

RULE NO. 28
Hawaii Green Infrastructure Authority
Green Energy Money Saver On-Bill Program

A. PURPOSE

This Rule provides the means for the Company to:

1. Assess the Commission approved Green Energy Money Saver (“Money Saver”) Program Charge upon an eligible Money Saver Program participant who owns or occupies a property on which Energy Improvement(s) was financed under the Hawaii Green Infrastructure Authority Green Energy Money Saver On-Bill Program (“Money Saver Program”).
2. Include the Money Saver Program Charge in the bill for electric service for the assessment of Deposits under Rule No. 6, Deposits.
3. Include the Money Saver Program Charge in the bill for electric service when establishing non-payment of bill under Rule No. 7, Discontinuance and Restoration of Service.
4. Include the Money Saver Program Charge in the bill for electric service when assessing late payment charges under Rule No. 8, Rendering and Payment of Bills.
5. Attach the Money Saver Program Charge, under the Money Saver Program, to the metered account at the service location of the Energy Improvement(s), to allow for the on-bill obligation to transfer to subsequent owners or renters upon their move-in and receipt and acknowledgement of required disclosures as an on-bill obligation in accordance with the Hawaii Green Infrastructure Authority Green Energy Money Saver On-Bill Program GEM\$ Program Manual (“GEM\$ Program Manual”).

B. DEFINITIONS

Unless defined below or elsewhere in this Rule or Rule No. 1 (Definitions), capitalized terms have the meaning given to them in the GEM\$ Program Manual, which is hereby incorporated by reference.

1. “Authority” mean the Hawaii Green Infrastructure Authority.
2. “Money Saver Program” means the Authority’s Green Energy Money Saver On-Bill Program, also referred to as the “Program”, as approved by the Commission in Docket No. 2014-0135, *For an Order Approving the Green Infrastructure Loan Program*.
3. “Money Saver Program Charge” is a monthly charge added to the electric bill to provide for repayment of the On-Bill Obligation for the financing of the acquisition and installation of the Energy Improvement(s) as further described in the GEM\$ Program Manual.
4. “Commission” is the Hawai‘i Public Utilities Commission.

HAWAII ELECTRIC LIGHT COMPANY, INC.

RULE NO. 28
Hawaii Green Infrastructure Authority
Green Energy Money Saver On-Bill Program

5. “Electric Service Charges” means all charges on the bill that are not Money Saver Program related.
6. “Electricity Consumption Charges” means that portion of Electric Service Charges that are customer, energy, and demand charges (including applicable surcharges) related to electricity consumption, plus installment plan charges, and non-electric service charges.
7. “Energy Improvement”, also referred to as “EI”, means any product approved by the Commission to receive Money Saver Program financing through the Program Notification or Program Modification process in Docket No. 2014-0135, and expected to result in immediate and consistent estimated bill savings of at least ten percent, as set forth in the GEM\$ Program Manual.
8. “Loan Servicer” means the vendor contracted by the Authority to remit principal, interest and other loan related data to the Company regarding repayment of the Authority’s on-bill obligations.
9. “On-Bill Obligation,” also referred to as “OBO”, means the costs advanced to acquire and install the Energy Improvement(s). The On-Bill Obligation is associated with the monthly Money Saver Program Charge.
10. “Program Administrator” means the entity responsible for coordinating the Participant aspects and processes of the Program, including but not limited to, marketing and outreach, customer service and streamlining the Participant application process, as set forth in the GEM\$ Program Manual. The Program Administrator is the Hawaii Green Infrastructure Authority.
11. “Participant” means the electric utility account holder(s) who is/are enrolled in the Money Saver Program.
12. “Program Manual” or “GEM\$ Program Manual” means the Commission-approved manual, as may be amended from time to time, that governs the Money Saver Program and its processes and otherwise documents the program design and operation, as filed in Docket No. 2014-0135, *For an Order Approving the Green Infrastructure Loan Program*.

C. APPLICABILITY

The Money Saver Program is available to customers in all rate classes, except rate Schedule F. Participants may face other eligibility requirements as set forth in the “Participant Qualification” section of the GEM\$ Program Manual.

Eligible customers must have entered into a financial agreement with the Program Administrator to finance the acquisition and installation of eligible Energy Improvement(s) and have agreed to repay their On-Bill Obligation through a Money Saver Program Charge that is to be added to their monthly electric bill.

