



Residential Solar Loan Application 2019



Loans \$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 plus 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.



Loan amount \$ _____ plus \$795 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	
APPLICANT DETAILS			
Are applicant's Australian citizens/permanent residents? <input type="checkbox"/> Yes <input type="checkbox"/> No		Has either applicant ever been bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No	
APPLICANT 1 Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr		APPLICANT 2 Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	
First names		First names	
Surname		Surname	
Date of birth		Date of birth	
Marital status		Marital status	
Driver licence no	Expiry date	Driver licence no	Expiry date
Number of dependent children	Ages		
Home address		Suburb	Postcode
Residential status <input type="checkbox"/> Freehold <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> With relatives <input type="checkbox"/> Other {please state} _____			
Time at current address			
If <3 years, previous address			
Email address		Email address	
Mobile number		Mobile number	
Home phone		Home phone	
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		Type: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self-employed	
Current NET wages \$ <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month		Current NET 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 name		Employer name	
Work address		Work address	
Work phone		Work phone	
Time at employer		Time at employer	
<3 years, previous employer		<3 years, previous employer	
Time at previous employer		Time at previous employer	
LOANS & LIVING EXPENSES			
Home loan owing \$	Monthly payment \$	Bank	
Invest loan owing \$	Monthly payment \$	Bank	
Car loan balance \$	Monthly payment \$	Bank	
Personal loan owing \$	Monthly payment \$	Bank	
Credit card 1 limit \$	Balance \$	Monthly payment \$	Bank
Credit card 2 limit \$	Balance \$	Monthly payment \$	Bank
IMPORTANT: MUST BE COMPLETED - Monthly household living expenses \$ _____ (excluding all loan payments) e.g. food, power, transport, education, medical, insurance, chemist, gifts, mobile, internet etc. As a guide, when assessing loan applications, the bank uses monthly living expenses of \$1900 for a single person, \$2810 for a couple, plus \$550 per dependent child at home			
ASSETS			
Value of your home \$	Investment property value \$		
Current cash in the bank \$	Household contents & valuables \$		
Superannuation balance \$	Vehicles and other assets \$		
APPLICANT 1		APPLICANT 2	
Signature:	Date:	Signature:	Date:



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. 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 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.

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: