



**GAS SCHEDULE G-OBF
ON BILL FINANCING LOAN PROGRAM**

Sheet 1

APPLICABILITY: This schedule is applicable to customers receiving service under a non-residential rate schedule. Schedule G-OBF is an On-Bill Financing (OBF) loan program providing zero percent (0%) interest financing to qualified customers towards the purchase and installation of new energy management measures or equipment at the customer's premises. Qualified customers are those customers who meet specified credit criteria and comply with OBF loan program requirements in accordance with this Schedule. (T)

TERRITORY: The entire PG&E service territory.

RATES: All charges and provisions of the customer's otherwise applicable tariffs shall apply. In addition, a fixed monthly loan payment amount due will appear as a line item on the customer's bill.

- SPECIAL CONDITIONS:**
1. Loans under the OBF loan program will only be available subject to the availability of funds for loans as authorized by the California Public Utilities Commission.
 2. Loan Agreement: In order to participate and receive financing under the OBF loan program, the customer must execute an On-Bill Financing Loan Agreement (General Off-Bill and On-Bill Financing Loan Agreement, Form No. 79-1118; Off-Bill and On-Bill Financing Loan Agreement for Self-Installed Projects, Form No. 79-1126; California State Government Customers On-Bill Financing Loan Agreement, Form No. 79-1143; Local Agency and District Customers On-Bill Financing Loan Agreement, Form No. 79-1194) which specifies loan repayment obligations and other applicable program requirements.
 3. Credit Requirements: Customer must have good credit standing as determined by PG&E.
 4. Customer Responsibility for Energy Management Measures: The customer is solely responsible for the purchase and installation of all energy management measures that will be financed using the OBF loan program. (T)
(T)
 5. Qualified Measures are those filed by PG&E under the Clean Energy Financing Option Proceeding, approved by the California Public Utilities Commission and installed in accordance with program requirements. (N)
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(N)

(Continued)

<i>Advice Decision</i>	4909-G D.23-08-026, D.09-09-047, D.19-03-001	<i>Issued by</i> Shilpa Ramaiya <i>Vice President</i>	<i>Submitted Effective Resolution</i>	May 8, 2024 June 7, 2024
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**GAS SCHEDULE G-OBF
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Sheet 2

**SPECIAL
CONDITIONS
(Continued):**

6. Loan Parameters:

- a. Loan Amount: The minimum amount for each loan shall be five thousand dollars (\$5,000). The sum of the loan amounts for each customer premises shall not exceed four hundred thousand dollars (\$400,000) except where, in PG&E's sole opinion, unique opportunities for energy management exist and all other OBF loan program terms will be met, the sum of the loan amounts may exceed four hundred dollars (\$400,000) up to a maximum of six million dollars (\$6,000,000). Loans of more than \$250,000 are not permitted to be combined with rebates or other incentives. (T)
- b. Loan Term: The loan term in months will be established by PG&E at the time of the OBF Loan Agreement initiation. Loan terms will not exceed the expected useful life (EUL) of the installed energy management measures. The maximum loan term shall be one hundred and twenty (120) months. (T)
- c. Monthly Loan Payment Amount: The monthly loan payment amount will be established by PG&E and stated in the OBF Loan Agreement. The monthly loan payment amount will not change during the term of the agreement. The monthly loan payment amount will be based on an estimate of overall annual cost savings the customer would potentially realize as a result of the installation of the energy management measures. (T)
- d. Interest Rate and Fees: Loans provided under the OBF loan program will have an annual percentage rate (APR) of zero percent (0%) interest. No loan fees will be charged. (T)

(Continued)



**GAS SCHEDULE G-OBF
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Sheet 3

SPECIAL
CONDITIONS
(Continued):

7. Billing And Collection

(T)

- a. General Loan Obligation: Customers are required to repay all loan obligations in accordance with the terms and conditions of the OBF Loan Agreement.
- b. Monthly Payment: A fixed monthly loan payment amount due will appear as a line item on the customer's PG&E bill, or, at PG&E's discretion, by separate bill. The monthly loan payment amount will be identified in the OBF Loan Agreement.
- c. Partial Payment: In instances of customers making partial payments, the partial payment will be applied to the energy bill and the loan obligation in proportion to the amount owed for each, and the customer may be considered in default of both the energy bill and the loan obligation.
- d. Discontinuance: Customer's loan obligation shall be subject to the discontinuance provisions of Rule 11—Discontinuance of Service, Section D – Termination of Service for Nonpayment of bills or Credit Requests – Nonresidential.
- e. Loan Prepayment: The customer may, without prepayment penalty, pay the entire outstanding loan balance in one lump sum payment provided the customer first notifies PG&E, in accordance with the OBF Loan Agreement, and obtains PG&E's approval in advance of making the lump sum payment. Accelerated payments received from the customer without prior PG&E approval may, at PG&E's sole discretion, be applied proportionally to subsequent energy charges and OBF loan payments and PG&E shall have no obligation to credit accelerated payments exclusively to subsequent loan payments.

Advice 4909-G
Decision D.23-08-026,
D.09-09-047,
D.19-03-001

Issued by
Shilpa Ramaiya
Vice President

Submitted
Effective
Resolution

May 8, 2024
June 7, 2024