HAWAII ELECTRIC LIGHT COMPANY, INC.

RULE NO. 28
Hawaii Green Infrastructure Authority
Green Energy Money Saver On-Bill Program

D. MONEY SAVER PROGRAM CHARGE

Each customer participating in the Money Saver Program shall pay the monthly Money Saver Program Charge along with other Electric Service Charges on their electric bill. The Money Saver Program Charge will appear as a separate line item on the bill.

The monthly Money Saver Program Charge is determined by the Program Administrator. The Program Administrator shall provide the Company with the monthly Money Saver Program Charge to be assessed on each respective participating customer's bill. A further description of the methodology for calculating the Money Saver Program Charge is described in the GEM\$ Program Manual.

E. ROLES AND RESPONSIBILITIES

This Rule describes the Company's responsibilities and the customer's responsibilities under the Money Saver Program. Pursuant to the GEM\$ Program Manual, the Company is carrying out its required activities to bill, collect and remit the collected Money Saver Program Charge to the Program Administrator. The Company is not responsible for lending, underwriting, or credit determinations.

F. COMMENCEMENT AND NOTICE OF MONEY SAVER PROGRAM CHARGE

For initial placement of Energy Improvement(s), the Company shall receive a notice from the Loan Servicer that provides: (1) notice to the Company that an eligible customer's participation in the Money Saver Program has been approved and the customer has agreed to make Money Saver Program Charge payments on the customer's monthly electric bill; (2) notice to the Company of the monthly Money Saver Program Charge amount; and (3) the date until which the charge shall continue. Unless and until instructed otherwise by the Loan Servicer, the Company shall use this information to bill the Participant. The placement of the Money Saver Program Charge on the Participant's bill will commence on the first billing cycle following the Company's receipt of the Loan Servicer's notice described above.

1. Once the Company has received notice from the Loan Servicer of the initial customer's participation in the Money Saver Program, the Money Saver Program Charge shall be assigned to the individual Participant who has entered into the financial agreement with the Program Administrator for acquisition and installation of Energy Improvement(s), and has agreed to repay the On-Bill Obligation through the Participant's electric bill.
2. For the purpose of calculating deposits, calculating interest on deposits, and refunding deposits under Rule No. 6, Deposits, the bill amount for the Money Saver Program Charge shall be considered as part of the bill for electric service. Upon discontinuance

HAWAII ELECTRIC LIGHT COMPANY, INC.

RULE NO. 28
Hawaii Green Infrastructure Authority
Green Energy Money Saver On-Bill Program

of service, if there are unpaid Electric Service Charges and/or a Money Saver Program Charge obligation, the deposit will be applied to the unpaid Electric Service Charges and/or Money Saver Program Charge obligation as if it were a customer payment, subject to the senior status of the Money Saver Program Charge (see Section G.2 below).

G. BILLING

1. The monthly Money Saver Program Charge will be determined by the Loan Servicer and appear as a separate line item on the Participant's electric bill. The due date for payment is the same as the due date for the Electric Service Charges.
2. The Money Saver Program Charge shall be given senior status over the Participant's Electricity Consumption Charges due for the purposes of determining outstanding balances.
3. Participants are responsible for paying their bills from the Company in full, which include Electric Service Charges and the Money Saver Program Charge. Non-payment of the bill may result in the assessment of late payment charges under Rule No. 8, Rendering and Payment of Bills, and the initiation of the Company's collection processes and potential disconnection of electrical service under Rule No. 7, Discontinuance and Restoration of Service.
4. For those participating customer accounts where service has been terminated due to non-payment, and service is subsequently reinstated upon payment of the past due balance, participant may be assessed service establishment charge as well as a deposit on the Money Saver Program Charge and the Electric Service Charges under Rule No. 7, Discontinuance and Restoration of Service and Rule No. 6, Deposits, respectively.
5. For those participating customer accounts where service has been terminated with remaining balances owed, once the Company has terminated service, terminated the account, and charged off the balance, the following procedures shall take place: (a) the unpaid electric bill amounts (including the portion related to the Money Saver Program Charge) shall be split between the Program Administrator and the Company, with each responsible for collection of only its individual charges; (b) on the OBO portion, the Program Administrator shall use standard collection processes for the unpaid portion, including the use of outside collection agencies, at its discretion; (c) the Program Administrator and the Company shall perform reconciliation of the total split debts on a schedule agreed upon between them, no more frequently than annually; and (d) collections of the OBO portion shall be in accordance with all applicable laws and regulations, including but not limited to the Fair Debt Collection Practices Act.
6. Participants wishing to make prepayments or wishing to satisfy the outstanding balance of the On-Bill Obligation should consult the Authority or its Loan Servicer and make arrangements directly for such payment(s). If no arrangements are made with the

HAWAII ELECTRIC LIGHT COMPANY, INC.

