

A woman with dark hair, wearing a white cable-knit sweater and grey leggings, is lying on a white cushioned sofa. She is holding a green book and looking out a window. The room is filled with various indoor plants, including a large Monstera on the left and a Snake Plant on the right. A small table with a glowing salt lamp is to the left of the sofa, and a wooden table with a woven lamp is to the right. The background features a window with sheer curtains and a shelf with decorative items.

Air with care

Green Home Loans



TOSHIBA

Air with care

Why Now Is the Perfect Time to Upgrade Your Heat Pump

Looking to upgrade your heat pump—or install a brand-new one?

It's easier than you think! Major NZ banks are offering low-interest or even interest-free loans specifically to help homeowners improve energy efficiency.

That means you don't need to pay a lump sum upfront, you can spread the cost over several years and start enjoying lower power bills and a warmer, healthier home right now.



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What the Big Banks Are Offering

Here’s a quick reference guide to help you compare the main green home loan options available in New Zealand:

Bank	Loan Type	Amount	Rate & Term	What You Can Use It For
ANZ	Good Energy Home Loan top-up	Up to \$80,000	1% p.a. fixed for 3 years Canstar+15Green Homes New Zealand+15insulationwarehouse.co.nz+15	Heat pumps (single/multi/ducted), insulation (ceiling/floor/wall), double/secondary glazing, ventilation, solar panels & batteries, EVs, chargers, rainwater tanks
ASB	Better Homes Top-up	Up to \$80,000	1% p.a. fixed for 3 years Green Homes New Zealandliteenergy.co.nz mymortgage.co.nz	Heat pumps, insulation, glazing, ventilation, EV/charger, wood burners, solar/hot-water systems
BNZ	Green Home Loan top-up	Up to \$80,000	1% p.a. fixed for 3 years heatforce.co.nz mymortgage.co.nz liteenergy.co.nz Reddit	Heat pumps, insulation, glazing, solar & batteries, ventilation, EVs & chargers
Westpac	Greater Choices / Warm Up	Up to \$50,000 (or \$40k in some versions)	Interest-free for 5 years Westpac NZCanstar heatforce.co.nz mymortgage.co.nz liteenergy.co.nz Westpac NZinsulationwarehouse.co.nz Reddit Reddit	Heat pumps, insulation, glazing, ventilation, solar, batteries, rainwater tanks, EVs & chargers
Kiwibank	Sustainable Energy Loan	Top-up > \$5,000	Floating home-loan rate; plus up to \$2,000 cash back over 4 years Green Homes New ZealandCanstar liteenergy.co.nz Reddit	Solar PV, small hydro, wind, geothermal systems

What This Means for You

- No upfront pain: Spread the payment for a high-quality heat pump over years with little or no interest.
- Boost your home's comfort: A good heat pump makes your home warmer, healthier, and cosier during cold Auckland winters.
- Cut long-term costs: You'll recoup loan repayments through energy savings—and potentially even increase your property's value.
- Go green: These upgrades reduce your carbon footprint and support NZ's sustainability goals.

A Friendly Nudge to Start Exploring

Heat pumps are reliable, cost-effective, and part of a clean energy future... and now they're affordable.

Thanks to these special green home loans, there's no need to delay.

Pick the loan that suits your needs, whether it's a 5-year interest-free plan from Westpac or the 3-year fixed 1% options from ANZ, ASB, or BNZ. Talk to your bank, even Kiwibank rewards you with cash back if you commit to a bigger upgrade.

So why wait? Invest now in your comfort, your wallet, and your long-term sustainability.

Quick Tips Before You Start

- Check eligibility—most of these loans require you to be an existing home loan customer with sufficient equity.
- Gather quotes—banks usually ask for professional quotes before approving the top-up.
- Plan to repay—with fixed or interest free deals, you'll need to stick to repayments to avoid later rate increases.
- Assess your needs—figure out what system is best for your home

The Bottom line

You don't need to wait to improve your home with a new Carrier Toshiba heat pump.

With these green loan options, anyone can afford to make the switch now—reduce energy use, increase comfort, and play your part in a more sustainable future.

Reach out to your bank, grab some quotes, and take the first step toward a greener home today.



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