

**0% GREEN PLAN
& LOAN
ELIGIBILITY
GUIDE FOR
BORROWERS**



We are about living and borrowing sustainability.

www.finkey.co

0% GREEN PLANS OR LOW-RATE FINANCE CAN HELP YOU SAVE MONEY SOONER.

IF YOU DO NOT HAVE THE CASH UPFRONT, LEAVE THAT WITH US AND YOUR TRADIE.

Renewable Energy Installations | Home Renovations or Projects | Home Repairs or Improvements

At **Finkey Capital**, we aim to help all Australians live and borrow sustainably. We achieve this by partnering with our vendor network who offer their customers (you) green and sustainable goods and services that increase home efficiencies and comfort, reduce carbon footprint, reduce dependence on utility and save on energy bills. Our commitment to sustainability is driven by a desire to create a better future for ourselves, our communities, and our planet. Small changes can significantly impact us, and we are dedicated to inspiring and empowering our customers to make a difference.

Together, we can build a brighter, more sustainable future for ourselves and successive generations.

Finkey has '0% Payment plans' and credit financing available for home renovations, improvements, repairs, or technology installations.

Most customers qualify for the products if the project incorporates sustainable materials, increases home efficiencies, improves sustainable living, and reduces reliance on the grid.

We work with you and your tradie to meet your goals and expectations.



0% GREEN PLAN OR LOAN WITH A TAILORED GREEN RATE.

- We are flexible
- You can pay the finance off at any time
- We do not charge early repayment fees

Questions?

Our customer service team is ready to help you, every step of the way.

Phone: 1300 346 539 (1300 FINKEY)
Email: info@finkey.co

*Subject to our online Green Loan rate assessment availability.

^ For 0% Payment Plans and customers that meet all of our eligibility criteria.

0% FINANCE UNSECURED [^]

CREDIT FROM

\$2,000 - \$35,000.

UNSECURED LOANS FROM

\$5,000 TO \$50,000.

**GET A PERSONALISED GREEN RATE
IN ABOUT 2 MINUTES***

YOU COULD BE APPROVED INSTANTLY



Finkey extends zero-interest finance and loans for the following types of home projects

Green Project

A green project is the installation of any one or more green technologies on your property or home. Solar, battery or off-grid 'Green Projects' qualify for our 0% Payment Plan installed by a Finkey network vendor. For all other projects that add on or incorporate solar or batteries installed by a Finkey Vendor, you can apply for a Green Loan. Upon application, you may be eligible for further discounts of up to 2%** on your personalised green rate. You can find more details on qualifying for the discount and the corresponding items required below.

Green Renovation

This is a home renovation or improvement that incorporates any one or more of the qualifying sustainable materials, processes, and green technologies. These improvements usually lead to an improvement in your home utility or energy efficiencies. For example, if you're renovating your kitchen and include an induction cooktop or add double glazed windows or your tradie uses FSC timber for the cabinets or walls, you meet our green eligibility criteria.

Green Repair & Maintenance

This is a major repair of your home under a budget of \$50,000 that incorporates any one or more of the qualifying sustainable materials, processes, and green technologies.

Appliances & Technology

Finkey will also finance the purchase of home appliances that improve home energy efficiency, including Smart Home Technology and other goods that will enhance a home's independence from the utility grids. Qualifying items must be purchased from participating merchants, tradespersons or businesses accredited with Finkey.

GREEN AND SUSTAINABLE FINANCE FOR YOUR SUSTAINABLE IDEAS.

- ✔ Don't have the money upfront? Leave it with us and the tradie.
- ✔ Agile application process, about 5 minutes* with an instant approval for 0% plans.
- ✔ Seamless experience for you and your tradie.
- ✔ For Green loans: Assess your eligibility and get your obligation-free personal green rate.
- ✔ Complete your loan application in about 10 minutes and receive approval in as little as 2 hours.
- ✔ We do not require you to upload endless amounts of paperwork if we can verify the information you have input.
- ✔ Your tradie can commence work or deliver the goods and services as soon as the finance is approved and the agreement is signed by you.
- ✔ We take the hassle of payment away from you and pay your tradesperson on your behalf.

TO SAVE TIME BEFORE APPLYING PLEASE CHECK IF YOU'RE ELIGIBLE ON THE FOLLOWING PAGES.

You will need to meet our lending and credit criteria which includes the green loan eligibility criteria.

**Unless borrowers opt-in to the interest rate discounts.

*When completed in the presence of your tradie (vendor)

Tradespersons

We pay on your behalf, so you don't have to worry about payment when the time comes. To qualify for finance you will be matched with an installer from our competitive network of vendors. Your tradie/builder/ installer must be a registered as an authorised organisation with us please direct your tradie to our website to apply, they can be approved within 24 hours.

Zero Interest (0%) Green Plan

Finance Amount
\$2,000 - \$35,000

Income and verification requirements same as the Green Loan.

Payment Terms

6 months - 60 months

Fees

\$2.50 per week (account fee)
\$89 establishment fee

Qualifying Projects:

Solar, Battery and off-grid goods and services

Green Loan

For any other home renovation project or goods and services that are not eligible to be financed interest-free.