RULE NO. 28
Hawaii Green Infrastructure Authority
Green Energy Money Saver On-Bill Program

Authority or its Loan Servicer, any excess payments received beyond what is due on a Participant's current monthly electric utility bill will be applied as a general credit on their electric utility account and shall be carried over as credits to be applied to subsequent utility bills with the Money Saver Program Charge given senior status before the Electricity Consumption Charges.

H. TRANSFERABILITY OF ON-BILL OBLIGATION TO PAY MONEY SAVER PROGRAM CHARGES

Property vacancy occurs when electric service to the Premise is terminated or suspended. In the event of property vacancy, no utility bill is being generated, and therefore no Money Saver Program Charge can appear on a utility bill. For obligations assigned to an individual Participant, the Company shall communicate to the Loan Servicer that electric service has been terminated and the Loan Servicer shall then proceed to place the OBO on non-accrual, as may be allowed, or to initiate collection of the Money Saver Program Charge in accordance with its existing direct bill procedures.

For obligations assigned to the meter, the following processes shall occur:

1. The Company shall communicate to the Loan Servicer that service has been terminated or suspended to a Premise. Upon such notification, the Company will have no further responsibility for assessing and remitting the Money Saver Program Charge, until the responsibility to pay for the Money Saver Program Charge is assumed by a subsequent Participant at the Premise;
2. The Loan Servicer shall place the OBO on non-accrual and shall temporarily suspend collections to that Premise, and include this information in its monthly reporting to the Program Administrator;
3. Any succeeding customer that receives service at a location where Energy Improvement(s) are installed under the Money Saver Program shall be responsible for payment of the Money Saver Program Charge from the point at which they have established service with the Company. A succeeding customer is not responsible for any unpaid Money Saver Program Charges of prior customers;
4. The Company assumes no responsibility with respect to any applicable agreements and disclosure documents between the Participant and the Program Administrator. It is the responsibility of the Program Administrator to inform the incoming Participant of the details regarding the Money Saver Program Charge and the On-Bill Obligation, including confirming receipt of applicable agreements, transfer forms, and disclosure documents.

HAWAII ELECTRIC LIGHT COMPANY, INC.

RULE NO. 28
Hawaii Green Infrastructure Authority
Green Energy Money Saver On-Bill Program

I. LIABILITY IN CONNECTION WITH THE ENERGY IMPROVEMENT(S) AND ON-BILL OBLIGATION

1. The Company shall not have any responsibility or liability for the installation, maintenance, repair, replacement, warranty, or removal of Energy Improvement(s). The Company is not affiliated in any way with the Program Administrator or Loan Servicer, and shall not have any responsibility or liability with respect to any act, omission, or representation made by the Program Administrator or Loan Servicer.
2. As the Money Saver Program Charge is determined and provided by the Loan Servicer, the Company shall not be held liable to the Participant if the amount of such charges are inaccurate in any way or contains charges that are contrary to agreements between the Program Administrator and the Participant.

J. BILLING INQUIRIES OR DISPUTES

1. Participant inquiries concerning the Money Saver Program Charges for the Money Saver Program shall be directed to the Program Administrator, who may further forward or re-direct the inquiries to the Loan Servicer directly.
2. Where the Participant disputes the Participant's obligations to pay the Money Saver Program Charge, the dispute shall be resolved between the Participant and the Program Administrator, and the Company shall not be a party to the dispute. The Company will continue to include the Money Saver Program Charge on the electric bill pending the dispute resolution process unless otherwise instructed by the Loan Servicer.
3. Customer inquiries concerning general billing and payment questions relating only to Electric Service Charges should be directed to the Company.

K. RULES AND RATES OF THE COMPANY

Except where noted above, all other rates and rules of the Company apply to customers participating in the Money Saver Program.

HAWAII ELECTRIC LIGHT COMPANY, INC.