

Residential 5-Year Solar Loan

(For PAYG wage earners, Self-employed, & self-funded retirees only)

Weekly repayment schedule July 2015

System Cost	Weekly repayment (Includes set up costs)
\$3,000	\$24
\$4,000	\$29
\$5,000	\$33
\$6,000	\$39
\$7,000	\$44
\$8,000	\$49
\$9,000	\$54
\$10,000	\$59
\$11,000	\$65
\$12,000	\$70
\$13,000	\$75
\$14,000	\$81
\$15,000	Please contact us

NOTES:

- 1 Loan term quoted 60 months (Remember: No fees ever to repay loan early!!)
- 2 The weekly repayments quoted include the \$795 set up costs added to loan
- 3 Subject to approval, all figures intended as a guide only, terms & conditions apply

Current rate table

Base System Cost	Rate
\$3,000 - \$4,999	11.89%
\$5,000 - \$7,999	9.99%
\$8,000 - \$14,999	9.79%
\$15,000 +	9.49%

Residential 5-Year Loan Application

(Suitable For PAYG wage earners, Self-Employed, or Self-Funded Retirees only)

- ✔ 100% no deposit finance
- ✔ 60 month loan term
- ✔ No security required (up to \$15k)
- ✔ No early repayment fees ever!

So that we can process your application promptly, please supply the following:

(tick to confirm)

- All sections of this application form fully completed and signed
- Your two latest consecutive pay slips, or, if self-employed your latest ATO Notice of Assessment to confirm your personal taxable income
- Your latest council rates notice
- Your latest home loan statement

Please answer the following in regards to your current financial circumstances:

1. Do you anticipate an *increase* (excluding this new loan) to your living expenses or liabilities over the next twelve months? Yes No
2. Do you anticipate a *decrease* to your income(s) in the next twelve months? Yes No
3. Have you had any difficulty meeting your existing financial commitments in the past twelve months? Yes No
4. Are you aware of any defaults, judgements, bankruptcies or other credit issues listed on your personal credit file? Yes No
5. We recommend you have Life Cover or Income Protection in place to protect your income, family and assets. If you would like a free quote tick here

If you answered "YES" to any of Questions 1-4 above please provide full details here

Important - Please tick to acknowledge you have read and accepted the following statement: I/We understand and accept that Solar & Energy Finance charge a service fee of \$550 Inc GST. This fee is added to My/Our loan amount applied for. By lodging this application we accept that this service fee will be payable by Me/Us in all instances except where the funder or bank declines the application.

Phone: 1300 619 998 Email: info@finance.energy

LOAN APPLICATION FORM - Solar & Energy Finance

Loan required Set up costs = Total loan Purpose Solar system Home Improvements Other

Loan term 60 months 48 months 36 months 24 months 12 months

Are the applicant's Australian citizens or permanent residents? Yes No

Are either of the applicants a current or discharged bankrupt? Yes No

Applicant 1

Title	Surname	First Names
Date of birth	Drivers licence number	Expiry date
Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Widow <input type="checkbox"/> Sep/Div	Number of dependents	
Email address	Mobile Ph	Home Ph

Applicant 2

Title	Surname	First Names
Date of birth	Drivers licence number	Expiry date
Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Widow <input type="checkbox"/> Sep/Div	Number of dependents	
Email address	Mobile Ph	Home Ph

RESIDENTIAL DETAILS

Applicant 1

Address	Suburb	Postcode
Time at Address Yrs Mths	Status <input type="checkbox"/> Own <input type="checkbox"/> Freehold <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> Other	
Previous if less than 3 yrs	House Value \$	Balance Owing \$
	Mthly Payment \$	Bank/Lender

TELL US ABOUT YOUR JOB

Applicant 1

Employer name	Employer address	Work phone	Work email
Occupation	How long working there Yrs Mths	Employment status <input type="checkbox"/> F/T <input type="checkbox"/> Part <input type="checkbox"/> Casual <input type="checkbox"/> Self-Emp	Monthly NET take home pay
Previous Occupation & Employer if less than 3 years			How long working there Yrs Mths

Applicant 2

Employer name	Employer address	Work phone	Work email
Occupation	How long working there Yrs Mths	Employment status <input type="checkbox"/> F/T <input type="checkbox"/> Part <input type="checkbox"/> Casual <input type="checkbox"/> Self-Emp	Monthly NET take home pay
Previous Occupation & Employer if less than 3 years			How long working there Yrs Mths

CAR DETAILS

Car Make & Model	Year	Registration number	Financed <input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly payments \$
Car Make & Model	Year	Registration number	Financed <input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly payments \$

YOUR CREDIT CARD / PERSONAL LOAN DETAILS

Credit Card 1 - Bank Name	Limit \$	Balance owing \$	Monthly payments \$
Credit Card 2 - Bank Name	Limit \$	Balance owing \$	Monthly payments \$
Personal Loan - Bank name	Limit \$	Balance owing \$	Monthly payments \$

Estimated monthly living expenses excluding loan payments \$

Estimated value of house contents & valuables \$

Current cash balance in bank account \$

I/We warrant that the information provided, including these financial details, is correct in all respects and I/We do not see any foreseeable changes in the information provided. I/We understand that credit will be available only on Evergreen Finance Company's approval of this application.

Signature Applicant 1

Signature Applicant 2

Date

Date

Repayments payable weekly, fortnightly or monthly and subject to credit approval for applicants who meet lending criteria. You should consider our disclosure documents, please note this application is taken without reference to your personal circumstances so you should consider whether this product fits your objectives, financial situation and needs. For further information potential applicants should contact Evergreen Finance on 1300799670. Evergreen Finance Company Pty Ltd ACL 392570

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 www.evergreenfinancecompany.com. 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 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.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:

Signature:

Date: ____/____/____

Date: ____/____/____



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