

## Residential Solar Loan Application 2019

- From \$3,000 - \$70,000    
  No deposit    
  No early payout fees!

**To be eligible for the Residential Solar Loan the applicant{s} must:**

1. Be a property owner with equity
2. Have a clear credit file with no defaults
3. Be a wage earner, or self-employed, or a self-funded retiree

### APPLICATION FORM {3 PAGES}

Solar company:

Contact name:

Phone:

**The following THREE items must be submitted with all new loan applications please**

- Bank statements:** Last 30 days up to date bank statements for the applicant{s} everyday wages/ savings bank account
- Income Proof:** {select from the list below whichever is applicable to your employment circumstances}
- |                        |  |
|------------------------|--|
| PAYG wage earners      | - latest two consecutive pay slips for each applicant                          |
| Self-employed persons  | - the latest personal ATO Notice of Assessment <u>plus</u> personal tax return |
| Rental property income | - latest property manager rental statement                                     |
| Self-funded Retirees   | - latest Superannuation fund statement, or letter, confirming payments         |
- Council Rates:** Latest rates notice {if council rates notice is in joint names, this application must also be in joint names}

**Applicant{s} please answer the following questions regards your current financial situation**

- Do you anticipate any **increase** to your living expenses or loan commitments in the next 12 months?  Yes  No
- Do you anticipate any **decrease** in income in the next 12 months?  Yes  No
- Have you had any difficulty meeting your current financial commitments in the past 12 months?  Yes  No
- Any bankruptcy, court orders, judgements, defaults or credit file issues on your current credit file?  Yes  No

If you answered **YES** to any of the above, please provide full details below

### **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 automatically deemed to have read, acknowledge, accept, understand and comply with this policy.



**PRIVACY CONSENT FORM**

**1. Purpose of this document – Privacy Consent Information for the Lender “International Acceptance Pty Ltd ACN 098 034 041 ACL 391809**

By signing this document, you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. This document also tells you about our privacy practices. You can find out more about how we deal with your privacy by viewing our privacy policy at [www.theiagroup.com.au](http://www.theiagroup.com.au). If you do not provide us with this consent or provide us with your personal information we may not be able to provide credit to you or provide other services.

‘you’ includes individual borrowers, lessees and guarantors and any person who holds office in an entity which is a borrower or lessee. ‘we’ means International Acceptance Pty Ltd ACN 098 034 041 (Australian Credit License 391809) and its agents. ‘credit information’ includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information.

‘personal information’ includes any information (including sensitive information) from which your identity is apparent.

**2. Why we collect personal and credit information and what we use it for**

We may collect, use, hold and disclose personal and credit information about you for the following purposes:

- identifying you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act;
- providing credit to you (including assessing an application for credit under the National Consumer Credit Protection Act if applicable);
- managing that credit provided to you;
- internal processes including risk management and pricing;
- to meet our obligations in relation to external payment and credit reporting systems;
- for our own funding arrangements;
- direct marketing of products and services by us (unless you tell us not to);
- managing our relationship with you;
- any person considering acquiring an interest in our business or assets; and
- in some cases, we collect sensitive information for specific purposes; for example: in assessing an application you make for hardship relief, we may collect information about your health.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at [www.theiagroup.com.au](http://www.theiagroup.com.au) or by contacting us on 1300 729 955. Our privacy policy contains information

about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on ‘notifiable matters’ including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

**3. Exchanging information with CRBs and others**

**Consumer and commercial credit information** We may exchange your consumer and commercial credit information with entities listed CRBs to assess an application for consumer or commercial credit and manage that credit (including collect overdue payments). In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information. The CRB we use is Veda: [www.veda.com.au](http://www.veda.com.au).

**Exchange information with credit providers** We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

**Exchange information with guarantors** We may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

**Exchange information** We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you;
- Financial consultants, accountants, lawyers and advisers;
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan for example if a complaint is lodged about us or the broker;
- Businesses assisting us with funding for loans;
- Any person where we are required by law to do so;
- Any of our associates, related entities or contractors, or trade insurers;
- Your referees, including your employer, real estate agent or landlord, to verify information you have provided or to assist us in contacting you;
- Any person considering acquiring an interest in our business or assets;
- Any organisation providing online verification of your identity.

**Customer identification** We may disclose personal information about you to an organisation providing verification of your identity, including on- line verification of your identity

**Signatures of Borrower(s) and date**

You consent to the use of your personal and credit information as set out above.

APPLICANT 1		APPLICANT 2	
Signature:	Date:	Signature:	Date: