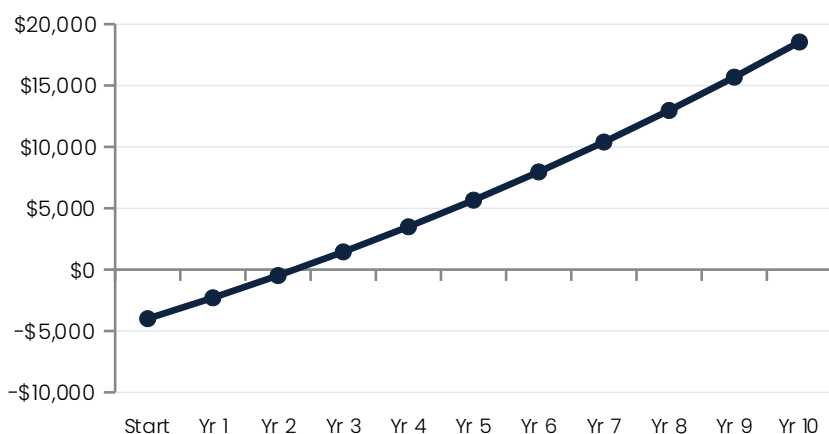
What you pay each year

Their new bill plus the loan repayment, compared with what they'd pay with no solar at all.



Cumulative position

How far ahead they are, after paying the \$4,000 up front and every loan repayment.



\$1,700

cheaper in the very first year, even while paying off the loan

Year 3

they've got their \$4,000 back and are in front

\$18,500

ahead after ten years; then the full ~\$4,400 a year is theirs

An example only, based on typical NSW prices rising 3.5% a year. The loan depends on eligibility. Your quote will have your own ten-year chart.



ZERO 4 ENERGY

Empowering Homes With Bespoke Solar & Battery Solutions

04

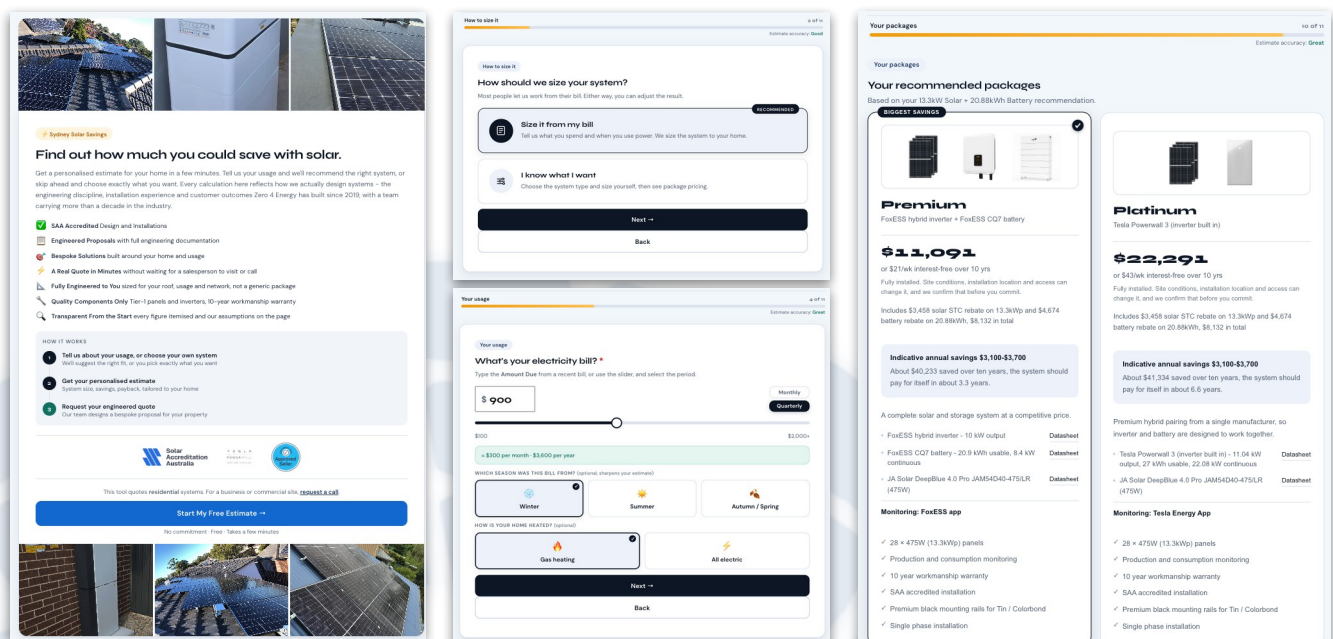
Working with us

Try designing your own system online before you talk to anyone, get plain answers to the common questions, and see where to read more.

THE SOLAR DESIGN TOOL

Try it yourself first. No phone call needed.

With most solar companies, you have to hand over your phone number before you find out anything. We do it the other way round. Our free Solar Design Tool on our website uses the same sums our engineers use, and shows you a system, the savings and how long it takes to pay for itself. It takes a few minutes, and nobody calls you.



1 Enter your bill

Type in a recent bill, your postcode, and roughly when you use power. No sign-up.

2 See your system

How many panels, what size battery, your new bill, how long until it's paid off, and the rebates already taken off.

3 Adjust and compare

Add or remove a battery, make it bigger or smaller, and watch the numbers change.

4 Send it to us, if you want

If you like what you see, send it to us. Our engineers then check your real roof, shade and switchboard before giving you a firm price.

zero4energy.com.au/design

STRAIGHT ANSWERS

The questions everyone asks.

