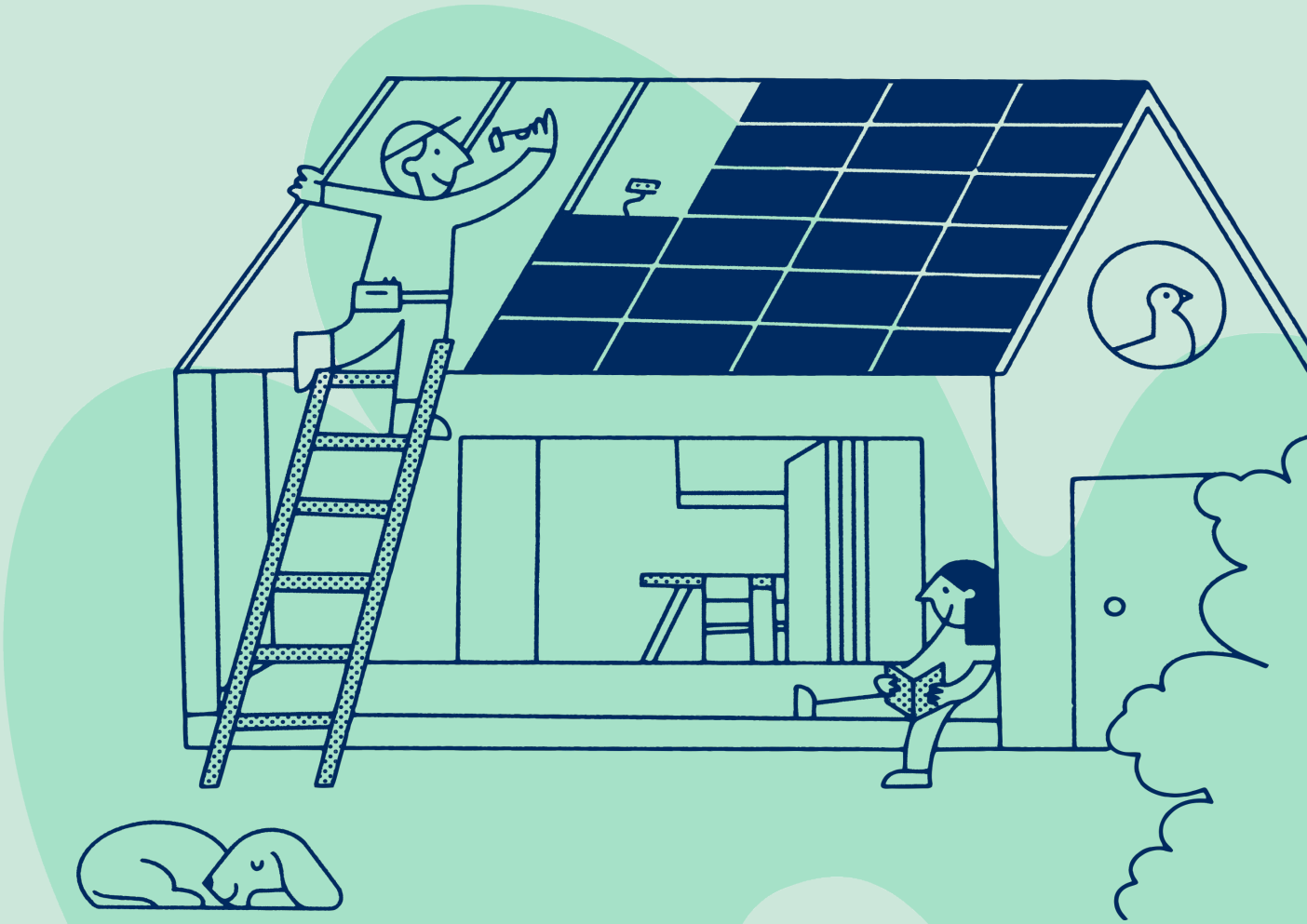
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Home Energy Saver Loans by Plenti **application checklist**



Document checklist

We've created this guide to help streamline your Home Energy Saver loan application.

Documents in the correct format are verified faster. Use the checklist and examples on the following pages to help you prepare your application.

Documents

1. Proof of home ownership (ONLY if requested)

- [ ] **Council rates notice**
  must be issued within the last 6 months

***Tip**: The name and address on this notice must match the loan application exactly.*

2. Identification (ID)

*Provide **ONE** valid, unexpired Australian ID from the options below:*

- [ ] **Driver Licence**
  both front and back sides
- [ ] **Passport**
  information page with your photo
- [ ] **Medicare Card**
  front side

***Important**:*

- ***Physical cards only**: Digital licences are not accepted. Please upload a clear, high-resolution photo or scan of your physical card.*
- ***Exclusions**: Boat licences, Proof of Age/ Senior/ Health Care/ Concession and Photo Cards are not accepted.*
- ***Exact name match**: The name on your application must match your ID exactly. Use your full legal name, not a nickname (e.g., "John Smith", not "Johnny Smith"). This helps us verify your identity faster.*

3. Income verification*

Please select your applicable income source(s) below and ensure all corresponding documents are checked off:

☐ **Full-Time / Part-Time / Casual Employees (PAYG)**

1. Provide the following proof of income documents.

- ☐ ***2 most recent payslips*** *(must be consecutive with no gaps, and cover a minimum total period of 2 consecutive weeks)* ***OR***
- ☐ ***Recent 90 days of bank statements*** *(including day of submission)*

*2. Provide your tax document (**REQUIRED**).*

- ☐ ***Individual Tax Return (ITR)***

☐ **Self-employed**

*Provide **BOTH** of the following:*

- ☐ ***Notice of Assessment (NOA)*** *2025 or 2026 from the ATO*
- ☐ ***Individual Tax Return (ITR)*** *2025 or 2026 from the ATO*

☐ **Pensioners (Aged, Service & Disability)**

*Provide **ONE** of the following:*

- ☐ ***Centrelink*** *statement* ***OR***
- ☐ ***Superannuation*** *statement*

☐ **Retirees**

1. If you receieve superannuation income:

- ☐ ***Superannuation*** *statement* ***OR***
- ☐ ***Bank statements*** *covering the last 90 days that show your super income payments (Applies to self-managed super fund (SMSF))*

2. If you receieve rental income:

- ☐ ***Rental income*** *statement for each rental property you own* ***OR***
- ☐ ***Bank statements*** *covering the last 90 days that show your rent payments[#] (Applies to privately managed rentals)*

  [#]The payment should be made regularly, come from the same person, and ideally be labelled as "rent"

***Tip**: Upload both documents if you have both super and rental income.*

☐ **Additional income (including benefits)**

Please upload your most recent statement or supporting document for each additional income source listed in your application.

Examples include:

- Superannuation or pension statements
- Centrelink statements
- Dividend statements

***Please note**: Upload one document per income source. Do not upload the same statement more than once.*

* Combined taxable household income limit: $150,000 or less per year.

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Format checklist

To ensure a smooth and efficient application process, please ensure that your documents are uploaded in the correct format. Refer to the checklist below to confirm they meet our requirements.

Income verification format

- [ ] **Use Bankstatements.com.au**
  This is the most secure and efficient way to provide your bank statements

Or: Upload PDF statements that meet the following requirements:

- [ ] **Recent statements**
  Must show a full 90-day transaction history, with an issue date within the last 30 days
- [ ] **PDF format only**
  All bank statements and tax returns must be uploaded as single, multi-page PDFs
- [ ] **Legal name match**
  The applicant's name must match the name on the bank statements
- [ ] **Personal accounts only**
  All bank statements submitted must be for personal accounts, not business accounts
- [ ] **No screenshots**
  Mobile app screenshots or partial transaction listings are strictly rejected

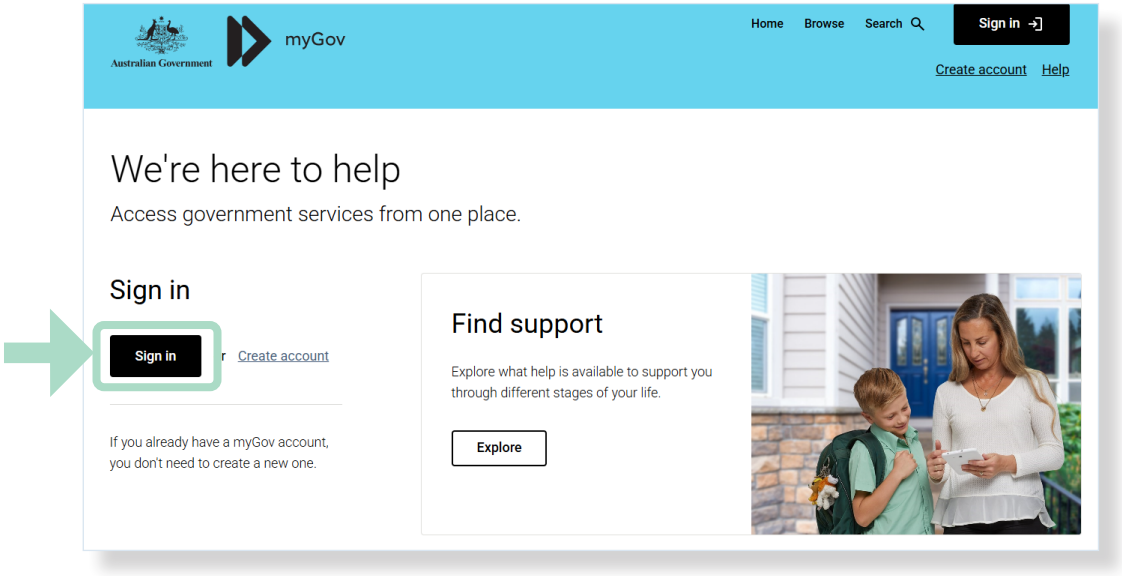
Important:

