



Residential 7-Year Loan Application

(Suitable for Centrelink beneficiaries, PAYG, or Self-employed)

100% no deposit finance \$5,000 to \$45,000 No security required

Loan Purpose Solar system Debt consolidation Car Other _____

Rate Type: Variable - allows extra payments and redraw Fixed rate

Loan amount required \$ _____ plus \$700 set up costs = Total loan \$ _____

Are the applicants currently ANZ bank customers? Yes No

So we can process your application promptly, please send us the following information, where applicable: (tick box to confirm when completed)

- Complete and sign all sections of the application form in full, including this page
- Two latest consecutive pay slips, or, if Self-Employed your latest personal tax return plus ATO Notice of Assessment
- Latest two page Centrelink statement no less than 30 days old
- Latest home loan statement

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

1. Do you anticipate an increase to your living expenses or loan commitments and liabilities (other than this application) in the next 12 months? Yes No
2. Do you anticipate a decrease to your income(s) in the next 12 months? Yes No
3. Have you had any difficulty meeting any of your existing financial commitments in the past 12 months? Yes No
4. Have you had any defaults, judgements, court actions, bankruptcies or other credit problems that may be listed on your credit file? Yes No

If you answered "YES" to any of the above four questions please provide full details here:

5. It is strongly recommended that you have Life Cover and Income Protection in place to protect your family, assets, and incomes. For a free quote please tick here

Important - Please tick here to acknowledge you have read, understood and accept the following statement. Solar & Energy Finance is remunerated by charging a service fee of \$550 inc-GST to Me/Us. This fee is added to My/Our loan amount applied for. By lodging this loan application we accept that this service fee will be payable by Me/Us to Solar & Energy Finance in all instances except where My/Our application is declined by the bank or lender, in which case no fee applies.

Applicant 1 – Personal DetailsTitle: Mr Mrs Ms Miss Other _____Surname:
_____Given names:

Date of birth _____ Driver Licence Number: _____

Permanent Resident: Yes No Sex: Male Female Single Married De facto Widow Sep/Div

Number of dependents: _____ Ages: _____

Current home address:

Postcode: _____

Time at current address: _____ Years _____ Months

Status: Own Renting With Family

If under 3 years, please provide previous address details.

Previous address:

Postcode: _____

Time at previous address: _____ Years _____ Months

Email address:

Home phone number: _____

Work phone number: _____

Mobile number: _____

Applicant 2 – Personal DetailsTitle: Mr Mrs Ms Miss Other _____Surname:
_____Given names:

Date of birth _____ Driver Licence Number: _____

Permanent Resident: Yes No Sex: Male Female Single Married De facto Widow Sep/Div

Number of dependents: _____ Ages: _____

Current home address:

Postcode: _____

Time at current address: _____ Years _____ Months

Status: Own Renting With Family

If under 3 years, please provide previous address details.

Previous address:

Postcode: _____

Time at previous address: _____ Years _____ Months

Email address:

Home phone number: _____

Work phone number: _____

Mobile number: _____

LIVING EXPENSES

Total combined monthly living expenses e.g. food, rates, gas, transport, insurance, education etc (but excluding all loan repayments)

\$ _____ Month

If paying rent, how much \$ _____

Applicant 1 – Employment

Type: PAYG employee Self-employed Retired
 Status: Full time Part time Casual Benefits
 Occupation: _____
 Employer/Company name and address:

 Postcode: _____
 Time at current employment: ____ Years ____ Months
 If employed or in business for less than 3 years, please provide previous employment details.
 Previous occupation and industry (if different from current):

 Employment type: PAYG employee Self employed
 Previous employers name and address:

 Postcode: _____
 Time at previous employment: ____ Years ____ Months
 ANNUAL INCOME: GROSS NET
 Salary/Wages _____ _____
 Centrelink Benefits _____ _____
 Superannuation Income _____ _____
 Rental Property Income _____ _____

