

---

PRESS RELEASE

## **1KOMMA5° mobilizes €1 billion for residential heat pumps, batteries, and solar systems**

- **1KOMMA5° provides up to one billion euros to enable households to immediately switch to new energy systems and connect to the Heartbeat AI energy intelligence**
- **Ownership instead of renting or leasing: Customers do not pay the purchase price upfront, but spread it over up to 25 years in monthly installments. Thanks to Heartbeat AI, the monthly net savings regularly exceed the monthly installment rate**
- **1KOMMA5° pre-finances up to one billion euros for its customers and additionally subsidizes the program. This lowers financing costs to 5.99 percent. Free unscheduled repayments and the long repayment term make the installment purchase more flexible and affordable than rental or leasing offers**
- **The program is available immediately for all homeowners in Germany; credit checks and qualification take place online within seconds**

**Hamburg, June 17, 2026** – 1KOMMA5°, the Hamburg-based CleanTech company, is responding to the increased demand for heat pumps, storage systems, and solar panels from residential customers in Germany: Together with leading European investors and banks, 1KOMMA5° is providing a financing volume of one billion euros to enable households to switch immediately to modern energy solutions and benefit directly from the savings generated by its Heartbeat AI energy intelligence.

With this initiative, the company deliberately sets itself apart from controversial rental and leasing offers, consistently optimizing its services for consumers.

### **Installment purchase fairer, cheaper, and more flexible than existing offers**

**Micha Grüber, CFO and Co-Founder of 1KOMMA5°, says:** "We have always been open critics of expensive rental and leasing offers. These offers have caused significant damage to our industry, as customers are trapped in long-term contracts and pay many times the value of a solar system or heat pump over the term of the contract. We are deliberately choosing a counter-model here, with the aim of offering the lowest monthly rates for the highest quality product."

The solution allows customers to directly become owners of the acquired systems. The purchase price is paid in monthly installments instead of a one-time upfront payment. To

minimize the monthly financial burden, the terms are aligned with the actual lifespan of the technologies used: A term of up to 25 years is set for solar systems, backed by a guarantee of over 30 years.

## Heartbeat AI ensures net savings

What makes it special: The monthly savings from Heartbeat AI regularly exceed the monthly installment amount. Households receive a new energy system and become energy-independent, while increasing the value of their property and lowering their monthly energy costs.

**Philipp Schröder, CEO and Co-Founder of 1KOMMA5°, explains:** "We enable customers to immediately acquire a modern, AI-driven energy system without using their own capital – one that not only saves money but actually earns it. Thanks to Heartbeat AI, they can be cash-flow positive from the very first month, as the monthly savings regularly exceed the installment payment. At the same time, the purchase increases the value of the property and makes households independent of expensive fossil fuels. With the announced start of direct marketing in 2027, the savings through Heartbeat AI will be even higher."

The monthly installments include a comparatively low interest rate of 5.99 percent. At the same time, customers benefit from maximum flexibility: free-of-charge unscheduled repayments can be made at any time without restrictions, as can early full repayment without the prepayment penalty that is often otherwise due. The financing commitment is made within seconds during the customer consultation. Households on lower incomes can receive additional subsidies from 1KOMMA5° – provided the necessary conditions are met.

With the installment purchase option, 1KOMMA5° continues to consistently open up its Heartbeat AI offerings to the market. The financing program is available immediately nationwide for heat pumps, solar systems, wallboxes, and battery storage.

**– End –**

More information and press imagery: <https://1k5.link/press-kit>

---

## About 1KOMMA5°

1KOMMA5° is a leading provider of carbon-neutral energy, heating and mobility. Founded in Hamburg, Germany, in 2021, the energy company operates around 80 locations in 7 markets worldwide, serving as the one-stop shop for intelligent, integrated energy solutions such as photovoltaics, batteries, heat pumps, air conditioning and EV chargers. Its core technology is Heartbeat AI: the energy intelligence already controls more than 1 GW of capacity today, creating one of Europe's largest virtual power plants, which connects customers to the energy market and controls electricity generation and sales in line with the wind and sun.



1KOMMA5° has already installed over 300,000 decentralized, controllable energy systems. By 2030, the company aims to convert more than 1.5 million buildings to a climate-friendly energy supply, thus contributing to achieving the Paris climate targets. 1KOMMA5° is one of the fastest and most profitable growing start-ups in Europe.

#### **Media contact**

Maxine von Grumbkow

Email [maxine.vongrumbkow@1komma5.com](mailto:maxine.vongrumbkow@1komma5.com)

Mobile +49 171 2415562

Website [1komma5.com/de/presse](https://1komma5.com/de/presse)