

## Residential 6.5% Green Solar Loan

**{Application Form 2020. Funded by RateSetter}**

<b>APPLICATION FORM {3 PAGES}</b>		
Loan Amount Required \$ _____	Loan term {years} <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7	
Solar company:	Contact name:	Phone:
<b>Important: Please email us Proof of Income and ID with all new loan applications</b>		
<input type="checkbox"/> <b>Driving Licence:</b> Please email a clear colour copy of the front and rear of the Applicants driving licence		
<input type="checkbox"/> <b>Income Proof:</b> {select from below whichever is applicable to your employment circumstances}		
<input type="checkbox"/> PAYG wage earners	- latest two consecutive pay slips for the applicant	
<input type="checkbox"/> Self-employed persons	- the latest personal ATO Notice of Assessment <u>plus</u> personal tax return	
<input type="checkbox"/> Rental property income	- latest property manager rental statement	
<input type="checkbox"/> Self-funded Retirees	- latest Superannuation fund statement, or letter, confirming payments	
<input type="checkbox"/> Aged Pensioners	- latest two page Centrelink Income Statement	
<b>Applicant please answer the following questions regards your current financial situation</b>		
Do you anticipate any <b>increase</b> to your living expenses or loan commitments in the next 12 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you anticipate any <b>decrease</b> in income in the next 12 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had any difficulty meeting your current financial commitments in the past 12 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Any bankruptcy, court orders, judgements, defaults, or credit file issues on your current credit file?		<input type="checkbox"/> Yes <input type="checkbox"/> No
If you answered <b>YES</b> to any of the above, please provide full details below		
<b>APPLICANT DETAILS</b>		
<b>Please note RateSetter only allow one applicant, so please choose the highest income earner in the household</b>		
Is the applicant an Australian citizen or permanent resident?		<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>APPLICANT</b> Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr		
First names		
Surname		
Date of birth		
Marital status		
Driver licence no	Expiry date	
Number of dependent children	Their 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 under 3 years, previous address		

Email address {compulsory}															
Mobile phone {compulsory}															
Home phone															
<b>YOUR EMPLOYMENT</b>															
Type: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self-employed <input type="checkbox"/> Aged Pensioner <input type="checkbox"/> Self-funded retiree															
Current NET wages after tax \$				<input type="checkbox"/> Per Week		<input type="checkbox"/> Per Fortnight		<input type="checkbox"/> Per Month							
Investment rental property income \$				<input type="checkbox"/> Per Week		<input type="checkbox"/> Per Fortnight		<input type="checkbox"/> Per Month							
Occupation															
Employer business name															
Work address															
Work phone															
Time at current employer															
If less than 3 years, previous employer															
Time at previous employer															
If your Partner earns an income, please enter it here		Current NET wages after tax \$		<input type="checkbox"/> Per Week		<input type="checkbox"/> Per Fortnight		<input type="checkbox"/> Per Month							
Your Partner's employment type		Type: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self-employed <input type="checkbox"/> Aged Pensioner <input type="checkbox"/> Self-funded													
Your partner's length of time in job															
<b>YOUR LOANS &amp; LIVING EXPENSES</b>															
Home loan owing \$		Monthly payment \$				Bank									
Invest loan owing \$		Monthly payment \$				Bank									
Car loan balance \$		Monthly payment \$				Bank									
Personal loan owing \$		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							
<b>IMPORTANT: MUST BE COMPLETED – Your share of monthly household living expenses \$ _____</b> (excluding all loan payments) e.g. food, power, transport, education, medical, insurance, chemist, rates, mobile, internet etc. As a guide, when assessing loan applications the banks use a minimum monthly living expenses of \$2600 for a single person, \$3800 for a couple, plus \$600 per dependent child at home															
<b>YOUR ASSETS</b>															
Value of your home \$				Investment property value \$											
Current cash in the bank \$				Household contents & valuables \$											
Superannuation balance \$				Boat, Caravan, and other assets \$											
Car 1 Make		Model		Year		Value		Car 2 Make		Model		Year		Value	
						\$								\$	
<b>Signature and Privacy Consent</b>															
<b>By signing below you acknowledge the information provided above is accurate, and you have received the Privacy Information on page 3 and consent to a credit check as part of the application assessment process</b>															
Applicant Signature:															
Date:															

