



The National Bank
of New Zealand



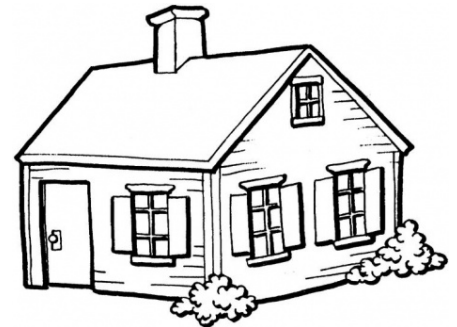
National Bank Solar Group Home Loan Package

Imagine installing quality solar water heating into your home without any initial cost while reducing your monthly housing expenses.

Sounds good? Let's see how it works.

Original Situation:

The Jones's average monthly power bill is	\$244
Home owners with a \$300,000 loan	
Floating rate 5.74%	
<u>Monthly loan repayments over 25 years</u>	<u>\$1,886</u>
Total monthly housing cost	\$2,130



**The Jones's installed a Solar system for \$10,000
National Bank adds \$10,000 to the \$300,000 loan with
a special interest rate discount of -.25% p.a.**

New Situation:

The Jones's average monthly power bill is	\$168
Loan is now \$310,000	
Floating rate 5.49% (5.74% less -.25%)	
<u>Monthly loan repayments over 25 years</u>	<u>\$1,902</u>
Total monthly housing cost	\$2,070



Notes:

- Above example is indication only as interest rates can vary over time.
- No Set Up Fees, No Legal Fees
- Subject to bank approval
- Available also to other banks customers via AP
- This unique package is only available via Solar Group representative and not via the bank's branches.