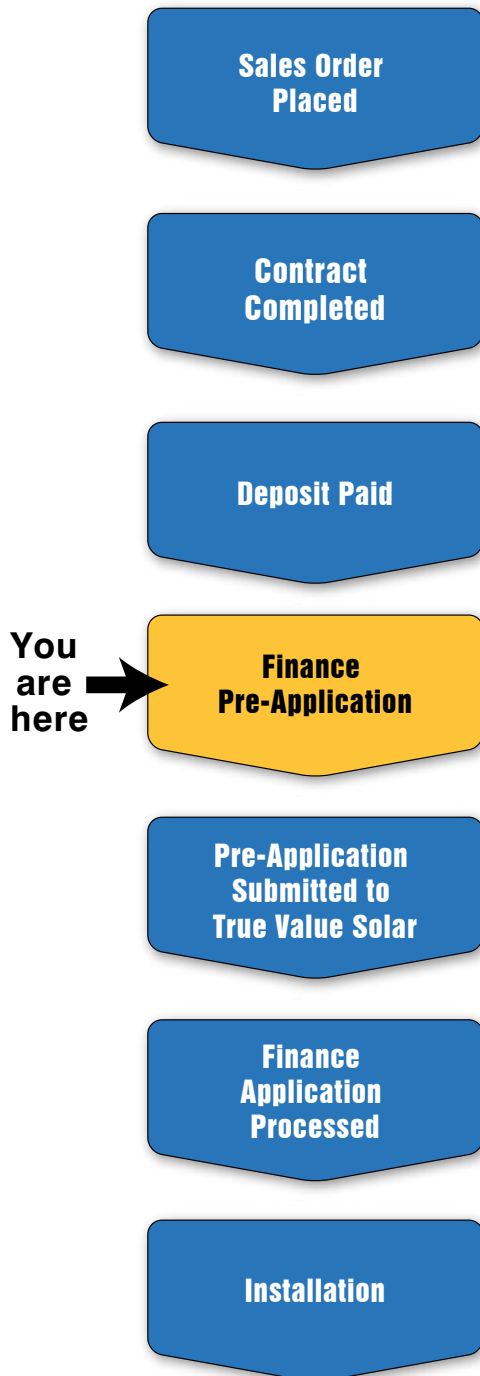


Solar financing **workflow**

Helping you make sense of your financing application



ONCE line of credit^{*} Terms & Conditions

- One-off Establishment (Set Up) Fee of \$70.00 is applied to the finance amount.
- For every month you have an outstanding balance a \$4.95 Account Keeping Fee will apply.
- After the Interest Free period has concluded an interest rate of 19.95% per annum will apply to any outstanding balances.
- To avoid an ongoing non-direct debit fee, True Value Solar strongly recommends that you set up your monthly repayments on a direct debit request. Otherwise, if you decide to make manual payments, via Australia Post / Cheque / Money Order / or BPay you will be charged \$1.95 per transaction.
- Additional payments may be made at any time and you are not penalised for doing so.

*Terms, conditions, fees, charges & lending criteria apply.
Finance provided by Once Credit Pty Ltd ACN 112319632
t/a MyBuy (ACL 386194)

Once®

MyBuy APPLICATION FORM

Application Source:

Complete Introducer Details				Complete Transaction Details				Application Type:		
Introducer Name			Introducer No.	Promotional Rate:%		Promotional Term: mths/days		☐ Call Centre (complete shaded fields only) ☐ Fax (complete whole form)		
Authorisation No.		Order / Invoice No.	Deposit Amount \$	Amount Financed \$	Interest Bearing Rate:%		Interest Free: mths/days			
					Deferred Payment: mths/days					
				Payment Plan: ☐ Yes ☐ No		Payment Plan Term: mths				

Applicant 1				Applicant 2			
Title	First Name	Middle Name	Surname	Title	First Name	Middle Name	Surname
Address				Address			
State Postcode				State Postcode			

Personal Details		Applicant 1		Applicant 2	
Date of Birth	/ /	Gender	M / F	/ /	Gender M / F
Marital Status	☐ Married ☐ Defacto ☐ Divorced ☐ Single ☐ Separated ☐ Widowed				
Number of Dependents	☐ None ☐ 1 ☐ 2 ☐ 3 ☐ Other (excl. Spouse)				
Phone Number	Mob:		Home ()		
Email Address					

Residential Details					
Time at current residence	Years Months	☐ Own ☐ Buying ☐ Renting ☐ Boarding ☐ Living with parents ☐ Supplied by employer			
	Landlord / First Mortgagor	Contact Number	Rent / Board / Mortgage \$	Frequency W / F / M	Property Value (if own / buying) \$
Previous Residential Address (if less than 2 years at current residence)	Address State Postcode Years Months				

Employment Details		Applicant 1		Applicant 2	
Employment Status (Please circle)	Full time / Part time / Casual / Self employed / Retired / Pensioner / Contract / Not employed		Full time / Part time / Casual / Self employed / Retired / Pensioner / Contract / Not employed		
Current Employer Name					
Contact Phone Number	Area Code ()		Area Code ()		
Current Occupation					
Time at current job	years months		years months		
Previous Employer (if time with current employer is under 2 years)					
Previous Occupation & Duration	years months		years months		
Accountant's Details (if Self Employed)					
Accountant's Contact Number	Area Code ()		Area Code ()		

Financial Details	
Take Home Pay (Net / After Tax)	\$ ☐ Weekly ☐ Fortnightly ☐ Monthly
Living Expenses (monthly)	\$
Property/Rental Income (monthly)	\$
Other Income - Type	☐ Pension ☐ Shares / Dividends ☐ Partners ☐ Other
Other Income - \$ (Monthly)	\$
Partner's Take Home Pay (Net / After Tax)	\$ ☐ Weekly ☐ Fortnightly ☐ Monthly

Loans (Type / Lender)	Balance \$	Monthly Payment \$	TOTAL OF CREDIT CARDS	Total Number of Cards	Total Credit Limit \$
Loans (Type / Lender)	Balance \$	Monthly Payment \$		NUMBER OF ALL OTHER LOANS	Number

References (friend or relative not living at same address)			
Name 1	Address		Relationship
Name 2	Address		Relationship

JOINT BORROWER NOMINATION FOR SERVICE OF STATEMENTS AND NOTICES (applicable only if a name is inserted in the nominee box below)

I/We nominate to receive notices and other documents under the National Credit Code on behalf of me/us. Each joint Borrower is entitled to receive a copy of any notice or other document under the Code. By signing this document I am/we are giving up the right to be provided with information direct from you. I/We understand that I/we, can advise you at any time in writing that I/we wish to cancel this nomination.

Applicant(s) Declaration	
By signing this document, I/we: (1) warrant the accuracy of the information about me/us; (2) nominate any joint applicant specified in the Joint Borrower Nomination immediately above to receive notices and other documents; (3) request that a card be issued (at Once's discretion) to use in conjunction with this facility; (4) agree to the collection, disclosure and use of my/our personal information as described in the Privacy Disclosure & Consent Statement over the page; (5) acknowledge that if I/we provide you with an appropriate address for electronic communications I/we have consented to you sending any document or notice to me/us electronically where you are allowed to by law and that: a) paper documents or notices may no longer be given; b) electronic communications should be regularly checked for documents or notices; and c) my/our consent to the giving of documents or notices by electronic communication may be withdrawn at any time.	
Do you wish to receive your monthly statement by email? If so, tick the box. You can withdraw your consent at any time.	
APPLICANT 1 SIGN APPLICANT 2 SIGN DATE ☐ Please send my statement by email.	