Applicant 2 – Employment

Type: PAYG employee Self-employed Retired
 Status: Full time Part time Casual Benefits
 Occupation: _____
 Employer/Company name and address:

 Postcode: _____
 Time at current employment: ____ Years ____ Months
 If employed or in business for less than 3 years, please provide previous employment details.
 Previous occupation and industry (if different from current):

 Employment type: PAYG employee Self employed
 Previous employers name and address:

 Postcode: _____
 Time at previous employment: ____ Years ____ Months
 ANNUAL INCOME: GROSS NET
 Salary/Wages _____ _____
 Centrelink Benefits _____ _____
 Superannuation Income _____ _____
 Rental Property Income _____ _____

ASSETS		LIABILITIES			
ASSET TYPE:	VALUE		LIMIT	MONTHLY PAYMENT	BALANCE OWING
Principal home	_____	Principal home	_____	_____	_____
Investment property	_____	Investment property	_____	_____	_____
Motor vehicles	_____	Vehicle finance	_____	_____	_____
Cash savings in bank	_____	Credit Card 1	_____	_____	_____
Superannuation balance	_____	Credit Card 2	_____	_____	_____
Shares / Investments	_____	Store Card	_____	_____	_____
Home Contents / Valuables	_____	Other Loans	_____	_____	_____
Other	_____				
Total Assets (A) _____		Total Liabilities (B) _____			
Total Assets less Total Liabilities (A - B) _____					

9. ACKNOWLEDGEMENT AND CREDIT INFORMATION AUTHORITY - APPLICANTS

In the following declaration ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

Privacy and Confidentiality

Collection of your information

ANZ is collecting your personal information to enable ANZ to assess your application and for the purposes described in the product terms and conditions. Without this information ANZ may not be able to consider or approve your application.

ANZ may also collect your personal information from a credit reporting body for the purposes of assessing your application.

Disclosure of your information

You agree that ANZ may disclose your personal information (which may include information about your credit history obtained from a credit reporting body) to:

- any person who introduces you to ANZ;
- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities;
- an organisation that assists ANZ to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- another credit provider to assess a credit application made by you (to ANZ or the other credit provider); or to investigate suspected fraud on your account (held with ANZ or the other credit provider);
- any related entity of ANZ; and
- your joint borrower(s) or account holder(s);

ANZ may disclose information to recipients (including service providers and related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at www.anz.com/privacy.

Credit Reporting

ANZ may also disclose your information, including information about your other credit liabilities, repayments and defaults, to credit reporting bodies. Information about credit reporting, including the name and contact details of these credit reporting bodies, when

Declarations

I/We agree to:

- receive the Letter of Offer for the ANZ Person Loan, ANZ Consumer Lending Terms & Conditions and Credit Guide electronically via my/our email address(es);
- the Broker (whose details appear on this application form) receiving a copy of the Letter of Offer for the ANZ Person Loan, ANZ Consumer Lending Terms & Conditions and Credit Guide.

Important Information for you:

- Email is transmitted via the Internet which is an unsecure environment. ANZ cannot ensure that an email is not interfered with during transmission. You should monitor your email regularly.
- As you have consented to receive your documents via email, a paper version of those documents will not be sent to you. You can withdraw this consent to receiving documents electronically at any time and obtain paper copies by contacting ANZ on 1800 801 485

10. APPLICANT DECLARATION & SIGNATURE

I/We have read and understood this Application, Acknowledgement and Credit Information Authority. I/We acknowledge that all information provided in this application is true and correct. I/We also declare that the details contained within the Personal Statement of Financial Position are true and correct. I/We agree to the matters specified in the Acknowledgement and Credit Information Authority.

Applicant 1

Applicant's Name

Applicant's signature

Date (DD/MM/YYYY)

Applicant 2 (if applicable)

Applicant's Name

Applicant's signature

Date (DD/MM/YYYY)

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