



# Turning sunshine into savings

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Your Green Loan Guide



# The sun is shining on solar energy

It's never made more sense to go green and save on your energy bills. Solar Money can offer you a range of low-rate green loans with five star, light-speed service so you can get saving sooner. We can help with all sorts of green reasons, like:



Air conditioning



Insulation



External awnings



LED lighting



Solar water heaters



Batteries for solar systems



Solar panels



Energy efficient white goods & appliances



**It stands to reason if you're getting solar to save money, you should do the same with how you pay for it.**

★★★★★ [productreview.com.au](http://productreview.com.au)

## Why Solar Money?



### **No deposit:**

Nothing to pay up front



### **Quick and easy:**

Same-day decisions, we do all the legwork



### **Better products:**

Low rate options from 1 to 10 years and no early exit fees



### **Reliable Advice:**

Our Personal Lenders are solar money specialists



### **Flexibility:**

Pay extra and redraw as often as you like (free of charge)



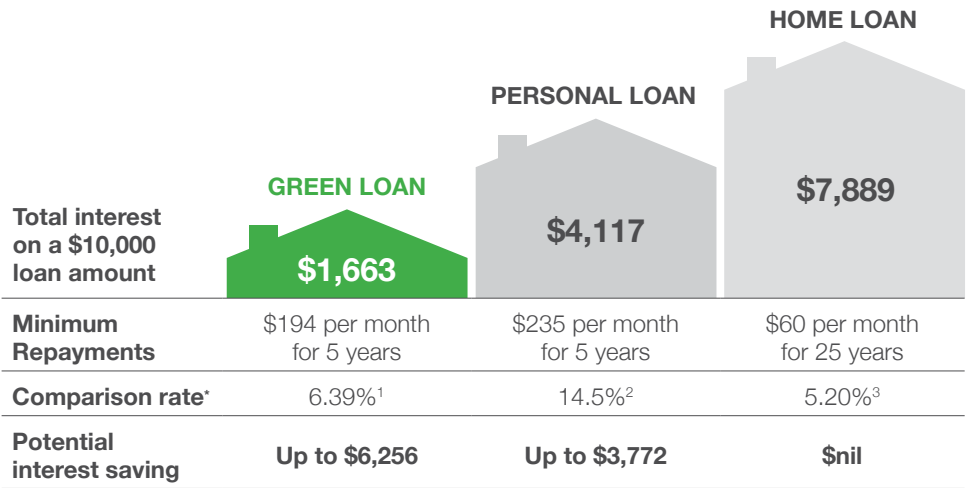
### **Fair:**

We don't charge our referrers a fee so you can expect a fair price

# Saving your pocket and the planet

In the last decade electricity prices have risen by as much as 136%<sup>^</sup> while the cost of solar has plummeted. A green loan can help you pay for your solar and start saving immediately.

How much can you save with a green loan from Solar Money?



<sup>^</sup>Source, Clean Energy Council. Consumer increase 2006 to 2016: QLD 136%; VIC 118%; NSW 109%; SA 87%; WA 85%; TAS 65%.  
\*Comparison rate is based on an unsecured loan amount of \$30,000 over a loan term of 5 years. WARNING: This comparison rate applies only to the examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, are not included in the comparison rate but may influence the cost of the loan. 1 Rate is subject to change without notice. 2 Rate used is RBA F5 average unsecured variable personal loan as at Sept 2017. 3 Rate used is RBA F5 average variable owner occupied home loan as at Sept 2017. Suitability, credit eligibility criteria, terms & conditions, fees & charges apply.

## 4 easy steps

1

Your needs

15 minute call to learn what's important to you

2

Apply

We take care of the all the paperwork

3

Approve

Same day decision in most cases

4

Install

Funds available for your solar system in 24-48 hours

# Nobody does solar finance quite like we do

As a full service brokerage with access to an extensive panel of over 40 lenders, we dare you to find someone with a better deal and a bigger smile than us.

## A word from our customers:

### **Superb, exceptional... and everything in between**

"My financial adviser didn't even know that this service existed. But thanks to SolarQuotes (another exceptional group of people) who recommended Parker Lane. I only needed to deal with Pamela from A to Z, and all my concerns were addressed promptly and professionally. I even received her reply on a Sunday! Amazing."

**Rohanim, Melbourne**

### **Very easy to deal with and very thorough**

"We had a green loan for solar done with Parker Lane through Solar Quotes. Very happy, everything was very easy and thorough. They need many details but this shows that they won't just finance anyone and trap them with silly interest rates. I would recommend them if you need a really good finance option for solar. No ridiculous penalties or sneaky fine print." **George, Adelaide**



Solar Hot Line: 1300 841 866

Email us: [solarmoney@parkerlane.com.au](mailto:solarmoney@parkerlane.com.au)

**[www.parkerlane.com.au](http://www.parkerlane.com.au)**

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# Welcome to Better

Now it's never made more sense to go green and save on your energy bills. In partnership with your solar provider, Solar Money by Parker Lane can offer you a range of low-rate green loans with award winning, light-speed service to delight over.

HOME LOANS



SOLAR LOANS



HOME IMPROVEMENT



DEBT CONSOLIDATION



PRODUCT  
REVIEW  
.COM.AU

2019 AWARDS / WINNER  
PERSONAL LOANS  
HOME LOANS

## Our Solar Loans

### Fixed rate Green Loan

3 to 7 years

Unsecured  
variable  
interest rate

From  
**7.10%**  
p.a.<sup>1</sup>

ASIC's  
Comparison  
Rate\*

**8.55%**  
p.a.<sup>2</sup>

A low rate solar loan with one of the fastest and easiest applications in Australia

- Application, risk fee and brokerage applies
- NO ongoing account keeping fees or charges
- Make extra repayments when you like (no redraw)
- NO early repayment penalties
- Peer-to-peer lender which rewards good credit borrowers with low rates.



Fantastic communication! I was never left in the dark during the entire process.

Benny, VIC

### Variable rate Green Loan

1 to 5 years

Unsecured  
variable  
interest rate

**6.12%**  
p.a.<sup>1</sup>

ASIC's  
Comparison  
Rate\*

**6.53%**  
p.a.<sup>2</sup>

A super flexible low rate unsecured Green Loan with the features you'd expect from a home loan.

- Low once off application fee
- NO ongoing account keeping fees or charges
- Make extra repayments and redraw when you like
- NO early repayment penalties
- Pay weekly, fortnightly or monthly
- From a values-based customer owned bank that cares for their members



Extremely well spoken, 100% Organised and Professional in conducting every step along the way.

Benny, VIC

### Fixed rate Green Loan

6 to 10 years

Unsecured  
variable  
interest rate

**8.10%**  
p.a.<sup>1</sup>

ASIC's  
Comparison  
Rate\*

**8.52%**  
p.a.<sup>2</sup>

Keep your repayments even lower with loans up to \$50K and terms up to 10 years available.

- Low once off application fee
- NO ongoing account keeping fees or charges
- Make extra repayments and redraw when you like
- NO early repayment penalties
- Pay weekly, fortnightly or monthly
- From a values-based customer owned bank that cares for their members



What a great company... friendly, very informative and so easy to deal with.. Highly recommended

Benny, VIC

## Parker Lane



Suitability, credit eligibility criteria, terms & conditions, fees & charges apply. <sup>1</sup> Rates are current as at 1 January 2019 and subject to change without notice. \*The comparison rate is based on an unsecured loan amount of \$30,000 over a loan term of 5 years. **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. <sup>2</sup> Rates based on excellent credit and may vary according to application and risk fee applied by the lender. <sup>3</sup> Application and ongoing fees may vary according to loan amount and loan term applied for. Loan brokerage fee may apply. Rate shown based on an 'excellent credit applicant'. Fees are set based on risk assessment and may vary according to factors such as credit history of applicant.