Taxable income only: We can only accept taxable income that is deposited in AUD to a local account; salary income credits from overseas employers or accounts, or in other currencies, cannot be accepted.

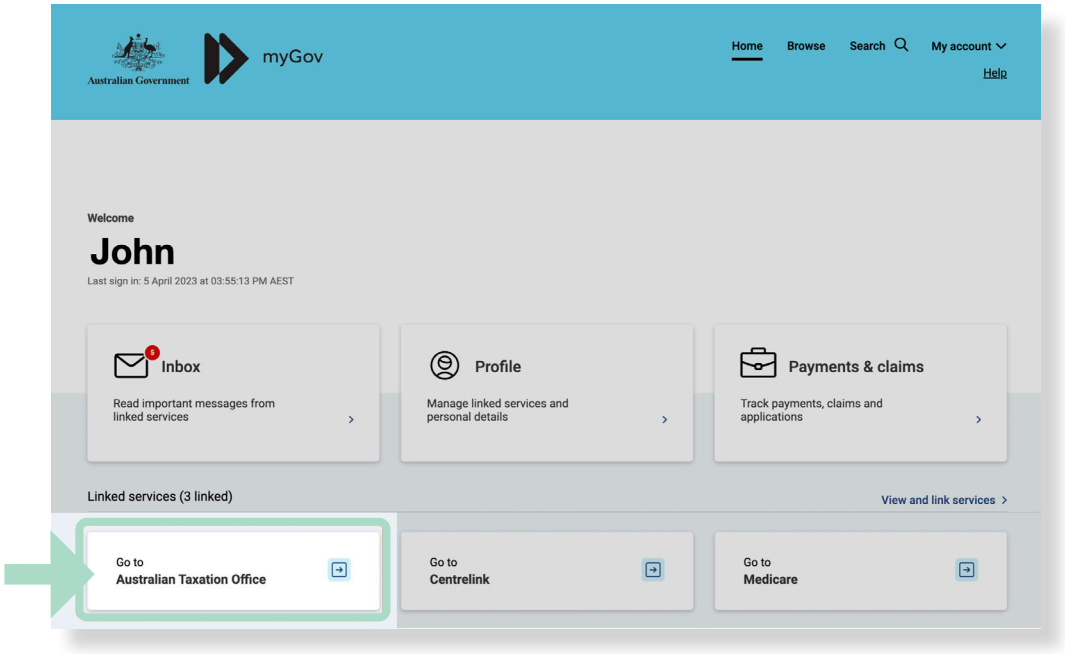
Guides

1. How to Download Your ITR and NOA?