Verification of Applicant Identification and Privacy Consent Confirmation					
I certify that I have sighted original licences and or identification documents of the applicant(s) as detailed below; and the applicant(s) have given verbal consent to the Privacy Disclosure & Consent Statement.					
		CONSULTANT NAME		CONSULTANT SIGNATURE	
		DATE			
Applicant 1	Primary ID Type (eg. Drivers Licence, Passport)	ID Number	Expiry Date	Other ID Type	ID Number
Applicant 2	Primary ID Type (eg. Drivers Licence, Passport)	ID Number	Expiry Date	Other ID Type	ID Number

ONCE COPY

Privacy Disclosure & Consent Statement

This statement describes how we, Once Credit Pty Limited trading as MyBuy ABN 99 112 319 632 may collect, use, handle and disclose your personal information. It also describes the matters to which you give your consent in applying for a credit facility from Once.

Your personal information will be treated strictly in accordance with our Privacy Policy and the Privacy Act 1988. You can request access to the information we hold about you and obtain a copy of our Privacy Policy by contacting us on 1300 661 505 or by visiting our website on www.onceonline.com.au.

Collection and use of your personal information

The personal information we collect about you is collected primarily for the purpose of considering your application for credit and managing any credit facility we provide to you. In addition, we collect your personal information for some secondary purposes including:

- considering any variation you request;
- marketing products and services provided by us and our related entities;
- developing an understanding of the products and services you may be interested in receiving from us and our related entities; and
- compiling statistical data e.g. credit scoring information.

Even though your application is for consumer credit, we may collect information about you from a business which provides information about commercial credit worthiness for the purpose of assessing your application. We may collect information about you such as your credit worthiness and credit history from credit providers named in your application or in any consumer credit report about you. You also authorise your accountant to release and disclose your financial information to us or our agents and you authorise government authorities which hold your driver's licence and/or motor vehicle registration information to confirm your address details to us or our agents. We may not be able to process your application without the information requested.

Disclosure of your personal information

We may disclose personal information collected about you in the following circumstances:

- to your co-applicant, if any;
- to our contractors (such as a mail house or commercial agent) but only where the contractors are committed to meeting the same privacy obligations as those binding on us;
- to our related entities;
- to the suppliers who supply goods or services to you which we finance or any person involved in introducing you to us or in establishing your credit facility;
- to any insurer in respect of insurance we finance or under which we have an interest;
- in accordance with any consent given to us or where we are authorised or compelled by law.

We may give a credit reporting agency your personal information including:

- your full name, including any known aliases, your sex and your date of birth;

- your most recent three addresses;
- the name of your current or last known employer;
- your driver's licence number;
- details of cheques drawn by you which have been dishonoured more than once;
- the fact that you have applied for credit and the amount;
- the fact that we are a current credit provider to you;
- details of payments which are more than 60 days overdue and for which debt collection action has commenced;
- advice that payments are no longer overdue;
- the fact that the finance we provide to you has been paid or discharged; and
- that in certain circumstances, you have committed a serious credit infringement.

We may disclose information about you including your credit worthiness or credit history to other credit providers to assess an application by you for credit, to notify them of a default by you and to inform other credit providers who allege you are in default with them. We may disclose your information to any person reasonably necessary for the purposes of that person taking an assignment of any contract we have with you.

Information about other persons

If you provide information about any other person, such as a referee, you agree to tell them:

- that you are providing this information to us;
- of our contact details on this form;
- the reason you are providing their information;
- the fact that we collect, use and disclose personal information as described above.

Prior verbal applications

Where you have made an initial verbal application for credit (for example by telephone), by signing this document you acknowledge that you were informed of, and agreed to, the collection, use and disclosure of your personal information as set out above.

Electronic Communication

If you provide us with an appropriate address for electronic communications you have consented to us sending any document or notice to you electronically where we are allowed by law and that:

- paper documents or notices may no longer be given;
- electronic communications should be regularly checked for documents or notices; and
- your consent to the giving of documents or notices by electronic communication may be withdrawn at any time.

To protect your privacy, we recommend that any e-mail address you provide to us be your personal e-mail address rather than, for example, an e-mail address accessible by your work colleagues or family members.

Identity Verification Form

PERSONAL DETAILS

Title	Surname	Given Name(s)
Date of Birth	Phone Number	Mobile Number
/ /		

Complete your current residential address (This must be your physical address not a postal address).

Address		
Suburb	State	Postcode

DECLARATION

Your signature must be witnessed by the person certifying your identification documents.

I _____, acknowledge that the information on this form is true and correct.

The details on this form have been completed by me and witnessed by:

Full name of authorised witness		
Address of authorised witness		
Suburb	State	Postcode
Occupation/category of authorised witness	Contact Number of authorised witness	
Witness Signature	Applicant's Signature	Date
		/ /

Please return this form, the Application Form and a copy of your certified identification to True Value Solar.

Head Office: 8/170-180 Rooks Road, Vermont VIC 3133

Email: verification.dept@truevaluesolar.com.au

Phone: 1300 22 23 24

APPLICATION PROCESS - FAQs

1. What is a Once Line of Credit facility?

A Once Line of Credit facility is a revolving line of credit for personal use allowing for repeat purchases and access to cash withdrawals up to the approved credit limit. Eligible applicants will be issued a Once Visa Debit Card.

The Once Line of Credit facility is also known in the market as MyBuy.

2. What is the Once Visa Debit Card and where can I use it?

Approved and eligible applicants will be sent a complimentary Once Visa Debit card. Your Once Visa card provides easy access for purchases up to your credit limit and can be used wherever VISA is accepted worldwide. It also allows you to take advantage of regular promotions and interest free offers from participating Once retailers and merchants.

3. What documents do I need to complete to apply for a Once Line of Credit facility?

When applying for a Once Line of Credit, with the remote identification process, you must complete and supply the following:

- Original signed Identity Verification Form
- Copy of Identification verified and signed by authorised signatory

4. What identification is required?

Our preferred form of identification is a copy of your current driver's licence which confirms your current residential address; sighted and signed by an Authorised Signatory. If you do not have a current driver's licence you must provide another form of identification. Refer to the Acceptable Identification Requirements attached for further information relating to Authorised Signatories and Acceptable Identification.

5. How do I submit my application?

Once you have completed and signed the Identity Verification form you must send this document, together with copies of your verified identification, to True Value Solar. A consultant from True Value Solar will then contact you to complete the application over the phone.

6. How do I find out the outcome of my application?

The consultant at True Value Solar will notify you of the outcome of your application on the spot, over the phone. If the consultant is unable to provide an instant decision, they will contact you as soon as they are notified.

7. What happens next?

Once your application is approved, True Value Solar will send you auto populated documents to sign and a Conditions of Use booklet. Please ensure you read the Conditions of Use before signing the documents. Return your completed documents to True Value Solar.

Your completed documents are sent to Once Credit for settlement. Once your account is settled you will be sent a Welcome Pack which includes a summary of the contract. You will then receive the Once Visa Debit card by mail shortly after, followed by your Personal Identification Number (PIN).

8. How often will I get my statements?

Statements are mailed monthly. Please contact customer service if you prefer to receive yours by email.

9. Can I make extra repayments?

Yes, at your discretion. There are no penalties for additional repayments or early termination of your contract.

10. Are there any charges, monthly or annual fees?

There is a monthly Account Keeping Fee of \$4.95 but **no** additional charge for your Once Visa card. A one-off establishment fee of \$70 will be debited to your account upon settlement. The Annual Percentage Rate (APR) on any outstanding balance after the interest free period expires is 19.95%. The APR and establishment fee is noted on your Credit Offer. Other fees and charges may apply as disclosed in the Credit Offer.