# Indicative repayment table

Amount	Term (months)									
	24		36		60		84		120	
	monthly	weekly	monthly	weekly	monthly	weekly	monthly	weekly	monthly	weekly
\$4,000	\$178	\$41	\$122	\$28	\$78	\$18	\$59	\$14	\$45	\$10
\$4,500	\$200	\$46	\$138	\$32	\$88	\$20	\$66	\$15	\$51	\$12
\$5,000	\$222	\$51	\$153	\$35	\$97	\$22	\$74	\$17	\$56	\$13
\$5,500	\$245	\$56	\$168	\$39	\$107	\$25	\$81	\$19	\$62	\$14
\$6,000	\$267	\$61	\$183	\$42	\$117	\$27	\$88	\$20	\$67	\$16
\$6,500	\$289	\$66	\$199	\$46	\$127	\$29	\$96	\$22	\$73	\$17
\$7,000	\$311	\$72	\$214	\$49	\$136	\$31	\$103	\$24	\$79	\$18
\$7,500	\$333	\$77	\$229	\$53	\$146	\$34	\$110	\$25	\$84	\$19
\$8,000	\$355	\$82	\$244	\$56	\$156	\$36	\$118	\$27	\$90	\$21
\$8,500	\$378	\$87	\$260	\$60	\$165	\$38	\$125	\$29	\$95	\$22
\$9,000	\$400	\$92	\$275	\$63	\$175	\$40	\$132	\$30	\$101	\$23
\$9,500	\$422	\$97	\$290	\$67	\$185	\$43	\$140	\$32	\$107	\$25
\$10,000	\$444	\$102	\$305	\$70	\$194	\$45	\$147	\$34	\$112	\$26
\$11,000	\$489	\$112	\$336	\$77	\$214	\$49	\$162	\$37	\$123	\$28
\$12,000	\$533	\$123	\$366	\$84	\$233	\$54	\$176	\$41	\$134	\$31
\$13,000	\$577	\$133	\$397	\$91	\$253	\$58	\$191	\$44	\$146	\$34
\$14,000	\$622	\$143	\$427	\$98	\$272	\$63	\$206	\$47	\$157	\$36
\$15,000	\$666	\$153	\$458	\$105	\$291	\$67	\$220	\$51	\$168	\$39
\$16,000	\$710	\$164	\$488	\$112	\$311	\$72	\$235	\$54	\$179	\$41
\$17,000	\$755	\$174	\$519	\$119	\$330	\$76	\$250	\$57	\$190	\$44
\$18,000	\$799	\$184	\$549	\$126	\$349	\$80	\$264	\$61	\$201	\$46
\$19,000	\$844	\$194	\$580	\$133	\$369	\$85	\$279	\$64	\$213	\$49
\$20,000	\$888	\$204	\$610	\$140	\$388	\$89	\$294	\$68	\$224	\$51
\$25,000	\$1,110	\$255	\$762	\$175	\$485	\$112	\$367	\$84	\$280	\$64
\$30,000	\$1,332	\$306	\$915	\$211	\$582	\$134	\$440	\$101	\$335	\$77
\$35,000	\$1,554	\$358	\$1,067	\$246	\$679	\$156	\$514	\$118	\$391	\$90
\$40,000	\$1,775	\$409	\$1,220	\$281	\$776	\$179	\$587	\$135	\$447	\$103
\$45,000	\$1,997	\$460	\$1,372	\$316	\$873	\$201	\$660	\$152	\$503	\$116
\$50,000	\$2,219	\$511	\$1,524	\$351	\$970	\$223	\$734	\$169	\$559	\$129

The loan repayments in this table are rounded up to the nearest dollar. Indicative repayments for 24, 36 & 60 month terms are based on 6.12%, (comparison rate 6.53%\*); and for 84 & 120 month terms repayments are based on 8.10%, (comparison rate 6.53%\*). Suitability, credit eligibility criteria, terms & conditions, fees & charges apply. Rates are current as at 31 September 2017 and subject to change without notice. \*The comparison rate is based on an unsecured loan amount of \$30,000 over a loan term of 5 years. **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.

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