1 Go to the official **myGov website** (https://my.gov.au/) on your computer browser and **sign in**.



2 Click on the **Australian Taxation Office (ATO)** linked service tile on your home dashboard.

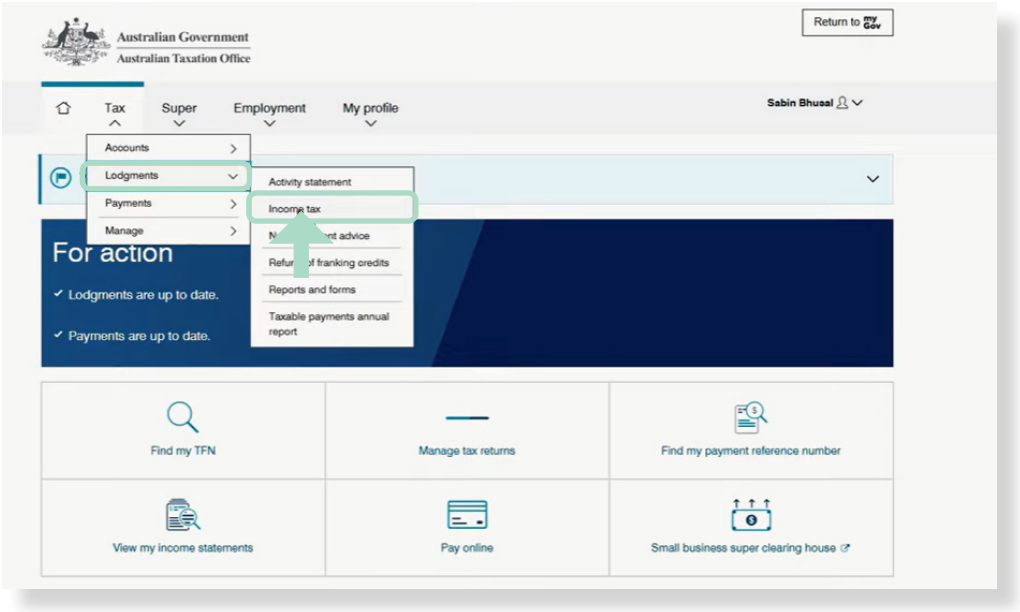


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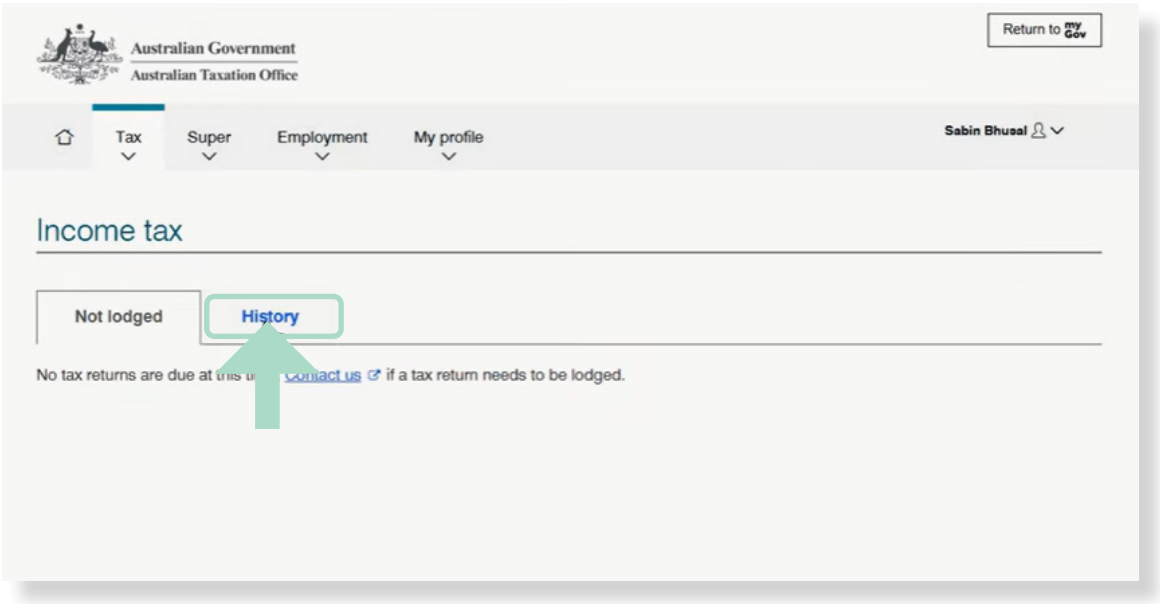
Guides

