



# Home energy improvement - loan promotion - Terms & Conditions

If you are borrowing to enhance your home's energy efficiency, you may be eligible for a refund of your loan's arrangement fee, up to £500. For every successful fee refunded, Coutts will pledge to plant 10 native trees in UK communities.

#### To be eligible, you must:

- Be borrowing for one (or more) of the purposes listed on the home energy improvement eligibility toolkit (see below)
- Use more than 50% of your loan amount to purchase one (or more) of the items listed on the home energy improvement eligibility toolkit (see below)
- Submit evidence\* to your Private Banker within 6 months of your loan's drawdown date
- Be an existing Coutts client

#### Home energy improvement eligibility toolkit:

Type of activity	Technology or activity (Asset)	Description
Retrofits for buildings	Onsite renewable energy generation	Wind Power, Solar PV, Solar batteries, Biomass, Bioenergy, Marine, Wave and Hydroelectricity
	Heating/cooling	Passive and active systems - Geothermal, Solar (Passive), Solar (Active), Biomass, Hydronic Heating, Absorption, Ice-powered Air Conditioners, Wind Power
	Implement energy management systems	Computer-based systems that monitor and control building's electrical and mechanical equipment such as lighting, power systems, heating, and ventilation
	Insulation	Roof insulation, floor insulation, loft insulation, wall/cavity insulation, conservatory or orangery insulation, hot water cylinder insulation(s)
	Digital solutions	Smart thermostats and heating controls
	Energy efficient appliances	Electrical appliances with energy ratings of C or above; washing machines, fridges, freezers, dishwashers
	Home improvements	Upgrading: double glazing, loft insulation, wall insulation, replacing boiler (energy rating A), efficient secondary heat source
Low carbon heating measures	Air source heat pump	Pump takes heat from the air and boosts it to a higher temperature using a compressor. It then transfers the heat to the heating system in your home
	Ground source heat pump	Pump system harnesses natural heat from underground by pumping water through it in pipes. The heat pump then increases the temperature, and the heat is used to provide home heating or hot water
	Solar thermal (liquid filled flat plate or evacuated tube collector)	Water is heated in a solar collector and is then sent through the pipes to the water tank.
	Biomass boiler	Combusting biofuel to produce heat that is then used to heat water

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<b>Renewable energy generation</b>	Wind	Wind turbines
	Solar	Solar panels, trackers, invertors, transformers, cables, batteries
	Air ground source heat pumps	
	Anaerobic digestion plants	
	Biogas	Animal manure, food scraps, wastewater, and sewage - anaerobic digestion
	Biomass	Wood, food crops, animal waste, human waste, garden waste, municipal waste, landfill gas
	Geothermal	Geothermal heated buildings & systems
	Hydrogen	When produced from unabated fossil fuels; green and blue
	Manufacture of equipment to support the renewable energy generation listed above	
	<b>Support for energy storage systems</b>	Batteries
Compressed air/liquid air		Storing compressed air in existing geographical formations
Gravitational storage		Gravity storage is a concept with which unprecedentedly large quantities of power can be stored for a long time of 6-14 hours, and can be made available again

### Acceptable evidence\*:

- Receipts showing the purchase of item(s) listed on the home energy improvement eligibility toolkit
- Invoices or post-completion certificates for work(s) listed on the home energy improvement eligibility toolkit
- Quotation(s) for work(s) completed alongside proof of purchase(s)

Quotations or documents that do not show works or items as completed or purchased will not be accepted. To submit evidence, please contact your Private Banker via phone or email.

If you are eligible, your arrangement fee refund (up to £500) will be paid into your current account 3-5 working days after approval and will appear on your current account statement as "Arrangement fee refund". The refund is only available once per loan. If you don't comply with these terms or break the terms of your agreement, we may postpone or cancel your arrangement fee refund. We reserve the right to alter, amend or remove this offer without prior notice.

Tree planting is fulfilled by The Conservation Volunteers. Trees are planted in UK communities between November-March, full details and FAQs can be found on The Conservation Volunteers website.

**If you would like this document in another format such as Braille, large print or audio, please let us know.**