



DRIVING TRANSFORMATION

Behavior, Energy & Climate Change (BECC) / November 12-15, 2023 / Sacramento, CA

Co-Convened by

Stanford

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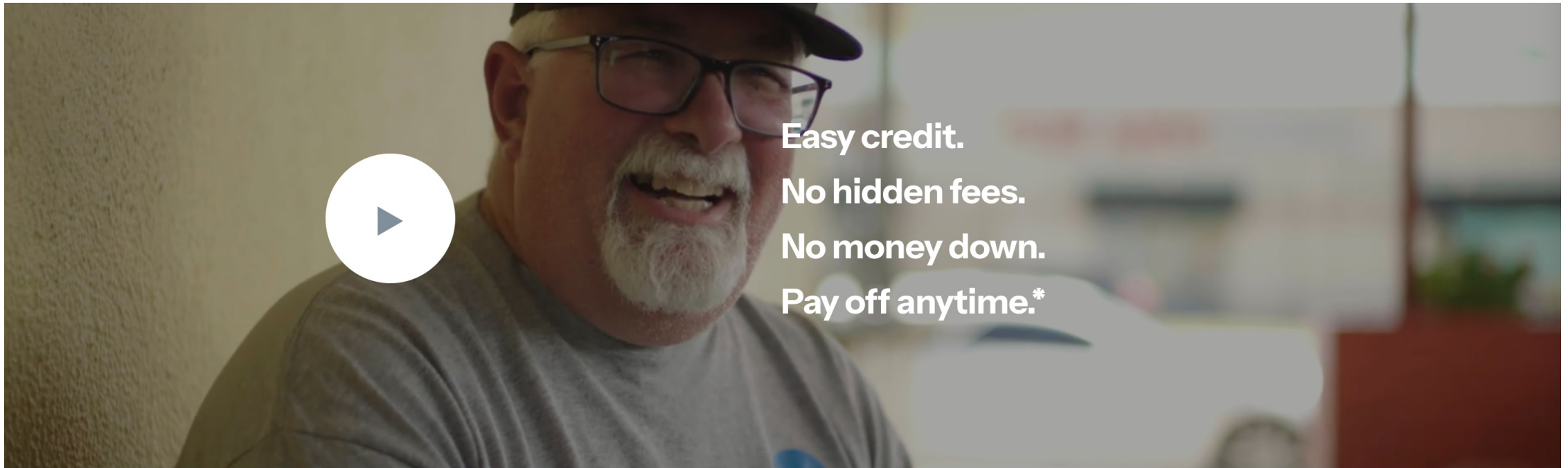
What (Underserved) Borrowers Say about & Buy with Eco Financing

November 14, 2023

Anne Arquit Niederberger, PhD | SVP Market Development/Enervee

Convened by:

What is Eco Financing?



9.99%

Get a competitive APR of just 9.99%*—less than half of the average credit card interest rate.¹

580+

Even with a credit score as low as 580, you can still qualify for Eco Financing.²

60mo

Our 60-month loan duration ensures affordable monthly payments.



Qualifying for Eco Financing doesn't impact your credit score and we never sell your data.†



