

## **Commercial Solar Loan Application 2019**

## <u>Required with all new applications</u> - so that we can process your application promptly, please send us the following items:

□ *Application Form* - fully completed and signed

□ *Council Rates Notice* – a copy of your latest rates {for any commercial or residential property, to confirm that one borrower is a property owner}

□ *Driving licence* for all applicants - a clear colour copy of the front and back

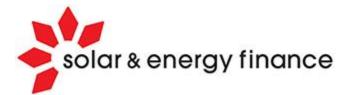
□ *Trusts* – if the borrower is a Trust, a copy of the signed Trust Deed including the Schedule

Please email all completed application forms to info@finance.energy

Finance is available to Commercial and Business customers for:

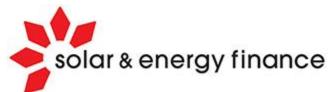
- PV solar systems and equipment
- Solar storage and batteries
- Hybrid and off-grid systems
- Lighting and LED
- Power factor correction and V.O.
- > Heating
- > Cooling
- Air conditioning
- Pumps and irrigation
- Vehicles
- Machinery and equipment

Note: Solar & Energy Finance commercial broker service fee of \$295 inc GST applies to all commercial applications under \$50k, this is not added to the loan, it will be invoiced directly to the borrower separately, after the installation and loan settlement have taken place



COMMERCIAL CREDIT APPLICATION									
Loan required including GST \$		Solar supp	olier						
-		Preferred	Preferred loan term {in years}						
Chattel Mortgage	□ Rental				□ 4	□ 5	□ 6	□ <b>7</b>	
Business name in full									
ABN Length of t			time in bi	usiness		years		months	
Business trading address						Time at addre	ess	years	
Solar installation site address						Owned		eased	
Business email						Business ph			
Description or Nature of your	business								
APPLICANT   DIRECTOR   PARTNER {1}			APPLICANT   DIRECTOR   PARTNER {2}						
□ Mr □ Mrs □ Ms □ Miss □ Dr □ Other			□ Mr		⊐Ms ⊡N	1iss □ Dr	🗆 Othe	r	
First name			First name						
Middle names			Middle names						
Surname			Surname						
Date of birth / /			Date of birth / /						
□ Married □ Defacto □ Single □ Widowed □ Other □			□ Married □ Defacto □ Single □ Widowed □ Other						
No. of dependent children			No. of dependent children						
Driving licence no			Driving licence no						
10-digit licence card no {NSW only}			10-digit licence card no {NSW only}						
Mobile number				Mobile number					
Home address				Home address					
Suburb Postcode			Suburb Postcode						
Freehold     Mortgaged	Renting  With far	nily	🗆 Freeh	nold 🗆 M	ortgaged	□ Renting □	🗆 With f	amily	
Time at address	years	months		address		years		months	
< 3 yrs prev address < 3 yrs prev address									
ASSET							MONTHLY PAYMENT		
Your residence	\$	Home loans		\$				\$	
Commercial property	\$		Commercial loans \$					\$	
Investment property	\$	Investment	loans					\$	
Total cash in bank	\$	Vehicle leas	es	\$				\$	
Vehicles & Machinery	\$	Other loans		\$				\$	
Business value/ Goodwill	\$	Personal loa	ins				\$		
Superannuation	\$	Credit cards	limit	\$	Owi	ng \$		\$	
Home contents/Other assets	\$	Overdraft lin	nit	\$	Owi	ng \$		\$	
Note: If the Applicants are not married or defacto, please complete a separate Assets & Liabilities page for each Applicant									

APPLICANT   DIRECTOR   PARTNER {1}	APPLICANT   DIRECTOR   PARTNER {2}
Signature	Signature
	5
Eull name	Full name
Full name	Full name
Date / /	Date / /



## **Privacy Consent Information**

Broker Name (we, us, our) Financial Destiny P/L T/A Solar & Energy Finance ACL 392748. Director – Todd O'Brien email todd@finance.energy Phone 1300619998 We need to collect personal information about you to provide you with our broking & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How information is collected from you - We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

How information is collected from other sources - Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

□ We collect information from third parties about a loan or lease in relation to which you seek our services;

We can't get hold of you and we rely on public information to update your contact details; or

□ We exchange information with your legal or financial advisers or other representatives.

When the law authorises or requires collection of information - Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

How your information may be used - We may use your information for purposes including:

□ Giving you credit assistance and / or identifying you;

□ Giving you information about loan products or related services;

□ Considering whether you are eligible for a loan/lease or any related service you requested or assisting you to prepare an application for a lease or a loan;

□ Administering services, we provide, for example, to answer requests or deal with complaints;

Administering payments, we receive, or any payments we make, relating to your loan or lease;

Telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;

□ Telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you;

□ Allowing us to run our business efficiently and perform general administrative tasks;

Preventing or investigating any fraud or crime or any suspected fraud or crime;

□ As required by law, regulation or codes binding us; and any purpose to which you have consented.

□ You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

What happens if you don't provide information? - If you don't provide your information to us, it may not be possible to:

□ Assist in finding a loan or lease relevant to your circumstances and/or verify your identity or protect against fraud; or

□ Let you know about products or services that might be suitable for your financial needs.

Sharing Your Information - We may use and share your information with other organisations for any purpose described above. These may include our commercial finance partners Macquarie Equipment Rentals, Macquarie Energy Leasing, SELFCO Leasing, Capital Finance, Pepper, Firstmac, International Acceptance Group, TPC Finance, Thorn Equipment Finance and others; Sharing with your representatives and referees - We may share your information with:

□ Your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and

□ Your referees, like your employer, to confirm details about you.

Sharing with third parties - We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

The mortgage aggregator through whom we may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel;

□ Financial services suppliers with whom we have arrangements, including our finance partners Macquarie Equipment Rentals, Macquarie Energy Leasing, SELFCO Leasing, Capital Finance, Pepper, Firstmac, International Acceptance Group, TPC Finance, Thorn Equipment Finance and others;

Lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;

Organisations, like fraud reporting agencies, that may identify, investigate or prevent fraud, suspected fraud, crimes, suspected crimes, other misconduct;

Government regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;

Guarantors and prospective guarantors of your loan or lease, or service providers, agents, contractors and advisers that assist us to conduct our business:

Any organisation that wishes to take an interest in our business or assets; and any third party to which you consent to us sharing your information.

Sharing outside of Australia

We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an Internet connection, it's not always practicable to know in which country your information may be held. Privacy Policy You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. [Also, you can read and obtain a copy of that policy at our website address set out above.] Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue. Information about other people If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that

other person know that.

□ We have collected their information to provide those services or for any other purpose set out in this privacy notice;

□ We may exchange this information with other organisations set out in this privacy notice;

□ We handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:

Access or request a copy of that privacy policy or this privacy notice; or access the information we hold about that other person, by using our contact details above; and we may not be able to provide those services to you unless we obtain their information

APPLICANT   DIRECTOR   PARTNER {1}	APPLICANT   DIRECTOR   PARTNER {2}
Signature:	Signature:
Name:	Name:
Date:	Date: