

Residential Solar Loan Application

No deposit No early payout fees!

To qualify for the Residential Solar Loan the applicant(s) must: □ Be a property owner □ Have a clear VEDA credit file □ Be a wage earner, or self-employed, or a self-funded retiree **Loan Application** Your chosen solar installer: Solar installer phone: The following THREE items must be submitted with all new applications thank you Bank statements: Last 30 days up to date bank statements for the applicant(s) everyday wages/ income account □ **Income Proof:** PAYG wage earners - the latest two consecutive pay slips Self-employed persons - the latest personal ATO Notice of Assessment Rental property income - latest property manager rental statement Self-funded retirees - super fund statements to confirm payments Council Rates: Latest rates notice (if rates notice is in joint names then this application must also be in joint names please) Applicant(s) please answer the following questions in regards to your current financial situation Do you anticipate any increase to your living expenses or loan commitments in the next 12 months? \Box Yes \Box No Do you anticipate any **decrease** in income(s) in the next 12 months? \Box Yes \Box 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 Service Fee of \$250 + GST applies to all applications, without exception. By lodging this application, the Applicant(s) are deemed to have read, acknowledge, accept, understand and comply with this policy.

M Loans from \$3,000 - \$70,000



Residential Solar Loan Application				
Loan required: \$+ \$	\$795 set up costs = \$	Preferred loan term in years: (6 &		
Applicant(s) Details				
Are applicant's Australian citizens/permanent residents? 🛛 Yes 🗆 No			inkrupt? 🛛 Yes 🗌 No	
APPLICANT 1 Title		APPLICANT 2 Title		
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				
□ Freehold □ Mortgaged □ Renting □ With relatives □ Other (please state)				
Time at current address				
If <3 years, previous address				
-		Home phone		
Mobile number		Mobile number		
		Email address		
Applicant 1 Employment/Income Occupation		Applicant 2 Employment/Income Occupation		
		·		
Type: Full time Part time Casual Self-employed		Type: Full time Part time Casual Self-employed		
Employer name		Employer name		
Employer address		Employer address		
Work phone		Work phone		
Time at current employer		Time at current employer		
<3 years, previous employer		<3 years, previous employer		
Time at previous employer		Time at previous employer		
Current NET monthly income \$		Current NET monthly income \$		
Rental property income per month \$ Rental property income per month \$				
	Liabilities & Li			
Your house value \$	Home loan owing \$	Monthly payment \$	Bank/Lender	
Invest prop value \$ Credit card 1 limit \$	Invest loan owing \$ Balance owing \$	Monthly payment \$ Monthly payment \$	Bank/Lender Bank/Lender	
Credit card 2 limit \$	Balance owing \$ Balance owing \$	Monthly payment \$	Bank/Lender	
Car loan owing \$	Monthly payment \$	Personal loan owing \$	Monthly payment \$	
Monthly household living expenses \$ (excluding all loan payments)				
e.g. food, power, transport, education, medical, insurance, chemist, gifts, mobile, internet etc. As a guide the Household Expenditure				
Measure states monthly living expenses on average are \$1350 for single person, \$2350 for a couple, plus \$375 per dependent child				
Your Assets				
			Household contents & valuables \$	
Superannuation balance \$		Vehicles and other assets \$		
Applicant 1		Applicant 2		
		Signature:		
Name:	Date / /	Name:	Date / /	



PRIVACY CONSENT FORM

1. Purpose of this document

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 <u>www.evergreenfinancecompany.com</u>. 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 Evergreen Finance Company Pty Ltd ABN 35 126 481 865 (Australian Credit License 392570) 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 ProtectionAct 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.evergreenfinancecompany.com or by contacting us on 1300 799 670. 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.

Signature:

Date:_____/___/____

Date:_____/___/____/

Signature: