



SUNGLOW
FINANCE
SOLAR HOT WATER

Install a New Solar Hot Water System with No Upfront Cost

All Leading Brands

Huge Reductions in Hot Water Heating



Welcome to Sunglow Finance

A Company Dedicated to Making Solar Hot Water Systems Affordable

We all know that solar hot water saves on energy bills and reduces a household's environmental impact. Yet, until now, it has been the initial cost which has stopped most households from making the switch from standard hot water to solar hot water, even with the various government rebates on offer.

Now, there is a simple and financially rewarding way for most households to make the switch. Sunglow Finance has introduced a straight forward 7 year lease plan that gives all the benefits of ownership of a brand new solar hot water system but with **no upfront cost**.

By removing the biggest burden of upfront cost, Sunglow Finance provides a way for all households to switch to solar. Under our lease plan, Sunglow pays for the supply and installation of a complete new system which the householder then leases from Sunglow for 7 years. The only initial cost to the householder is a \$35 one-off Lease Establishment Fee.

The most exciting part of the Sunglow plan is that the lease payments are set to be less than what the householder would normally pay for electricity to heat the same amount of water. In other words, the average householder swaps an energy payment for a lease payment, except the forecast lease payments are designed to be less than the forecast energy payments!

The Sunglow plan gives you all the benefits of ownership, including product selection from our wide range of leading brands, but with the flexibility of lease payments.

As well, if you qualify for any of the government subsidies, rebates or grants currently on offer, Sunglow will help you to complete the paperwork. That could result in an up-front cash payment sent directly to you from the government!

And remember, apart from savings on energy bills, possible cash grants or rebates from the government and significant reductions in the household's environmental footprint, you also get a brand new hot water tank. That alone is a substantial saving.



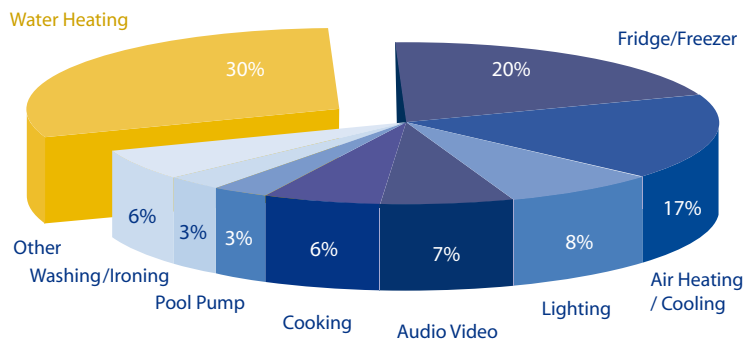
Have a look at our Energy Saver Graph to see the savings for a typical lease. In calculating the savings, we assume that 75% of your annual hot water demand is supplied at zero cost from the sun:

How we calculated the savings*

Lease Amount	\$3,500
Annual Energy Savings	3450kWh
Cost of Electricity	\$0.16/kWh
Escalation in Energy Cost	6.00%pa
Interest Expense	7.25%pa

*go to www.sunglowfinance.com.au for more detailed calculations.

The above savings do not include the value of a brand new tank. The value of the tank alone would add around \$1500 to the forecast savings.



Here's how the Sunglow 7 year lease plan works:

- 1 Firstly, obtain a quote for a fully installed system from any of our approved leading suppliers. For an average site, this should be around \$5000.
- 2 The average system will generate Renewable Energy Certificates (RECs) of about \$1500 at current market prices. Your supplier will deduct this \$1500 from your \$5000 quote as a point of sale discount.
- 3 Shortly after Sunglow approves your lease application, all you have to do is contact your supplier/installer and organise a time for installation. At the same time, we authorise your supplier/installer to invoice Sunglow the \$3500 which then becomes the lease amount.
- 4 You then commence paying quarterly lease payments to Sunglow which should be lower than what you currently pay in energy bills per quarter to heat the same amount of water.

It's that simple!

At the end of the 7 year lease term, you can either make us an offer to buy your system outright or you may wish to extend the period of the lease term. Or, if you no longer want to go solar, you can just return the complete system to Sunglow. Whatever your choice, you're still in front!

The typical electricity use of an average Australian household is shown in the pie chart above. As you can see, electricity to heat hot water accounts for approximately 30% of an average household's energy use. So by going solar, you will be making a substantial contribution to minimising your household's energy use and significantly reducing its greenhouse gas emissions.

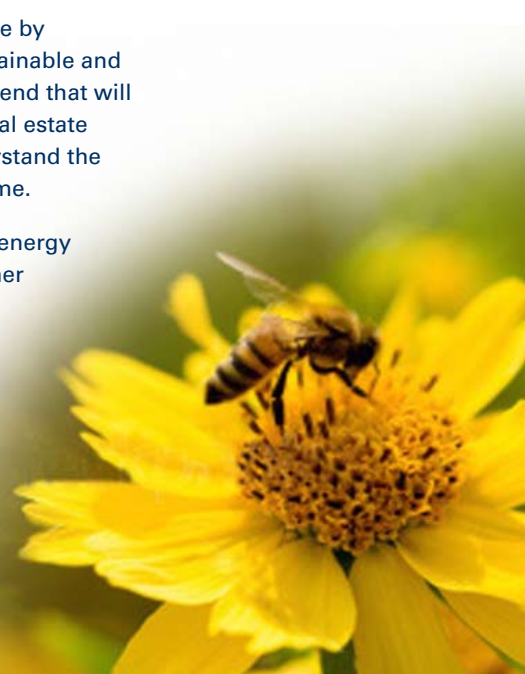
The reasons to make the switch to solar hot water with Sunglow are compelling:

- An average family will be financially ahead from day one, because the household's electricity or gas bill should be reduced by more than the cost of the lease.
- By going solar with Sunglow, you start saving money as soon as the sun comes up.
- Sunglow will assist with the applications for all the government sponsored renewable energy rebates, grants and subsidies.
- You will help the environment by significantly reducing your household's environmental footprint. Installing solar hot water is equivalent to taking one family car off the road.
- Because all of our approved suppliers have gas or electric boosters with their solar systems, you can be assured that you will always have hot water, whatever the weather.
- You won't have to worry about when your existing tank may fail, because you will now have a brand new high quality solar hot water tank.
- You will add value to your home by making it environmentally sustainable and reducing its running costs - a trend that will accelerate in years to come. Real estate agents and home buyers understand the value of an energy efficient home.
- The money you save on home energy bills can be used to support other household expenses.

By Going Solar You Know That You Have Made a Difference

Ready to make the switch? Go to our website to find out more...

www.SunglowFinance.com.au





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Swap Energy Payments for Lower Cost Lease Payments.
Make the switch to Solar Hot Water.
Save Money and Save the Environment.

Clean, Green and Affordable