What's the typical payback period?

Most homes get their money back within 3 to 7 years. We show you exactly how we worked out yours.

Who actually installs my system?

Licensed electricians with extra solar training and the national solar accreditation. Every job is checked against Australia's safety rules.

Can I use the NSW Home Energy Saver Loan?

If you qualify, yes: no interest, no fees, up to \$15,000, paid back over up to ten years. We're an approved installer and we check whether you qualify when we quote.

Should I join a VPP?

Maybe. You get a cheaper battery and some money each year, but on busy days the grid borrows a bit of your stored power. We'll work out whether it suits you.

Do I need a new meter or switchboard?

You'll need a smart meter, fitted by your retailer after the install. Very old switchboards sometimes need updating; we'll tell you at the home visit, never on the day.

Are batteries actually worth it?

If you use a lot of power in the evening, usually yes. If most of your use is in the daytime, sometimes not yet. We'll tell you honestly which you are.

What's an export limit, and will it affect me?

A cap on how much solar you can send to the grid; most Sydney homes have one. We design around it; a battery catches the rest.

Are you a NETCC Approved Seller?

Yes. It's the consumer-protection code for solar companies, approved by Australia's consumer watchdog. We've held it since 2021; you can check at newenergytech.org.au.

How long from quote to installed?

Usually 2 to 6 weeks from saying yes, mostly waiting on the electricity network's approval. The installation itself is normally one day.

What happens after installation?

We set up the app, help you pick the best electricity plan for solar, and stay your one phone call if anything ever needs fixing.

We've answered 78 questions in full at zero4energy.com.au/faq, in the same simple, easy-to-understand terms.

hello@zero4energy.com.au · zero4energy.com.au · 1300 978 428

SIMPLE TERMS

Words we use, explained.

The solar industry loves jargon. Here's what the words in this pack actually mean.

Solar panel

A flat glass panel that turns sunlight into electricity. More sun, more power.

Battery

A bucket for sunshine. Stores the daytime power you don't use so you can run your home on it at night.

kW and kWh

kW is how much power at one moment, like how fast a tap runs. kWh is how much adds up over time, like water in a bucket. Your bill charges per kWh.

Export limit

A cap on how much solar your home may send to the grid at once. Anything above it is wasted unless a battery catches it.

Home Energy Saver Loan

A NSW Government loan for solar and batteries with no interest and no fees, paid back over up to ten years.

Smart meter

The new meter that measures power going both ways: what you buy and what you send back. Your retailer fits it after the install.

Backup

A battery set up to keep your lights, fridge and internet running if the street loses power.

Retailer

The company that sends your electricity bill. Not the same as the network, which owns the poles and wires.

Inverter

The translator box on your wall. Panels make one kind of electricity; your home uses another. The inverter converts it.

The grid (and your DNSP)

The power lines in your street, run by your network (Ausgrid, Endeavour or Essential). You buy from it when needed and send spare solar back.

Feed-in tariff

The small credit your electricity retailer pays you for solar you send back to the grid: roughly 5 to 7 cents per kWh in NSW right now.

Rebate / STC

Government vouchers created when solar or a battery is installed. We claim them for you and take their value off your price.

VPP

Virtual Power Plant. Lots of home batteries linked together so the grid can borrow a little from each on very busy days, and pay you for it.

Payback

How many years it takes for the money you save on bills to add up to what the system cost you.

Monitoring

An app on your phone that shows how much power you're making, using and storing, right now.

Single- and three-phase

The size of your power connection. Most houses are single-phase; larger or newer homes may be three-phase, which runs bigger systems.

Still not sure about something? Call us. No question is too basic.

LEARN

Want to read more?

More than sixty articles on our website, written for homeowners, explaining the reasons behind everything we recommend. A few to start with:

Rebates & economics

STCs: how the 'solar rebate' actually works

The federal battery rebate, explained for NSW households

Payback periods: what the number means and how it's manipulated

The NSW Home Energy Saver Loan, explained

Quality & standards

How to read a solar quote (and what should worry you)

The Australian Standards behind your installation, explained simply

Solar warranties: product, performance, workmanship

Why a contractor licence is required in NSW

Batteries & backup

Is a battery worth it? The honest arithmetic

How home batteries actually work

What actually happens in a blackout: backup explained

Where can a home battery be installed?

Getting the most from solar

Virtual Power Plants: what you're actually signing up for

Monitoring: how you know your system is working

Choosing an electricity plan after you install solar

Why we built the Solar Design Tool

zero4energy.com.au/articles



ZERO 4 ENERGY

Empowering Homes With Bespoke Solar & Battery Solutions

YOUR NEXT STEP

Find out what you could actually save.

Try the free design tool at zero4energy.com.au/design, or ask us for a free look at your bills and your roof. Honest numbers, no obligation. And if you'd rather talk, one of our engineers will call you: no call centre, no hard sell.

REFER A FRIEND

Know someone else thinking about solar? You both get rewarded.

Every Zero 4 Energy customer is automatically in our referral program. For each friend, family member or neighbour who goes ahead, you choose your reward: cashback, a gift card, a discount passed on to them, or a donation to a charity you pick. Details at zero4energy.com.au/referrals.

1300 978 428

hello@zero4energy.com.au · zero4energy.com.au

Level 1, 5 George St, North Strathfield NSW 2137

facebook.com/zero4energy · instagram.com/zero4energy · linkedin.com/company/z4e

NSW Contractor Licence 359730C · ABN 91 613 413 531 · Australian owned, based and operated



Powerwall
Certified Installer



**Solar
Accreditation
Australia**