

**Plenti**

# Renewable energy finance

We're making clean energy technology  
affordable for Australian families

Rates starting from

**6.50%**

per annum

Comparison rate

**8.51%**

per annum\*



**7,000+**  
installations



**\$90M+** loans  
funded in our clean  
energy markets



**10 dedicated**  
team members



**Plenti**

# Renewable energy finance

## Low rates to reward your good credit

Plenti rewards your good credit history with low rates, helping you beat the cost of rising energy prices. With a renewable energy loan, you know exactly what you're getting: a competitive interest rate with a consistent monthly repayment schedule that makes budgeting a cinch.

## About Plenti

When it comes to money, every decision counts. From what you borrow, and when you pay it back. To where you invest it, and how you make it go further. That's why we're on a mission to help everyone to make the right choices – about the choices that count. We've built a new world of lending that seeks to make the experience faster and simpler for all.

What you do today can transform your tomorrow. Make it count.

\*Representative example: Based on \$30,000 loan with a 60 month term for a borrower with a excellent credit history at a comparison rate of 8.51% p.a. the estimated total amount payable including all applicable fees is \$36,938. Plenti green loan repayment terms range from a minimum of 3 years to a maximum of 7 years. Interest rates start from 6.50% p.a. (comparison rate 8.51% p.a. to 8.59% p.a. based on your term). Rates are subject to change depending on the rates offered by lenders in our Lending Markets. Rates stated as at 29 July 2020 and are subject to change. Plenti credit criteria and terms and conditions apply.

Proudly supported by the  
Clean Energy Finance Corporation (CEFC)



The CEFC is responsible for investing \$10 billion in clean energy projects on behalf of the Australian Government. They lower Australia's carbon emissions by investing in renewable energy, energy efficiency and low emissions technologies.

## Here's how we compare

Our personal loan option may be substantially cheaper than alternatives. Here's how we compare for a \$30,000 system:

|                         | Credit card**               | Mortgage <sup>†</sup>         | Plenti <sup>^</sup> |
|-------------------------|-----------------------------|-------------------------------|---------------------|
| Interest rate           | 19.94% p.a.<br>on purchases | 4.52% p.a.<br>Mortgage offset | 6.50% p.a.          |
| Total interest and fees | \$17,629                    | \$23,527                      | \$6,938             |
| Monthly repayments      | \$794                       | \$223                         | \$616               |
| Comparison rate         | 19.90% p.a.                 | 6.50% p.a.                    | 8.50% p.a.          |
| Total cost              | \$47,629                    | \$53,527                      | \$36,938            |

You can save

up to **\$16,589**

in repayments

\*\*Credit card rate stated is RBA F5 average 'standard' credit card interest rate as at June 2020 and excludes any annual or monthly fees. Calculations assume 60 equal monthly payments and no repayment amounts. <sup>†</sup>Mortgage rate stated is RBA F5 average 'standard' variable mortgage interest rate as at June 2020 and assumes an annual fee of \$395.00 p.a. Calculations assume 240 equal monthly payments and no repayment amounts. <sup>^</sup>Comparison rate based on rates available for a 5 year \$30,000 unsecured green loan for a borrower with a good credit history as at 22 July 2020. Comparison calculation assumes repayment of \$30,000 balance over 5 years. Calculations assume 60 equal monthly repayments and no prepayment amounts. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

# Finance in three easy steps

The process for getting finance is simple



## Improve your cash flow

Refer customers (to apply) using your unique link. They will be able to check their eligibility in 1 minute and if eligible, apply online instantly. Your customer will be prompted to verify their income and identity online.



## Focus on advice

If your customer is conditionally approved, the conditional approval is valid for up to 90 days. Your customer will need to arrange installation during this period and inform Plenti of the expected installation date.



## A trusted partner

Once the equipment is installed and we've received the final invoice, we aim to finalise the loan within 24 hours. The customer is notified to drawdown online at which point we will disburse the funds directly to the installer.

## About the loan

Enjoy a low rate green loan that is 100% made for you



### Low interest rates

We reward your good credit history with even better rates ensuring the loan you end up with has been tailored to you in every way.



### Borrow up to \$45,000

Flexible loan terms from 3 years to 7 years for loans between \$2,001 and \$45,000 to see you on your way to a cleaner, greener future.



### Fast online application

Our RateEstimate takes just one minute for you to complete and the entire application process takes less than 15 minutes.



### Early repayments available, no exit fees

No early repayment fees help you save more and pay off your loan faster. Because nobody has ever said 'yes please' to fees.

NEED A HAND

## We're here to help

Contact renewable support

P: 1300 502 028

E: [greenfinance@plenti.com.au](mailto:greenfinance@plenti.com.au)

All applications for credit are subject to lender credit approval. Plenti RE Limited ABN 57 166 646 635 holds Australian financial services licence number 449176 and Australian credit licence number 449176.



# What projects can you fund

Plenti's renewable energy loans can be used for a range of products. These include:



Solar panels



Home batteries



Solar hot water



Solar pool heating



Energy efficient lighting



Green car loans



Power factor correction



Energy efficient air conditioning



## Why customers love Plenti

Plenti makes borrowing more rewarding. With flexible renewable energy loans at competitive rates, your clients can get ahead in life and achieve more with their money. It's fairer finance that works for everyone.



**Exactly what I needed. I used Plenti to fund my solar installation and they provided the right loan features for this purpose.**

David



**Fast process and they communicated with our solar guys to make sure they got the panels on quickly.**

Anthony



**Their invaluable help and professional assistance have turned our long dream of having a solar system installed in our place. The terms are straight forward and easy to understated.**

Lito



**Amazing service. Quick, simple and trouble free. Plenti made our solar installation so simple. I would not hesitate in utilising them should they fit your needs.**

Kevin