

Top Tips For Faster Applications



Who is applying?

Without exception, each and every person named on the electricity bill and rates notice will need to be included on the solar finance application. If approved, a separate email address and mobile number will need to be provided for each named applicant, and each will need to e-sign the finance contract.

If an applicant does not have their own email address, and is unable to set one up, they will need to sign printed documents and post these back to us. This may delay the settlement and installation process.

Proof of income and/or additional information may be required if:

62+

Applicant is over
62 years of age



Applicant's
electricity bill is
in arrears



Applicant is
unable to provide
most recent bill



Applicant has
recently moved
house



Applicant has
recently changed
their name



Serviceability

When assessing an applicant's credit worthiness, one aspect of the application that is considered is **serviceability**, (the ratio of Eligible Monthly Income Vs Monthly Expenses). We may ask for the following supporting documents to establish serviceability.

Source	Supporting Documents
PAYG/Salary/Wages	Payslip dated within 30 days of application
Self-Employment	Most recent Notice of Assessment (NOA) from the ATO
Superannuation	Superannuation Statement no older than 60 days
Dividends	Evidenced from the NOA
Rental Income	NOA or Rental Statements
Pensions – Age, Veterans, War Widows or Disability	Centrelink statement
Carers Pensions . i.e. Disability Carers Pension	Centrelink statement



Sending supporting documentation

The required supporting documents that are emailed to solar@classicfg.com.au need to be clear and legible. Sending multiple emails with various attachments may delay the application process.



Try using CamScanner - a great [free](#) app that combines multiple pictures into one PDF without reducing resolution. Simply download the app onto your phone or tablet and take photos of all required supporting documents through the app. The app will combine all of the photos into a single PDF, which you can email directly from the app to us.



Some of your customers will be declined – be prepared

Unfortunately, there will be instances when your customers will be declined for credit. In these instances, be prepared with your next approach/package.



3 Options For Signing Contracts

#1 EchoSign





Preferred Method

A link to the contract is sent via Echosign to the customer's email. The customer clicks the link and follows the prompts to request a password. The password is sent to their mobile.

The applicant again follows the prompts to enter the password and access, review and e-sign the contract through EchoSign. No need to print anything!

What is required:

- Separate email address for each applicant
- Separate mobile number for each applicant

-  Fast & secure
-  Easy process
-  No printing
-  Basic computer skills are required. May not be suitable for all applicants.

Important!



Only the applicants themselves must access and e-sign their contracts through their own email and mobile number. No-one else must ever do this on their behalf. It is illegal and makes the contract null and void.

#2 Email, Print & Post

Contract is emailed to you or directly to the applicant/s. The contract must be printed, signed by the applicant/s and posted back to us.

What is required:

- Email address for applicant

-  Suitable for applicants who prefer to sign physical contracts
-  Slower than EchoSign

Important!




Every page of the contract must be returned to us, not just the signing pages.

#3 Express Post

Contract is sent directly to the applicant via Express Post. Another Express Post bag is included for the applicant to return the signed contract to us once signed.

What is required:

- Postal address of the applicant

-  Suitable for applicants who prefer to sign physical contracts
-  No printing by applicant
-  Slower than EchoSign

Important!

Every page of the contract must be returned to us, not just the signing pages.

Here to help!

If you or your customers have any questions or need assistance, contact our friendly team on **1300 780 895**.

