



Your energy equipment payment solutions

If your business is ready to get new energy-efficiency equipment, you have a few payment options available. The table below outlines the key differences between each.

	Buy outright	Payment Plan	Power Purchase Agreement (PPA) (solar & storage)
How it works	You pay for your system outright.	You get the equipment through a Smart Ease payment plan – and with no initial capital outlay. The amount you save on your energy bill will typically exceed your monthly instalments straight away.	Your system is owned, maintained and insured by our PPA provider. The PPA provider sells electricity to you at an agreed rate (c/kWh) throughout the agreement – which is generally lower than the rate you would pay from grid.
Key reason to choose	You have the capital available to pay for the system up front.	Your capital is tied up or best invested elsewhere in your business.	You have a large or complex system and do not have the time or resources to operate it.
Key benefits	Costs less in the long run.	<ul style="list-style-type: none"> • No up-front cash investment • Capital can be invested elsewhere in your business • Lower energy bills and most likely cash-flow positive from the start • Fast turnaround time from payment plan approval to installation • Good for simple and smaller installations 	<ul style="list-style-type: none"> • No up-front cash investment • Capital can be invested elsewhere in your business • Lower energy bills and most likely cash-flow positive from the start • No risk associated with ownership • No resources needed to operate, maintain or insure your system • Electricity can be claimed as a tax-deductible expense

Energy equipment payment solutions

	Buy outright	Payment Plan	Power Purchase Agreement (PPA) (solar & storage)
Up-front cost	Yes	No	No
Monthly repayments	None	Fixed	Variable (based on energy generated)
Typical agreement term	Not applicable	2-10 years	7-30 years
Indicative costs (c/kWh)	\$0.11	\$0.11-\$0.25	From \$0.06
Who owns the system?	Your business	Chattel Mortgage option <ul style="list-style-type: none"> You own the equipment and it's on your balance sheet as an asset/liability Claim interest and depreciation as tax-deductible expenses or Claim 100% Instant Asset Write-Off if eligible[^] until June 2023 Rental option <ul style="list-style-type: none"> Smart Ease owns the equipment You can offer to buy at the end of the term Typically a fully tax-deductible operating expense 	<ul style="list-style-type: none"> Our PPA fund owns the system You have the option to buy it out at any time during the term of the agreement Electricity can be claimed as a tax-deductible expense
Your level of responsibility for the system	High	High	Low
Other considerations		You can get approved for energy-efficiency equipment valued up to \$150k without financials.*	If you're a tenant, you can vacate the premises at the end of your lease and terminate the PPA with no termination fees to pay (if your landlord agrees).

* Subject to credit criteria and approval.

[^] Seek independent financial advice to determine whether this applies to your organisation.

Let's talk more

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