

# Residential 7-Year Loan Application

(Suitable for Centrelink beneficiaries, PAYG, or Self-employed)

100% no deposit finance     \$5,000 to \$45,000     No security required

Loan Purpose     Solar system     Debt consolidation     Car     Other \_\_\_\_\_

Rate Type:     Variable - allows extra payments and redraw     Fixed rate

Loan amount required \$ \_\_\_\_\_ plus \$700 set up costs = Total loan \$ \_\_\_\_\_

Are the applicants currently ANZ bank customers?     Yes     No

So we can process your application promptly, please send us the following information, where applicable: (tick box to confirm when completed)

- Complete and sign all sections of the application form in full, including this page
- Two latest consecutive pay slips, or, if Self-Employed your latest personal tax return plus ATO Notice of Assessment
- Latest two page Centrelink statement no less than 30 days old
- Latest home loan statement

Please answer the following in regards to your current financial circumstances:

1. Do you anticipate an increase to your living expenses or loan commitments and liabilities (other than this application) in the next 12 months?     Yes     No
2. Do you anticipate a decrease to your income(s) in the next 12 months?     Yes     No
3. Have you had any difficulty meeting any of your existing financial commitments in the past 12 months?     Yes     No
4. Have you had any defaults, judgements, court actions, bankruptcies or other credit problems that may be listed on your credit file?     Yes     No

If you answered "YES" to any of the above four questions please provide full details here:

5. It is strongly recommended that you have Life Cover and Income Protection in place to protect your family, assets, and incomes. For a free quote please tick here   

**Important - Please tick here** to acknowledge you have read, understood and accept the following statement. Solar & Energy Finance is remunerated by charging a service fee of \$550 inc-GST to Me/Us. This fee is added to My/Our loan amount applied for. By lodging this loan application we accept that this service fee will be payable by Me/Us to Solar & Energy Finance in all instances except where My/Our application is declined by the bank or lender, in which case no fee applies.

**Applicant 1 – Personal Details**Title:  Mr  Mrs  Ms  Miss  Other \_\_\_\_\_Surname:  
\_\_\_\_\_Given names:  
\_\_\_\_\_

Date of birth \_\_\_\_\_ Driver Licence Number: \_\_\_\_\_

Permanent Resident:  Yes  No Sex:  Male  Female Single  Married  De facto  Widow  Sep/Div

Number of dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

Current home address:  
\_\_\_\_\_

Postcode: \_\_\_\_\_

Time at current address: \_\_\_\_\_ Years \_\_\_\_\_ Months

Status:  Own  Renting  With Family

If under 3 years, please provide previous address details.

Previous address:  
\_\_\_\_\_

Postcode: \_\_\_\_\_

Time at previous address: \_\_\_\_\_ Years \_\_\_\_\_ Months

Email address:  
\_\_\_\_\_

Home phone number: \_\_\_\_\_

Work phone number: \_\_\_\_\_

Mobile number: \_\_\_\_\_

**Applicant 2 – Personal Details**Title:  Mr  Mrs  Ms  Miss  Other \_\_\_\_\_Surname:  
\_\_\_\_\_Given names:  
\_\_\_\_\_

Date of birth \_\_\_\_\_ Driver Licence Number: \_\_\_\_\_

Permanent Resident:  Yes  No Sex:  Male  Female Single  Married  De facto  Widow  Sep/Div

Number of dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

Current home address:  
\_\_\_\_\_

Postcode: \_\_\_\_\_

Time at current address: \_\_\_\_\_ Years \_\_\_\_\_ Months

Status:  Own  Renting  With Family

If under 3 years, please provide previous address details.

Previous address:  
\_\_\_\_\_

Postcode: \_\_\_\_\_

Time at previous address: \_\_\_\_\_ Years \_\_\_\_\_ Months

Email address:  
\_\_\_\_\_

Home phone number: \_\_\_\_\_

Work phone number: \_\_\_\_\_

Mobile number: \_\_\_\_\_

**LIVING EXPENSES**

Total combined monthly living expenses e.g. food, rates, gas, transport, insurance, education etc (but excluding all loan repayments)

\$ \_\_\_\_\_ Month

If paying rent, how much \$ \_\_\_\_\_

### Applicant 1 – Employment

Type:  PAYG employee  Self-employed  Retired  
 Status:  Full time  Part time  Casual  Benefits  
 Occupation: \_\_\_\_\_  
 Employer/Company name and address:  
 \_\_\_\_\_  
 Postcode: \_\_\_\_\_  
 Time at current employment: \_\_\_\_ Years \_\_\_\_ Months  
 If employed or in business for less than 3 years, please provide previous employment details.  
 Previous occupation and industry (if different from current):  
 \_\_\_\_\_  
 Employment type:  PAYG employee  Self employed  
 Previous employers name and address:  
 \_\_\_\_\_  
 Postcode: \_\_\_\_\_  
 Time at previous employment: \_\_\_\_ Years \_\_\_\_ Months  
 ANNUAL INCOME:                      GROSS                      NET  
 Salary/Wages                      \_\_\_\_\_                      \_\_\_\_\_  
 Centrelink Benefits                      \_\_\_\_\_                      \_\_\_\_\_  
 Superannuation Income \_\_\_\_\_                      \_\_\_\_\_  
 Rental Property Income \_\_\_\_\_                      \_\_\_\_\_

### Applicant 2 – Employment

Type:  PAYG employee  Self-employed  Retired  
 Status:  Full time  Part time  Casual  Benefits  
 Occupation: \_\_\_\_\_  
 Employer/Company name and address:  
 \_\_\_\_\_  
 Postcode: \_\_\_\_\_  
 Time at current employment: \_\_\_\_ Years \_\_\_\_ Months  
 If employed or in business for less than 3 years, please provide previous employment details.  
 Previous occupation and industry (if different from current):  
 \_\_\_\_\_  
 Employment type:  PAYG employee  Self employed  
 Previous employers name and address:  
 \_\_\_\_\_  
 Postcode: \_\_\_\_\_  
 Time at previous employment: \_\_\_\_ Years \_\_\_\_ Months  
 ANNUAL INCOME:                      GROSS                      NET  
 Salary/Wages                      \_\_\_\_\_                      \_\_\_\_\_  
 Centrelink Benefits                      \_\_\_\_\_                      \_\_\_\_\_  
 Superannuation Income \_\_\_\_\_                      \_\_\_\_\_  
 Rental Property Income \_\_\_\_\_                      \_\_\_\_\_

| ASSETS                    |       | LIABILITIES  |       |                 |               |
|---------------------------|-------|--|-------|-----------------|---------------|
| ASSET TYPE:               | VALUE |  | LIMIT | MONTHLY PAYMENT | BALANCE OWING |
| Principal home            | _____ | Principal home   | _____ | _____           | _____         |
| Investment property       | _____ | Investment property                                      | _____ | _____           | _____         |
| Motor vehicles            | _____ | Vehicle finance  | _____ | _____           | _____         |
| Cash savings in bank      | _____ | Credit Card 1  | _____ | _____           | _____         |
| Superannuation balance    | _____ | Credit Card 2  | _____ | _____           | _____         |
| Shares / Investments      | _____ | Store Card   | _____ | _____           | _____         |
| Home Contents / Valuables | _____ | Other Loans  | _____ | _____           | _____         |
| Other                     | _____ |  |       |                 |               |
| <b>Total Assets (A)</b>   | _____ | <b>Total Liabilities (B)</b>                             | _____ |                 |               |
|                           |       | <b>Total Assets less Total Liabilities (A - B)</b> _____ |       |                 |               |

## 9. ACKNOWLEDGEMENT AND CREDIT INFORMATION AUTHORITY - APPLICANTS

In the following declaration ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

### Privacy and Confidentiality

#### Collection of your information

ANZ is collecting your personal information to enable ANZ to assess your application and for the purposes described in the product terms and conditions. Without this information ANZ may not be able to consider or approve your application.

ANZ may also collect your personal information from a credit reporting body for the purposes of assessing your application.

#### Disclosure of your information

You agree that ANZ may disclose your personal information (which may include information about your credit history obtained from a credit reporting body) to:

- any person who introduces you to ANZ;
- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities;
- an organisation that assists ANZ to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- another credit provider to assess a credit application made by you (to ANZ or the other credit provider); or to investigate suspected fraud on your account (held with ANZ or the other credit provider);
- any related entity of ANZ; and
- your joint borrower(s) or account holder(s);

ANZ may disclose information to recipients (including service providers and related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at [www.anz.com/privacy](http://www.anz.com/privacy).

#### Credit Reporting

ANZ may also disclose your information, including information about your other credit liabilities, repayments and defaults, to credit reporting bodies. Information about credit reporting, including the name and contact details of these credit reporting bodies, when

#### Declarations

I/We agree to:

- receive the Letter of Offer for the ANZ Personal Loan, ANZ Consumer Lending Terms & Conditions and Credit Guide electronically via my/our email address(es);
- the Broker (whose details appear on this application form) receiving a copy of the Letter of Offer for the ANZ Personal Loan, ANZ Consumer Lending Terms & Conditions and Credit Guide.

#### Important Information for you:

- Email is transmitted via the Internet which is an unsecure environment. ANZ cannot ensure that an email is not interfered with during transmission. You should monitor your email regularly.
- As you have consented to receive your documents via email, a paper version of those documents will not be sent to you. You can withdraw this consent to receiving documents electronically at any time and obtain paper copies by contacting ANZ on 1800 801 485

## 10. APPLICANT DECLARATION & SIGNATURE

I/We have read and understood this Application, Acknowledgement and Credit Information Authority. I/We acknowledge that all information provided in this application is true and correct. I/We also declare that the details contained within the Personal Statement of Financial Position are true and correct. I/We agree to the matters specified in the Acknowledgement and Credit Information Authority.

### Applicant 1

Applicant's Name

Applicant's signature

Date (DD/MM/YYYY)

### Applicant 2 (if applicable)

Applicant's Name

Applicant's signature

Date (DD/MM/YYYY)

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