
Easy, affordable solar
Funded by UK Government
These loans are supported by the Warm Homes Loan Scheme.
Start saving. Pay monthly.
Flexible plans from £0 upfront.
Plus system care. Added peace of mind.
Powered by
HometreeFinance
Offers are subject to status & finance agreement

FINANCE MADE FOR SOLAR

Pay while you save

Go solar without the upfront cost. Spread the investment into predictable monthly repayments while your system generates energy for your home.

Solar Loan

From

£69.65 /mo

Based on a £10,000 system

£0 deposit · 25-year term · 7.1% APR

Your personal projections

See your monthly payments alongside your forecast savings when you explore your finance options — before you decide.

From £0 upfront

Choose no deposit, or pay more upfront to reduce your monthly repayments.

Choose 5 to 25 years

Longer terms lower your monthly repayment. Shorter terms lower the total interest.

Fixed repayments

Your loan repayments stay fixed, while your energy savings can grow over time.

Flexibility later

Make overpayments to reduce your interest or repay early if your circumstances change.

REPRESENTATIVE EXAMPLE:

Borrowing £10,000 over 25 years at an APR of 7.1% (fixed) means 300 fixed monthly repayments of £69.65 and a total amount payable of £20,895. Offers are subject to application, status and finance agreement. Make sure you can afford payments for the duration of the loan. Missing payments could negatively affect your credit score and may make it more difficult or expensive to obtain credit in the future. Late payment fees may apply.

Funded by UK Government

These loans are supported by the Warm Homes Loan Scheme, helping to reduce the cost of finance. The APR and repayment figures shown already reflect the government-supported rate.

PLUS SYSTEM CARE

We take care of it

Solar Loan Plus adds system care throughout your loan.



Solar Loan Plus helps keep your system performing reliably, with built-in generation monitoring, repairs and replacement, so you can go solar with confidence, and enjoy peace of mind for the years ahead.

50% OFF SYSTEM CARE

+ £6.99 /mo

for the first 2 years, then £13.98

> **"We feel safe in the knowledge that our system is covered from now and into the future."**
>
> Roy W

✓ We spot problems early

We monitor your generation and local weather to quickly identify and troubleshoot issues.

✓ We fix it at no extra cost

Covered repairs include callouts, parts and labour. We'll also handle eligible warranty claims for you.

✓ Replacement after warranty

If your inverter or battery fails after warranty and can't be repaired, we'll replace each once.

✓ Predictable payments

Your system care price is locked in for your loan term, regardless of inflation or repairs.

Good to know: system care covers equipment faults, not routine upkeep, cleaning or damage covered by home insurance. Keep your system connected to Wi-Fi so we can monitor it. See your agreement for full details.

Example pricing is based on a typical £10,000 solar and battery system and a 25 year loan term. Price varies, apply for your personal quote. You can cancel system care at any time by giving one month's notice. Your loan repayments will continue unless you repay early.

YOUR SOLAR JOURNEY

How it works

01 Design

Your installer specifies a system to suit your property and energy usage. Alongside their proposal, they send your finance application link.

02 Apply

Check your eligibility and explore your personal finance options. Choose a plan that works for you and sign our online agreement.

- Secure online application
- Instant decisions
- Won't impact credit score
- 14-day cooling off

03 Install

EPVS validates your energy forecasts, then your installation can be scheduled. We get in touch after to check you're happy with the work.

★★★★★ **Rated 4.9 out of 5**
on cleanliness, courtesy and promptness

04 Relax

Time to start enjoying clean, green energy. If you chose Plus, we take care of system monitoring, repairs and replacement for your chosen term.

OVERPAY ANYTIME

Reduce your balance and total interest.

SETTLE EARLY

Repay in full anytime. Plus system care ends.

CANCEL SYSTEM CARE

Give one month's notice. Your loan continues.

OUR COMMITMENTS

Finance you can trust

Designed for green energy upgrades, with built-in checks to protect you.

Independent validation

EPVS validates your energy projections and calls you to check you're comfortable with the finance.

Financial sense check

We only offer finance where the forecast return makes sense. Forecast savings are estimates and may vary.