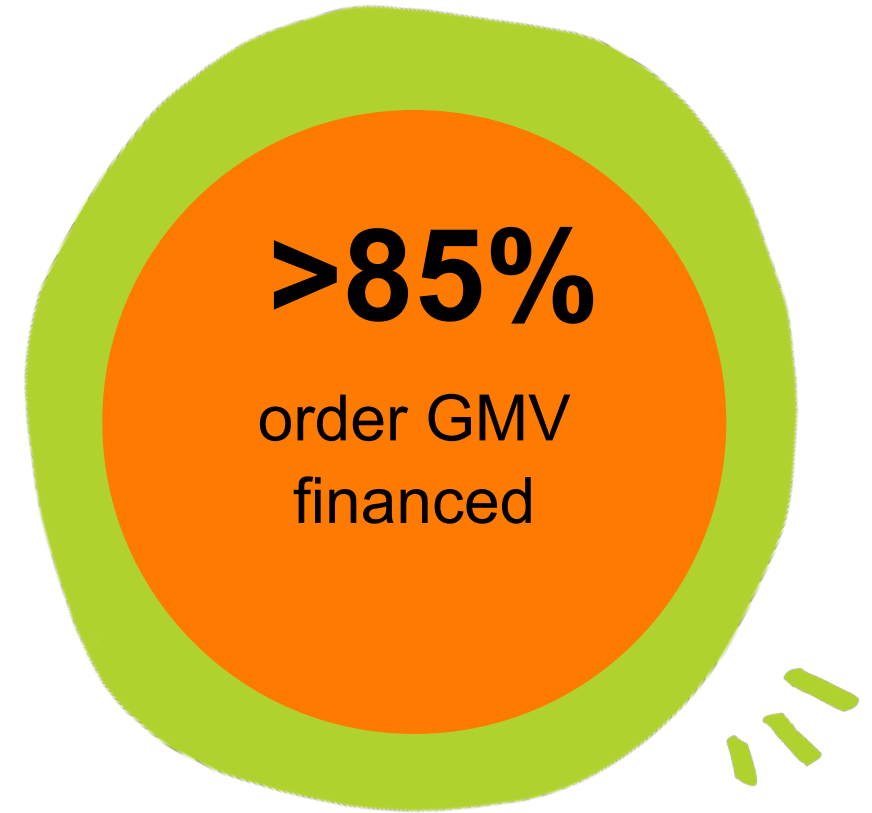
Inclusive, reaching underserved

48% in disadvantaged community

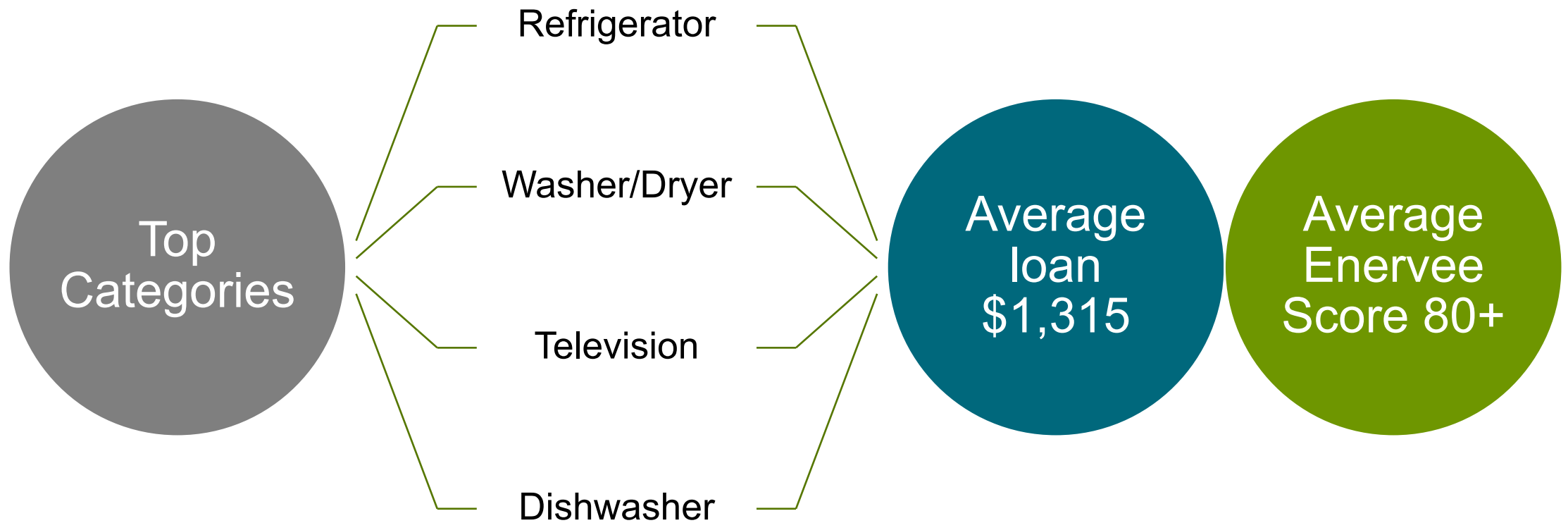
75% income-constrained

55% credit-challenged

45% renter



Loans for efficient major appliance & electronics purchases



Enabling efficient purchases

87.5%

“Eco Financing made it possible for me to buy the efficient product I did.”

“I can live comfortably in the heat and good for my health. Thank you so much for this opportunity.”

81%

Cite “affordable payments” as top Eco Financing feature



Insights on payment behavior

- All borrowers have connected bank accounts
- Autopay reduces delinquencies
- Autopay enrollment behavior not tied to income or credit score
- Main lever to drive autopay enrollment is interest rate differential

