

Hume Home Energy Upgrades program

Information for program registrants seeking finance

No finance available through the Hume Home Energy Upgrades program

All Electric Homes (AEH) is the appointed supplier for installation of solar and efficient electric appliances through the Hume Home Energy Upgrades program. AEH does not provide finance, credit or payment plans through the program (as per Hume Council's requirements). However, outside of the program, AEH offers finance options for customers who wish to purchase products and pay them off over time.

If you registered for the Hume Home Energy Upgrades program and are now choosing to access third-party finance facilitated by AEH, you need to exit the Hume program and will no longer be eligible for:

- Discounted program prices, which are lower than prices available when requesting a quote directly from AEH; and
- Council rebates for concession card holders (worth up to \$1,000 each depending on the product). These rebates only apply to products installed through the Hume program; they are not applied to products financed or purchased directly from AEH outside the program.

Any finance arrangement entered into directly with AEH or a third-party finance provider is strictly between you and the provider – Hume City Council is not involved in any way and does not endorse or encourage these arrangements.

Before entering any financial agreement, make sure you are fully informed. Financial products can cost more overall due to fees, interest and charges. It is important to:

- Assess your needs and budget – prioritise the most essential product you can afford upfront, and avoid unnecessary debt where possible
- Understand the full costs and terms – review all fees, interest rates, repayment conditions, and any embedded costs
- Compare alternatives – such as no-interest loans from not-for-profit organisations (where available) or Centrelink advance payments
- Be aware that actual energy savings can vary and may differ from projected estimates
- Be realistic about repayments – ensure you can meet them comfortably
- Only enter into a finance agreement when you are fully informed and acting of your own free will.

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