Quality assurance

We check installation documentation and photos to ensure the work meets our standards.

Satisfaction checks

We get in touch after every visit to check you're happy with the work carried out at your home.

Trustpilot

Rated **Excellent 4.8**

Part of **Hometree Group**, trusted by 100,000 households to take care of their home services.



"A great experience for such a major investment. I confidently recommend."

Michael R



OUR PARTNERS

You're in safe hands

Installation and aftercare by our network of accredited partners, backed up by Hometree Finance support.

- Renewable energy experts
- Independently verified forecasts
- Industry-leading consumer protection

Go solar with confidence

All our partners are fully insured, MCS Certified, and members of a trusted consumer code (HIES or RECC), so you'll be informed and protected on your home improvement journey.

They'll send your personal quote with a link to explore your finance options and apply.

> **"Fantastic job, they were very friendly and helpful. Absolutely top notch service."**
>
> Lyn H

WHO TO CONTACT

Your installer

For questions about your system design, equipment, forecast savings and installation.

Hometree Finance

For questions about your finance application, agreement, plan and payment details.

MCS CERTIFIED · Flexi-Orb renewables scheme · HIES · RECC RENEWABLE ENERGY CONSUMER CODE · epvs Energy Performance Validation

FAQs

MORE QUESTIONS?

0800 987 1789 · hometreefinance.co.uk

GETTING STARTED

Who can apply?

Homeowners installing solar and battery systems in England and Wales. We don't currently offer finance to landlords.

How long is the term?

Choose from 5 to 25 years. You can overpay or repay your loan in full at any time.

How much can I pay upfront?

We offer three deposit options: £0 and two larger amounts up to 25% of your quote price, payable to your installer prior to installation.

How do I apply?

Your installer will send a personal application link with their quote. Our secure online application takes minutes, won't impact your credit score, and checks your eligibility for all plan options. Most decisions are instant, with no obligation to proceed once approved.

LOAN & PAYMENTS

How and when are payments taken?

Any deposit is taken by your installer before installation; the rest of the installation cost is funded by your Solar Loan. Monthly payments are taken by direct debit: the first a few days after installation, then on your chosen day each month. With Solar Loan Plus, your direct debit also includes your system care payment.

How do interest and repayments work?

The Solar Loan is a regulated consumer credit agreement with a fixed interest rate, so your monthly repayments stay the same for the full term. Interest begins once your system is installed. Late or missed payments may increase the total interest you pay and incur a £25 fee if your account is referred to our collections team.

Can I make overpayments?

Yes, anytime. This will shorten your remaining term, or you can choose to reduce your monthly repayments instead. Either way, your outstanding balance and total interest payable will be reduced. With Solar Loan Plus, your system care payments and service will continue until your loan is fully repaid.

Can I repay my loan early?

Yes, anytime. Your settlement amount will include the remaining balance and any interest due, as set out in your agreement. An early settlement fee of up to 1% of the amount repaid may apply — for example no more than £100 on a £10,000 balance. With Solar Loan Plus, your system care payments and service end automatically once your loan is repaid.

PLUS SYSTEM CARE

Can I cancel system care?

Yes, anytime, by giving one month's notice. Your system care will end, and your monthly payments will cover your loan repayment only.

Why choose Plus when I have manufacturer warranties?

Manufacturer warranties usually cover faulty parts, but you may need to arrange and pay for callouts, labour and access. Installer warranties only cover installation faults for a limited time.

With Plus, we monitor generation, troubleshoot faults, arrange repairs and handle warranty claims. Callouts, parts, labour and access are included. If your inverter or battery fails after its warranty ends and can't be repaired, we'll replace one of each.

Who looks after my system?

Hometree Finance provides your ongoing system care through our nationwide network of approved partners.

We're here when you need us.



Ready to get started?

Ask your installer for your personal quote and application link.

Questions about your finance application or agreement?

0800 987 1789

hello@hometreefinance.co.uk

hometreefinance.co.uk

Mon–Fri, 9am–7pm

"The Hometree team were incredibly prompt to react, polite, approachable and very knowledgeable."

Petra S

HometreeFinance

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