INTEREST FREE INSTALMENT DI AN



Up to 24 Interest Free Monthly Payments

We're an energy efficiency company and we understand that you don't always have the up-front money to be more energy efficient - so we're here to help

One Smart Energy Account.

Health and Comfort

As we have a wide range of energy efficiency products we can help you prioritise which products will have the best effect at your property and start a journey to an ever better, more efficient home.

One-by-one your One Smart Energy Account can transform your home at a rate you can afford - and all interest free.

Interest Free Instalments

Our One Smart Energy Account gives you a true instalment plan aimed at paying your products off within the interest free period. Payments are easily calculated too - just divide the price by the payment period you want - 6, 12 or 24 months.

Start an Energy Efficiency Journey

As we have a wide range of energy efficiency products we can help you prioritise which products will have the best effect at your property and start a journey to an ever better, more efficient home.

One-by-one your One Smart Energy Account can transform your home at a rate you can afford - and all interest free.

Any Hooks?

Yes - you need to pass our credit check.

After that:

- No contracts
- No joining fee
- No annual fees
- No early repayment penalties



www.brightr.co.nz

0800 888 766

Frequently asked questions. **Are there any** Easy answer... NO! finance costs? How long do I have to You pay in up to 24 equal instalments. pay off my products? We keep it simple - just divide the total value of the products by the number of months How much are the you are paying over (6, 12, 18 or 24). repayments? Absolutely. If your financial situation changes, or you move, you can pay the remaining Can I pay off the product balance in full without any penalty. products earlier? Any products from the Brightr product range. What products can I put on my account? We allow you to put up to \$8,000 worth of energy efficiency products on your One **How much (what value)** Smart Energy Account. It does come down to what's affordable for you on a monthly of products can I put on basis and a credit check. We recommend that you consider your other monthly costs my account? before committing. How do I pay my bill? To keep things simple and keep our costs low we take direct debt payments only. No. The terms of finance for the One Smart Energy Account stipulate that it can only be Can I use this for my used by owner occupiers. rental property? **Can I make weekly** We're sorry but currently we are set up for monthly direct debits only as a means of providing the interest free funding. payments? **Can I change the** Yes, as long as the total period does not exceed 24 months. If you sign up for a 12 month interest free changed. The remaining balance will be spread equally across the remaining length of the Interest number of months. Free period? What next? If you like the idea of Request a Quote or Estimate from Brightr. a instalment plan Your quote will include a breakdown of the monthly amount based on the instalment plan period you prefer. Accept (sign) the offer & Direct Debit authority to initiate the credit check.

If accepted we'll quickly progress to get your products installed.

