



Non – Standard Residential Solar Loan Application

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

{Centrelink beneficiaries and non-home owners considered}

Loan Application Form {3 pages}

Loan required: \$ _____ + \$700 set up costs = \$ _____

Loan term in years:

1 2 3 4 5 6 7

Loan type {please select} Fixed Rate 12.45% - early repayment fee of \$300 applies if loan is paid in full early
 Variable Rate 15.99% - no early payout fees

Are the applicants current ANZ Bank customers? Yes No

Your solar supplier:

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

Bank statements: Last 30 days up to date bank statements for the applicant's everyday wages / savings account

Identification: Clear scan, or photo, of applicant{s} driving licences

Income Proof: {choose from the list below whichever is applicable to your circumstances}

PAYG wage earners - latest two consecutive pay slips

Centrelink recipients - latest two-page Centrelink income benefit statement {less than 30 days old}

Self-employed persons - the latest personal ATO Notice of Assessment plus personal tax return

Rental property income - latest property manager rental statement

Applicants 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? 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 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 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.

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	
Driving licence number		Driving licence number	
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	
Home phone Mobile		Home phone Mobile	
Email		Email	
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 *If Renting, how much rent do you pay per week \$ _____		<input type="checkbox"/> Freehold <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting* <input type="checkbox"/> With relatives *If Renting, how much rent do you pay per week \$ _____	
Time at current address		Time at current address	
<3 years, prior address		<3 years, prior address	
Suburb Postcode		Suburb Postcode	
APPLICANT 1 EMPLOYMENT		APPLICANT 2 EMPLOYMENT	
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 _____	
NET income/ wages \$ <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month		NET income/ wages \$ <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month	
Rental prop income \$ <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month		Rental prop income \$ <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month	
Occupation		Occupation	
Employer		Employer	
Work address		Work address	
Work phone		Work phone	
Time with employer		Time with employer	
<3 yrs, prior employer		<3 yrs, prior employer	
LIABILITIES			
Home loan \$		Monthly payment \$	
Investment loan \$		Monthly payment \$	
Car loan \$		Monthly payment \$	
Personal loan \$		Monthly payment \$	
Credit card 1 limit \$		Balance \$	
Credit card 2 limit \$		Balance \$	
		Monthly payment \$	
		Bank	
		Monthly payment \$	
		Bank	
ASSETS			
Value of your home \$		Investment property value \$	
Current cash in bank \$		Home contents & valuables \$	
Superannuation \$		Vehicles & other assets \$	
LIVING EXPENSES DECLARATION			
IMPORTANT – MUST BE COMPLETED: Please accurately disclose your household living expenses {excluding all loan repayments or rent} e.g. food, medical, transport, education, phone, internet, gifts, rates, water, takeaways, insurance etc. As a guide, when assessing a new loan application, the banks use an average of \$1900 for a single person, \$2710 for a couple, and \$500 per child at home.			
Applicant 1 Monthly Living Expenses: \$ _____		Applicant 2 Monthly Living Expenses \$ _____	

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

- 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.

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)