



Non-Standard Residential Solar Loan Application

For Centrelink Recipients or Non-Homeowners

✓ 100% no deposit finance ✓ \$5,000 to \$50,000 ✓ 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 tick to confirm:

Photo ID - please send us a clear copy of your drivers license for all applicants

PAYG wage earners - please send us your last two consecutive payslips

Self-employed - please send us your latest ATO Notice of Assessment (personal tax)

Centrelink - please send us your latest two page Centrelink benefits 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 DetailsTitle: ☐ 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 DetailsTitle: ☐ 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

ASSET TYPE:	VALUE	LIABILITIES	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	_____				
Total Assets (A) _____		Total Liabilities (B) _____			

Total Assets less Total Liabilities (A - 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.

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 ANZ may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not use your information in certain circumstances, is available at www.anz.com/privacy. For a hard copy of this information, please call 13 13 14 or visit any ANZ branch for a copy of ANZ's Privacy Policy.

Privacy Policy

ANZ's Privacy Policy (www.anz.com/privacy) also contains information about:

- any laws that require or authorise ANZ to collect certain information from you;
- the circumstances in which we may collect your information from other sources (including from a third party);
- how to access your information and seek correction of your information; and
- how you can raise concerns that ANZ has breached the Privacy Act or an applicable Code and how ANZ will deal with these matters

Promotion of other products or services

ANZ may use your information to help ANZ promote its products or services or those of its related entities or organisations that are in a product or marketing alliance with ANZ (alliance partners). ANZ may also disclose your information to its related entities or alliance partners to enable them or ANZ to tell you about a product or service.

Where you do not want ANZ to tell you about its products and services or those of its related entities or alliance partners, you may call 13 13 14 at any time to withdraw your consent.

Further information

Your product terms and conditions booklet and our ANZ Privacy Policy contain further information about our handling of the information we collect during the course of your relationship with ANZ.

If you have provided information about someone else, please show them a copy of this clause so that they may understand how ANZ may use and disclose their information.

You must complete the ANZ Customer Identification Process (required by Federal Legislation) if you do not have an existing ANZ account.

Declarations

I/We agree to:

receive the Letter of Offer for the ANZ Personal Loan, ANZ Consumer Lending Terms & Conditions, Credit Guide and any related documents 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

I/We confirm the information contained in this application is true. I/We authorise the Broker to act on my/our behalf in applying for an ANZ Personal Loan until drawdown.

I/We acknowledge that it is my/our responsibility to agree on a fee with the Broker and that the fee payable is disclosed between the Broker, ANZ and myself and will be made directly to the Broker.

I/We acknowledge that ANZ will pay a commission of 1.65% inclusive of GST of the loan amount, which is not included in the total ANZ Personal Loan amount specified, to FAST

I/We acknowledge that after the drawdown of the ANZ Personal Loan, that I will deal directly with ANZ and that the Broker can no longer act on my behalf.

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)

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527. Item No. 70276 10.2015 W458515



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