





K-Energy Saving Guarantee Program:
(Top Up Loan for Lighting Solution)
สินเชื่อประหยัดไฟกสิกรไทย



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ธนาคารถสิกรไทย



TOP-UP FOR ENERGY SAVING (Lighting Solution)

First-of-its-kind financing for investment in lighting efficiency from KBank, in cooperation with private energy companies. Cut costs while supporting programs for effective energy conservation!



Loan up to 100% of total investment



Fast! Approval within 48 hours no collateral required!*



Quality guaranteed!

Be confident of conserving energy!



Self financing! Make loan payments with saving on energy costs, leaving your cash flow undisturbed.



Expert guidance

From energy and lighting specialists!**



Covers all costs!

Bulbs, installation, advisory services, related expenses.



Corporate Social Responsibility Counted as a CSR activity

*Approval period and conditions are subject to your energy-sawing program. "Experts who meet KBank criteria.



Please contact participating energy expert or your relationship manager at K-BIZ Contact Center, 0 2888 8822.





Benefits: K-Energy Saving Guarantee Program





Green Loans Up To 100%

Privileges Condition & Collateral



Performance Guaranteed and Guaranteed Saving



Cost Saving Long Term Competitiveness



CSR, CSV, Sustainability



Other Privileges

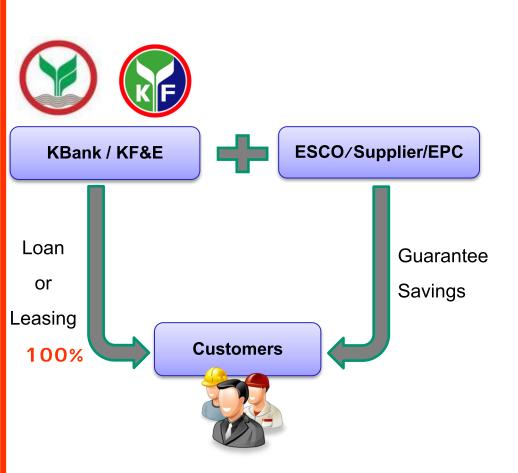






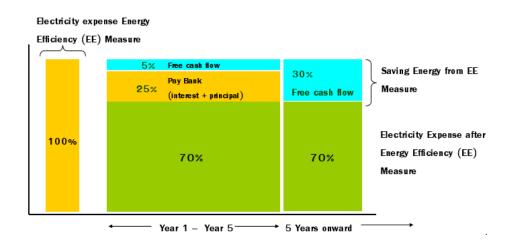
Features: K-Energy Saving Guarantee Program ฐนาคารกสิกรไทย



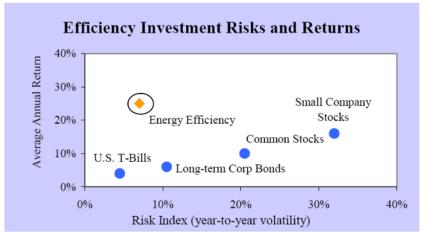


Self-Financing Project

Energy Efficiency Measure add more cash flow in the future



Energy Efficiency is the best investment option



Source: Adapted by ACEEE from the EPA and the Vanguard Group (see Laitner 2008)





Overcoming Barriers to Energy Efficient Lighting

Energy efficient lighting programmes involve the widespread replacement of existing lighting products and so must overcome a variety of obstacles in order to ensure successful implementation:

- Financial barriers are primarily due to the higher initial cost of energy efficient lighting products relative to inefficient products
- Market barriers include: the lack of availability of low cost, high quality, efficient lighting products due to low demand; lack of local
 production and/or high import costs or tariffs; and inadequate promotion of energy efficient lighting products
- Information barriers include lack of awareness and information about energy efficient lighting among professionals as well as the public
- Regulatory institutional barriers include: lack of government interest or resources; insufficient enforcement of policies; the need
 for more qualified personnel; limited or no capacity; corruption; placing priority on increasing supply rather than on reduction of
 consumption; and, lack of comprehensive national and/or local energy policies
- Technical barriers include: lack of resources and infrastructure such as recycling and testing facilities; and problems with electrical power supply (including outages, brown-outs, power surges and voltage variation)
- Environmental and health risk perception barriers include: concerns about quality of light, possible exposure to
 electromagnetic fields (EMFs), and possible exposure to hazardous materials that may be contained in the electronics or other
 lamp components, including mercury (Hg) in discharge lamps



