



Non – Standard Residential Solar Loan Application

(Centrelink beneficiaries and non-home owners accepted)

- Loans from \$5,000 - \$50,000
- No deposit
- No security required

Loan Application Form

Loan required: \$_____ + \$700 set up costs = \$_____	Preferred loan term in years: <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7
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Loan type (please select one) <input type="checkbox"/> Fixed Rate 10.99% - early repayment fee of \$300 applies if loan is paid in full early <input type="checkbox"/> Variable Rate 15.99% - no early payout fees ever

Are the applicants current ANZ Bank customers? <input type="checkbox"/> Yes <input type="checkbox"/> No	Your solar installer:
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The following THREE items must be submitted with all new applications thank you

- Bank statements:** Last 30 days up to date bank statements for the applicant(s) everyday wages/ income account
- Identification:** Clear scan, or photo, of applicant(s) driving licence
- Income Proof:**

Centrelink recipients	- latest two page Centrelink income benefit statements (less than 30 days old)
PAYG wage earners	- latest two consecutive pay slips
Self-employed persons	- the latest personal ATO Notice of Assessment <u>plus</u> personal tax return
Rental property income	- latest property manager rental statement

Applicant(s) please answer the following questions regarding your current financial situation

Do you anticipate any increase to your living expenses or loan commitments in the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Do you anticipate any decrease in income(s) in the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Have you had any difficulty meeting your current financial commitments in the past 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Any bankruptcy, court orders, judgements, defaults or credit file issues on your current credit file?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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If you answered YES to any of the above, please provide full details here:

CANCELLATION SERVICE FEE POLICY – IMPORTANT INFORMATION:

If you, or your Solar Supplier on your behalf, lodge this loan application with our office either via email, post, fax or Apply Online, and then you choose to withdraw or cancel the application for any reason (except where your application is declined by the bank) then a Cancellation Service Fee of \$250 + GST applies to all applications, without exception. By lodging this application, the Applicant(s) are deemed to have read, acknowledged, accepted, understood and complied with this policy.

Non-Standard Residential Loan Application (cont'd)

Applicant 1			Applicant 2		
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other			<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other		
First names			First names		
Surname			Surname		
Date of birth			Date of birth		
Marital status <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single <input type="checkbox"/> Widowed			Marital status <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single <input type="checkbox"/> Widowed		
Number of dependent children Ages: / / /			Number of dependent children Ages: / / /		
Driver licence no			Driver licence no		
Home address			Home address		
Suburb		Postcode	Suburb		Postcode
<input type="checkbox"/> Freehold <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> With relatives			<input type="checkbox"/> Freehold <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> With relatives		
Time at current address			Time at current address		
<3 years, prior address			<3 years, prior address		
Suburb		Postcode	Suburb		Postcode
Email address			Email address		
Home phone		Mobile	Home phone		Mobile
Applicant 1 Employment & Income			Applicant 2 Employment & Income		
Type: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Centrelink Benefits <input type="checkbox"/> Other _____			Type: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Centrelink Benefits <input type="checkbox"/> Other _____		
Occupation			Occupation		
Employer			Employer		
Work address			Work address		
Work phone			Work phone		
Time with employer			Time with employer		
<3 yrs, previous employer			<3 yrs, previous employer		
Time at previous employer			Time at previous employer		
Current NET monthly income \$			Current NET monthly income \$		
Rental property income per month \$			Rental property income per month \$		
Your Assets		Your Liabilities		Repayments per month	
Home value	\$	Home loan owing	\$	Home loan payments	\$
Investment prop value	\$	Invest loans owing	\$	Invest loan payments	\$
Vehicle(s) total value	\$	Car loans owing	\$	Car loan payments	\$
Total cash in bank	\$	Personal loans	\$	Personal loan payments	\$
Home contents	\$	Credit card total limits	\$	Credit card payments	\$
Superannuation	\$	ATO tax debt	\$	Tax debt payments	\$
Other assets	\$	Other loans owing	\$	Other loan repayments	\$
Total Assets	\$	Total Liabilities	\$	Total monthly payment	\$
Note: If the Applicants are <i>not</i> married or defacto please complete a separate Assets & Liabilities statement for each Applicant.					
Living Expenses Declaration					
<p>IMPORTANT – MUST BE COMPLETED: Under the National Consumer Credit Protection Code, it is critical that you accurately disclose your general living expenses, to assist us in determining if you are suitable for the new loan, and ensure the new loan will not cause you undue hardship or financial stress. Please calculate your living expenses (<u>excluding</u> all loan repayments) e.g. food, medical, transport, education, phone, internet, gifts, rates, taxes, water etc. As a guide, the average is \$1300 for a single person, \$2350 for a couple, and \$375 per child at home. A handy living expense planner is available on the “Forms” page of our website www.finance.energy</p>					
<p>Applicant 1 monthly living expenses: \$ _____ Applicant 2 monthly living expenses \$ _____</p>					

ACKNOWLEDGEMENT AND CREDIT INFORMATION AUTHORITY - APPLICANTS

In the following declaration ANZ is Australia and New Zealand Banking 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.

IMPORTANT – PLEASE READ AND TICK ALL DECLARATIONS BELOW

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

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)