

High Efficiency Mode (E-Mode)

In this section we explain how we increase capital efficiency with E-Mode. E-Mode, or High Efficiency Mode, empowers borrowers to maximize their borrowing capacity by using correlated assets within the same category, such as stablecoins, as collateral. For instance, supplying USDC in eMode allows for enhanced collateralization power when borrowing ONEZ.

In eMode, ZeroLend classifies assets based on:

1. Loan-to-Value (LTV):
2. Higher LTV enables borrowers to access more funds relative to collateral value within the same category. E-mode allows for LTV ratios of up to 97% under the same category.
3. Liquidation Threshold:
4. This is the minimum collateral amount needed to avoid liquidation, offering borrowers greater control over risk exposure.
5. Liquidation Bonus:
6. Borrowers receive rewards for early loan repayment in eMode, encouraging responsible borrowing behavior.
- 7.

Notably, E-Mode doesn't restrict the use of other assets as collateral; assets outside the eMode category can still be supplied with normal LTV and liquidation parameters.

How do I activate E-Mode?

1. Go to "Dashboard".
2. Locate the E-Mode "Disabled ⚙️" button beside "Your Borrows" and click on it.
- 3.
4. In the pop-up modal, select the "Asset Category" you wish to interact with while in E-Mode, for example, "Stablecoins."
- 5.
6. Under the "Transaction Overview⚙️", you will see all the assets you can borrow. Example: "All Assets → USDC, USDT," which suggests that you can borrow stablecoins like USDC and USDT when E-Mode is enabled.
7. Click on "Enable E-Mode".
- 8.

How Do I Disable E-mode?

You can disable it by clicking the "Enabled ⚙️" button beside "Your Borrows". Select the category and click on "Disable E-Mode". Your borrowing power will return to standard levels.

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