<p>Green Loan amounts From \$5,000 to \$50,000 (unsecured). You must receive a fixed-fee or a maximum scope or quote from your tradesperson or installer.</p>	<p>Flexible terms 12 months – 5 years Fortnightly direct debits.</p>	<p>Green Loan Rates</p> <ul style="list-style-type: none"> - 3-months interest free for eligible customers. - Fixed interest rates from 6.49%. - *Fixed interest rates are subject to change, please visit finkey.co for the most current minimum rate and corresponding comparison rate.
<p>Minimum income You have a regular or periodic source of income that you can demonstrate starting from \$20,000 pa.</p>	<p>Who we lend to</p> <ul style="list-style-type: none"> - Your tradie must already be registered with us or in the process. - Single or joint applications. - One of the applicants must be listed on the land title. - Must be an Australian citizen or permanent resident and least 18 years old and no more than 70 years old. - Goods and Services purchased with the finance or plan must be installed or affixed on the applicant's property. 	<p>How we verify income You provide bank details or three recent payslips.</p>
<p>Standard Fees A maximum once-off application fee of \$299. NO ongoing monthly or account keeping fees.</p>	<p>Verification Customers are required to provide details from one of their ID documents:</p> <ul style="list-style-type: none"> - License and Card Numbers - Passport Numbers 	<p>Self-employed small business income or retiree verification You provide bank details or three recent payslips or Notice of Assessment/ Individual Tax Return or superannuation statements with the balance.</p>

For all income verification, if you choose to provide online banking information, we extract up to six months of transactional data from bank statements. We do not require you to upload any other income verification if successful.

Finkey Network Vendors must identify customers routinely as per their business requirements. They must also identify you before a finance referral to Finkey. Network Vendors must not obtain or save customer identification documents, banking information or other highly sensitive personal information for a finance referral to Finkey.

This information must be provided by you and only you when you complete an application with Finkey. Please carefully read Finkey Capital's Terms of Use and Conditions.

GREEN FINANCE ELIGIBILITY

Finkey's Green Plans and Loans can help you finance a range of projects and materials.

If one or more of the following goods, materials or services apply to your sustainable or green ideas, you are eligible to apply with us. You will need to engage a Vendor authorised by us to help refer you to the application for a 0% Payment Plan or Green Loan, subject to you meeting the lending criteria above.

WE WILL COVER THE ENTIRE COST OF THE PROJECT OR RENOVATION

 <p>Off -grid Solar, wind and Battery installations</p>	 <p>Solar Panels and or grid-connect inverters</p>	 <p>Batteries New/ additions or replacements</p>	 <p>Small-scale Wind turbines</p>
 <p>Smart Home systems and devices</p>	 <p>All Solar heating and cooling Including solar hot water</p>	 <p>Electric Vehicle (EV) charging</p>	 <p>Electric vehicles New and used (coming soon)</p>
 <p>Heat pumps and energy efficient air conditioning</p>	 <p>Hot Water Heat Pumps</p>	 <p>Doors and skylights NatHERS approved, Certified AFRC, ENERGY STAR</p>	 <p>Blinds and Shutters</p>
 <p>Insulation R Certified 5.0 +</p>	 <p>Double or triple glazed windows</p>	 <p>Low flow plumbing improvements</p>	 <p>Roofing ('Green Roofing' - efficiency improvements)</p>
 <p>Power Factor Correction</p>	 <p>FSC FSC Timber</p>	 <p>Energy efficient lighting and cooking Induction cooktops and other electrical upgrades (including 5+ Energy Star whitegoods)</p>	 <p>Grey and rainwater tanks and systems</p>



0% Finance Available*
for any category with a green leaf icon

Don't have a tradie? Not a problem, you can bring your own* and assess your eligibility to apply.

Your tradie must join* our Vendor Network and be successfully onboarded before you can apply for finance.

FURTHER GREEN RATE DISCOUNT ELIGIBILITY

For Green Loans our products are unsecured, however if you choose to secure the loan you could receive an interest rate discount of up to 2% off your quoted personalised green rate, you authorise **Finkey** to register a security interest for item(s) installed under the Green Project Loan.

The item(s) will be registered with the Australian Government's Personal Property Securities Register (PPSR) and stored on our proprietary platform on the blockchain.

The registration of security(s) is made after the Settlement Date or upon the completion of the project or job and applies to only the below items:

SOLAR PANEL PV SYSTEMS

BATTERIES AND BATTERY
STORAGE SYSTEMS

INVERTERS

SOLAR HEATING AND
COOLING IMPROVEMENTS

OTHER OFF-GRID SYSTEMS

WIND GENERATORS

SOLAR SYSTEM AND
BATTERY SYSTEMS

DOUBLE GLAZING
WINDOWS AND DOORS

HOT WATER HEAT
PUMPS (HWHP)

EV CHARGING
INFRASTRUCTURE

Your tradesperson or installer must be an authorised organisation with Finkey to receive payment or facilitate a green project for you.

All customers must apply with Finkey directly and are subject to our eligibility and credit approval process.



Questions?
We are
ready to help.

Contact our customer service line
at 1300 346 539 or
info@finkey.co





Applications for credit are subject to lender credit approval.

Finkey Capital Pty Ltd ABN: 37 662 168 916

is an authorised holder of Australian

Credit Licence no.550288

1300 346 539 (1300 FINKEY)

www.finkey.co

info@finkey.co

**Terms, conditions and eligibility criteria apply,
please visit Finkey's website finkey.co to review
our full set of documents.**

