

Residential Solar Loan Application 2020 {Latitude}

For Homeowners, Non-Homeowners, &/or Applicants applying in one name only

APPLICATION FORM {3 PAGES}

This loan is funded by Latitude Financial. Every new loan application is individually credit scored and the interest rate is determined by the risk. Latitude unsecured personal loan rates start at 8.99%, with the average approval rate being 13.99%

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 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
- Driving Licence:** Clear copy of valid driving licence, front and back, for all applicants

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

Loan amount \$ _____ plus Set up costs \$ _____ {see Latitude repayment guide}	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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APPLICANT DETAILS

APPLICANT 1	APPLICANT 2
Australian citizen or permanent resident <input type="checkbox"/> Yes <input type="checkbox"/> No	Australian citizen or permanent resident <input type="checkbox"/> Yes <input type="checkbox"/> No
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	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} _____				
*If Renting, how much rent do you pay per week \$ _____				
Time at current address				
If less than 3 years, previous address				
APPLICANT 1			APPLICANT 2	
Email			Email	
Mobile			Mobile	
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	
NET wages \$ _____ <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month			NET wages \$ _____ <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month	
Rental property income \$ _____ <input type="checkbox"/> Per Week			Rental property income \$ _____ <input type="checkbox"/> Per Week	
Occupation			Occupation	
Employer			Employer	
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	
YOUR LOANS & LIVING EXPENSES				
Home loan owing \$ _____		Monthly payment \$ _____		Bank
Invest loan owing \$ _____		Monthly payment \$ _____		Bank
Car loan 1 owing \$ _____		Monthly payment \$ _____		Bank
Car loan 2 owing \$ _____		Monthly payment \$ _____		Bank
Personal loan owing \$ _____		Monthly payment \$ _____		Bank
Credit card 1 limit \$ _____	Owing \$ _____	Monthly payment \$ _____	Bank	
Credit card 2 limit \$ _____	Owing \$ _____	Monthly payment \$ _____	Bank	
IMPORTANT: MUST BE COMPLETED - Monthly household living expenses \$ _____ (excluding all loan payments) e.g. food, power, rates, gas, transport, education, medical, insurance, chemist, gifts, mobile, internet etc. As a guide, when assessing loan applications, the banks use monthly living expenses of \$2600 for a single person, \$3800 for a couple, plus \$600 per dependent child still at home				
YOUR ASSETS				
Value of your home \$ _____		Investment property value \$ _____		
Current cash in the bank \$ _____		Household contents & valuables \$ _____		
Superannuation balance \$ _____		Other assets e.g. boat, caravan \$ _____		
Car Assets	Make	Model	Year	Value
Car 1				\$
Car 2				\$
Car 3				\$
APPLICANT 1			APPLICANT 2	
Signature: _____		Signature: _____		
Date: _____		Date: _____		
Name: _____		Name: _____		

PRIVACY CONSENT FORM

1. Purpose of this document

By signing this document, you consent to us, and the banks & lenders we use, & 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.finance.energy. 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 Solar & Energy Finance ABN 20069247150 (Australian Credit License 392748) 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, and the banks & lenders we use, collect personal and credit information and what we use it for

We, or the banks & lenders we use 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;
- 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.finance.energy or by contacting us on 1300 619 998. 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. The banks and lenders we use 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 the banks use is Equifax: www.equifax.com.au.

Exchange information with credit providers. The banks & lenders we use 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, the banks & lenders we use 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, the banks & lenders we use 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, financial consultants, accountants, lawyers or advisers and persons who assist us to provide our products to you;
- 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, the banks & lenders we use 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:
Name:		Name:	