Acceptable Identification Requirements

Please supply **one** of the following 'Primary Photo Identification Document(s)':

- ✓ Australian Passport (must be current or expired less than 2 years ago)
- ✓ Foreign Passport (current and with NAATI* translation if not in English) plus evidence of appropriate Residential Visa Status
- *National Accreditation Authority for Translators and Interpreters
- ✓ Current Photo Card/Proof of Age card (with current address)

OR

If the applicant does not have Primary Photo Identification, then please supply **one** of the following 'Primary Non-photo Identification Document(s)':

- ✓ Australian Birth Certificate
- ✓ Citizenship document (Visa, Citizenship Certificate)

Plus one of the following 'Secondary Identification Document(s)':

- ✓ Current Centrelink Pension Card
- ✓ Current Centrelink Income Statement (< 1 month old)
- ✓ Utility bills (< 3 months old)
- ✓ Rates Notice (< 3 months)
- ✓ Taxation Notice (< 12 months old)

NOTE:

The identification provided to Once Credit must confirm the applicant's signature and current address. If the applicant supplies a 'Primary Photo Identification Document' that does not confirm their current residential address (i.e. a Passport); then they must also provide a 'Secondary Identification Document' to confirm current residential address.

These identification documents requested by Once Credit must be CERTIFIED ie. Sighted and Signed by an Authorised Signatory.

Please see below for a list of acceptable Authorised Signatories:

Authorised Signatory's

Persons before whom a statutory declaration may be made:

PART 1 – Member of certain profession

- ✓ Chiropractor
- ✓ Dentist
- ✓ Legal practitioner
- ✓ Medical practitioner
- ✓ Nurse
- ✓ Patent attorney
- ✓ Pharmacist
- ✓ Physiotherapist
- ✓ Psychologist
- ✓ Veterinary surgeon

PART 2 – Other persons

- ✓ Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public Australian Consular Officer, or Australian Diplomatic Officer, (within the meaning of the Consular Fees Act 1955)
- ✓ Bailiff
- ✓ Bank officer with 2 or more continuous years of service
- ✓ Building society officer with 2 or more years of continuous service
- ✓ Chief executive officer of a Commonwealth court
- ✓ Civil marriage celebrant
- ✓ Clerk of a court
- ✓ Commissioner for Affidavits
- ✓ Commissioner for Declarations
- ✓ Credit union officer with 2 or more years of continuous service
- ✓ Fellow of the National Tax Accountants' Association
- ✓ Finance company officer with 2 or more years of continuous service
- ✓ Holder of a statutory office not specified in another item in this Part
- ✓ Judge of a court
- ✓ Justice of the Peace
- ✓ Magistrate
- ✓ Master of a court
- ✓ Member of the Association of Taxation and Management Accountants
- ✓ Member of the Australian Defence Force who is:
 - a. an officer; or
 - b. a non-commissioned officer or warrant officer within the meaning of the Defence Force Discipline Act 1982 with 2 or more years of continuous service
- ✓ Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- ✓ Member of the Institute of Corporate Managers, Secretaries and Administrators
- ✓ Member of the Institution of Engineers, Australia, other than at the grade of student
- ✓ Member of:
 - a. the Parliament of the Commonwealth;
 - b. the Parliament of a State;
 - c. a Territory legislature; or
 - d. a local government authority of a State or Territory
- ✓ Minister of religion registered under Division 1 of Part IV of the Marriage Act 1961
- ✓ Notary public
- ✓ Permanent employee of:
 - a. The Commonwealth or of a Commonwealth authority; or
 - b. State or Territory or of a State or Territory authority; or
 - c. a local government authority; with 2 or more years of continuous service who is not specified in another item in this Part
- ✓ Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- ✓ Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- ✓ Police officer
- ✓ Registrar, or Deputy Registrar, of a court
- ✓ Senior Executive Service officer of the Commonwealth, or of a State or Territory, or of a Commonwealth, State or Territory authority
- ✓ Sheriff
- ✓ Sheriff's officer
- ✓ Teacher employed on a full-time basis at a school or tertiary education institution