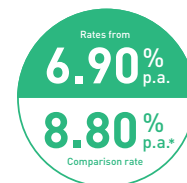


Green loans in 4 easy steps

1. Use the rate sheet below to estimate the monthly repayment
2. Refer your customer to apply for a RateSetter green loan using your unique link, or call us on **(02) 8488 6975**
3. Once your customer receives conditional approval, you may start installation
4. Confirm the invoice is payable after the installation is complete. Send a copy of the invoice to greenfinance@ratesetter.com.au



Loan term and monthly repayments

Loan amount	36 months	48 months	60 months	72 months	84 months
\$5,000	\$173	\$135	\$112	\$99	\$89
\$5,500	\$189	\$147	\$122	\$107	\$97
\$6,000	\$205	\$159	\$133	\$116	\$105
\$6,500	\$220	\$171	\$143	\$125	\$112
\$7,000	\$236	\$184	\$153	\$134	\$120
\$7,500	\$252	\$196	\$163	\$142	\$128
\$8,000	\$267	\$208	\$173	\$151	\$136
\$8,500	\$283	\$220	\$183	\$160	\$144
\$9,000	\$299	\$233	\$194	\$169	\$151
\$9,500	\$315	\$245	\$204	\$178	\$159
\$10,000	\$330	\$257	\$214	\$186	\$167
\$10,500	\$356	\$277	\$230	\$201	\$179
\$11,000	\$372	\$289	\$241	\$209	\$187
\$11,500	\$387	\$301	\$251	\$218	\$195
\$12,000	\$403	\$313	\$261	\$227	\$203
\$12,500	\$419	\$326	\$271	\$236	\$211
\$13,000	\$434	\$338	\$281	\$244	\$218
\$13,500	\$450	\$350	\$291	\$253	\$226
\$14,000	\$466	\$362	\$302	\$262	\$234
\$14,500	\$481	\$375	\$312	\$271	\$242
\$15,000	\$497	\$389	\$331	\$287	\$254
\$15,500	\$513	\$401	\$341	\$296	\$262
\$16,000	\$528	\$414	\$351	\$304	\$270
\$16,500	\$544	\$426	\$361	\$313	\$278
\$17,000	\$560	\$438	\$371	\$322	\$285
\$17,500	\$576	\$450	\$381	\$331	\$293
\$18,000	\$591	\$462	\$392	\$339	\$301
\$18,500	\$607	\$475	\$402	\$348	\$309
\$19,000	\$623	\$487	\$412	\$357	\$316
\$19,500	\$638	\$499	\$422	\$366	\$324
\$20,000	\$656	\$520	\$433	\$375	\$333
\$20,500	\$671	\$533	\$443	\$384	\$341
\$21,000	\$687	\$545	\$454	\$393	\$348
\$21,500	\$703	\$557	\$464	\$402	\$356
\$22,000	\$718	\$569	\$474	\$410	\$364
\$22,500	\$734	\$581	\$484	\$419	\$372
\$23,000	\$750	\$594	\$494	\$428	\$379
\$23,500	\$765	\$606	\$504	\$437	\$387
\$24,000	\$781	\$618	\$515	\$445	\$395
\$24,500	\$797	\$630	\$525	\$454	\$403
\$25,000	\$823	\$642	\$535	\$463	\$411
\$25,500	\$838	\$655	\$545	\$472	\$418
\$26,000	\$854	\$667	\$555	\$481	\$426
\$26,500	\$870	\$679	\$565	\$489	\$434
\$27,000	\$885	\$691	\$576	\$498	\$442
\$27,500	\$901	\$704	\$586	\$507	\$449
\$28,000	\$917	\$716	\$596	\$516	\$457
\$28,500	\$933	\$728	\$606	\$524	\$465
\$29,000	\$948	\$740	\$616	\$533	\$473
\$29,500	\$964	\$752	\$626	\$542	\$481
\$30,000	\$986	\$766	\$638	\$552	\$489

Indicative RateSetter unsecured loan repayments as at 18 April 2018

- Repayments are **indicative only** for a customer with a good credit standing and the customer's actual repayment will depend on their individual credit application following the RateEstimate
- Loan amount is the total finance amount, inclusive of fees and GST on the invoiced cost of goods
- Borrower comparison rates will be provided to customers in their individual RateEstimate
- Rates and therefore repayments are subject to change
- This document does not constitute an offer of credit
- Monthly repayments exclude brokerage that may be capitalised into a loan

*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 26 March 2018. 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, brokerage 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.

RateEstimate Green Loan overview

Loan amount	\$2,001 - \$45,000
Loan terms	3 – 7 years
Working status	Full time, Part time, Casual, Contracting/Self employed/Sole Trader, Self-funded retiree, Defence pensions (if meeting minimum income)
Time in current job	<ul style="list-style-type: none"> • 3 months full time • 6 months casual and part time (only homeowner) • 12 months trading ABN (Contracting/Self employed/Sole Trader)
Minimum income	\$25,000
Fees	<ul style="list-style-type: none"> • Risk Assurance Charge - variable according to client's credit characteristics, loan term and amount • Credit Assistance Fee - variable, according to loan amount and term • Monthly service fee – variable according to loan amount and term • Early repayment fee – none

All fees are capitalised into the loan and are part of the monthly repayment. No fees are required to be paid upfront

Application



1. Apply online

Refer your customers to apply using your unique link. Your customer 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.



2. Conditionally approved

(valid for 2 months)

Your customer will be conditionally approved. Your customer needs to arrange installation during this period and inform RateSetter of the expected installation date



3. Finalise

Once we have received the final invoice after installation 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

Your customer can complete the quick and simple online application in under 15 minutes.

Identity verification

Online identity verification allows for instant completion of this step. Customers will need to provide details of at least one of the following.

- Drivers licence
- Passport
- Medicare card

Income verification

The customer can upload their bank statements online, without needing to send through physical documents. If your customer is unable to complete online verification, is self-employed or a retiree, you will need to provide the following documents, to greenfinance@ratesetter.com.au.

PAYG:

- Minimum 30 days bank statements showing income credits from employer, or
- 2 recent payslips

Contracting/Self employed/Sole Trader:

- Minimum 30 days bank statements showing regular and consistent income credits, or
- Most recent Notice of Assessment, or
- Most recent Individual Tax Return

Self-funded retiree/Pension:

- Minimum 30 days bank statements showing income credits
- Super statement for minimum 60 days showing withdrawals
- 2 recent pension statement showing income

Approval

Approval time

Outcome will be received within 1 business day. The customer will receive a notification of the approval.

If you have used the **staff-directed** link for the application, you will receive a direct notification of the approval.

If the customer has completed the application themselves, the general company email will receive a notification of the approval.

Validation period

Approval is valid for up to 60 days

Installation

Once date of installation is known, please notify RateSetter of this date.