

Smart Finance for Better Buildings

Environmental Upgrade Finance is a new and growing form of finance provided by major banks in Australia for commercial and other building upgrades that reduce operating costs and at the same time improve energy, waste or water efficiency or increase renewable energy.

For further information on Environmental Upgrade Finance, including examples and an online calculator to show how it could work in your own building, visit **BetterBuildingFinance.com.au**

Environmental Upgrade Finance can fund improvements to buildings which reduce operating costs, increase yields, help attract and retain tenants and increase asset values. The benefits include:



1. Zero upfront capital, and no additional security requirements



2. Competitive interest rates fixed for up to 10 years or more, with reduced re-financing risk



3. Improved cash flow, with lower annual repayments offset by energy cost savings



4. Option to share costs, delivering a better asset for the owner, and a lower-cost and improved working environment for tenants