## Privacy Consent and Information

RateSetter Australia RE Limited ABN 57 166 646 635, RateSetter Australia Pty Limited ABN 29 161 376 638, RateSetter Finance Pty Limited ABN 82 636 759 861 and Australian Executor Trustees Limited ABN 84 007 869 794 (as custodian of the RateSetter Lending Platform (Custodian) and Perpetual Corporate Trust Limited ABN 99 000 341 533 (as custodian of the RateSetter Lending Platform and RateSetter Wholesale Lending Platform (Custodian)), collect, use and handle your personal information in accordance with the Privacy Act 1988 (Cth) (Privacy Act), and specifically the Australian Privacy Principles. This Privacy Policy sets out our policy for the collection, use, disclosure and storage of your personal information and information relating to your business (where relevant), including credit-related information. Use of the terms 'you' or 'your' in this policy means both you as an individual, and where you interact with us as a representative of a business, your business. We may, from time to time, amend and update this policy. Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable. Personal information may include sensitive information, which includes, for example, information about an individual's health, religion, and any criminal convictions they may have. Credit-related information is a variety of personal information that includes information about your credit history or creditworthiness. It includes: information about your loan experience with us and other lenders; the kinds of credit products you have had or sought; how you have managed your obligations, including such things as your repayment history, arrears you have cleared; information contained in a credit report about you which is obtained by us from a credit reporting body (CRB); and information about your creditworthiness that has been derived by us from such a credit report about you. We collect information about you for a range of purposes, including because we are required to identify you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) or learn about and verify your financial situation in accordance with the National Consumer Credit Protection Act 2009 (Cth) or for the purposes of considering and assessing an application for credit, and subsequently managing any credit facility we may provide to you. Personal information collected by us is collected primarily for the purpose of considering an application for credit and managing any credit facility subsequently provided. RateSetter Australia Pty Limited may, on your behalf, collect information held about you for the purposes of helping you obtain a quote for credit from a credit provider (for example, when RateSetter Australia Pty Limited helps you obtain a quote for credit). If you apply for credit (such as, a personal loan, car loan or green loan), we may collect information about you from third parties (for example, any person who referred you to us, from your employer, service providers, agents, advisers or brokers). We may also collect credit-related information about you from other lenders and CRBs. We also collect information about your interactions with us (for example, transaction history). We may also use third parties to analyse traffic on our website, which may involve the use of cookies. If you are seeking a credit facility in connection with the Empowering Homes Program or the Home Battery Scheme, we may additionally collect information about you or your installed solar and/or battery system, including energy generation and consumption, from you, the supplier or manufacturer of the relevant product, or your installer. We collect this information for the purposes of providing you services and monitoring the performance of the Empowering Homes Program and the Home Battery Scheme. If you do not provide some or all of the information which we request, we may not be able to provide credit (or any other product or service) to you. The Privacy Act protects your sensitive information, such as health information which may be collected on hardship applications. If we need to obtain this information, we will ask for your consent. We use and exchange your information so that we can seek access to credit information held by a credit reporting body on your behalf, provide you with credit (and associated services) and to manage our relationship with you, including to: identify you and verify your identity; verify that your information is correct; assess, complete and process your application for credit; establish, provide and administer your credit facility; comply with legislative or regulatory requirements; corresponding with you and contractors in relation to your credit facility; undertake internal processes, including product development, risk management and pricing; carry out your instructions, or assist with your inquiries; collect overdue payments; do anything we are required or authorised by law to do; and to administer and monitor the NSW Empowering Homes Program and South Australian Home Battery Scheme (where relevant); and identify and (unless you tell us not to) tell you about our products and services, and those of third parties, that might interest you. Generally, we will not use or exchange your information for any purpose other than one that is set out in this Privacy Policy, or for a purpose which is disclosed to you and to which you have consented. We take all reasonable steps to ensure that the information we may collect, use, or disclose is accurate, complete, and up-to-date. You have rights to access your information and correct it if it is inaccurate, out-of-date, or incomplete. You may request access to the information we hold about you at any time by contacting us. We will respond to your request within a reasonable time. There is no fee for making a request, but we may charge you the reasonable costs of providing our response to a request for access to personal information. If we refuse to give you access to any of your personal information, we will provide you with reasons for the refusal and the relevant provisions of the Privacy Act on which we rely to refuse access. You may also ask us to correct any information we hold about you by contacting us. We encourage you to advise us as soon as there is a change to your contact details, such as your phone number or address. We will deal with your request to correct your information in a reasonable time. If we correct your information and it is information we have provided to others, we will notify them of the correction where we are required to do so by the Privacy Act. If your request to correct your information relates to information which has been provided to us by a CRB or another credit provider, we may need to consult with them about your request. We will correct information, where we decide to do so, within 30 days of your request, or longer if you agree. If we do not agree with the corrections you have requested, we are not obliged to amend your information accordingly, however, we will give you a written notice which sets out the reasons for our refusal. There are various ways you can contact us to alert us to changes to vital personal information (such as residential address, home phone, etc). Our contact details are shown below. Your pro-active approach ensures information we hold on you remains accurate and up-to-date. You can also request access to this information which we must grant except in limited circumstances. If you have any questions or concerns about this Privacy Policy, you may contact us by emailing us at [contact@ratesetter.com.au](mailto:contact@ratesetter.com.au) or calling us on 1300 768 710. Additionally, if you believe that in handling your personal information we have breached the Australian Privacy Principles, Part IIIA of the Privacy Act or the Credit Reporting Privacy Code and you would like to make a complaint, you may use these same contact details noted above to lodge a complaint. Once we receive your complaint, we will respond to you as soon as possible and will let you know if we need any further information from you. We will notify you of our decision within 30 days, however if we are unable to do so, we will let you know the reason for the delay and the expected time frame to resolve the complaint. If you are not satisfied with our response to your complaint, or the way in which we have handled your complaint, you may contact the Australian Financial Complaints Authority, our external dispute resolution scheme, or the Office of the Australian Information Commissioner. The contact details of these entities are as follows: **Australian Financial Complaints Authority** GPO Box 3 MELBOURNE VIC 3001. 1800 931 678 (free call) [www.afca.org.au](http://www.afca.org.au) **Office of the Australian Information Commissioner** GPO Box 5218 SYDNEY NSW 2001. Ph 1300 363 992 [www.oaic.gov.au](http://www.oaic.gov.au) Either of these entities may forward your complaint to another external dispute resolution body if they consider that the complaint would be better handled by that other body.