1. How to Download Your ITR and NOA?

3 From the top horizontal navigation menu, click **Tax** > **Lodgements** > **Income Tax**.



4 Click the **History** tab at the top of the records page.



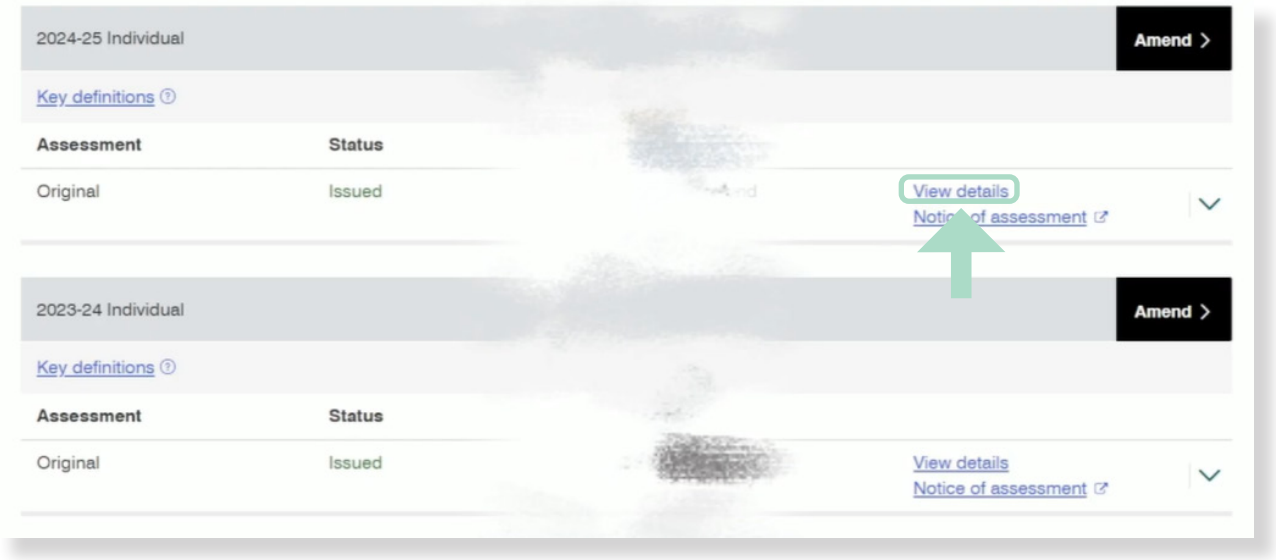
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Guides

1. How to Download Your ITR and NOA?

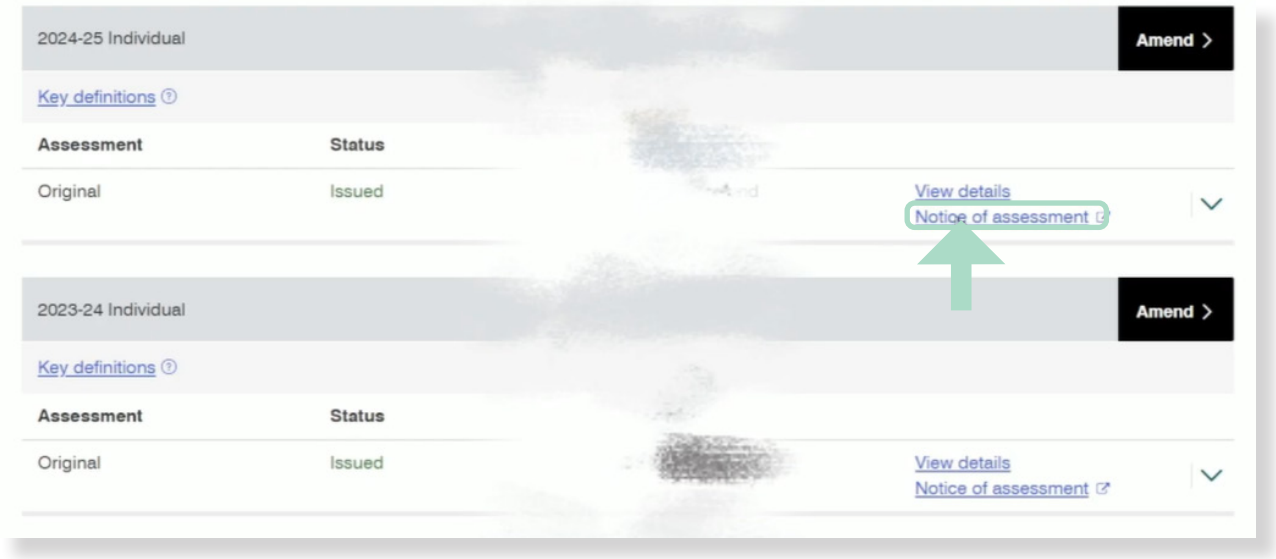
5a Downalod Individual Tax Return

Locate the required financial year and click the **View details** link. Scroll to the bottom and click Print-friendly version (or use your browser's Print function to Save as PDF). A customer copy will appear for saving.



5b Downalod Notice of Assessment

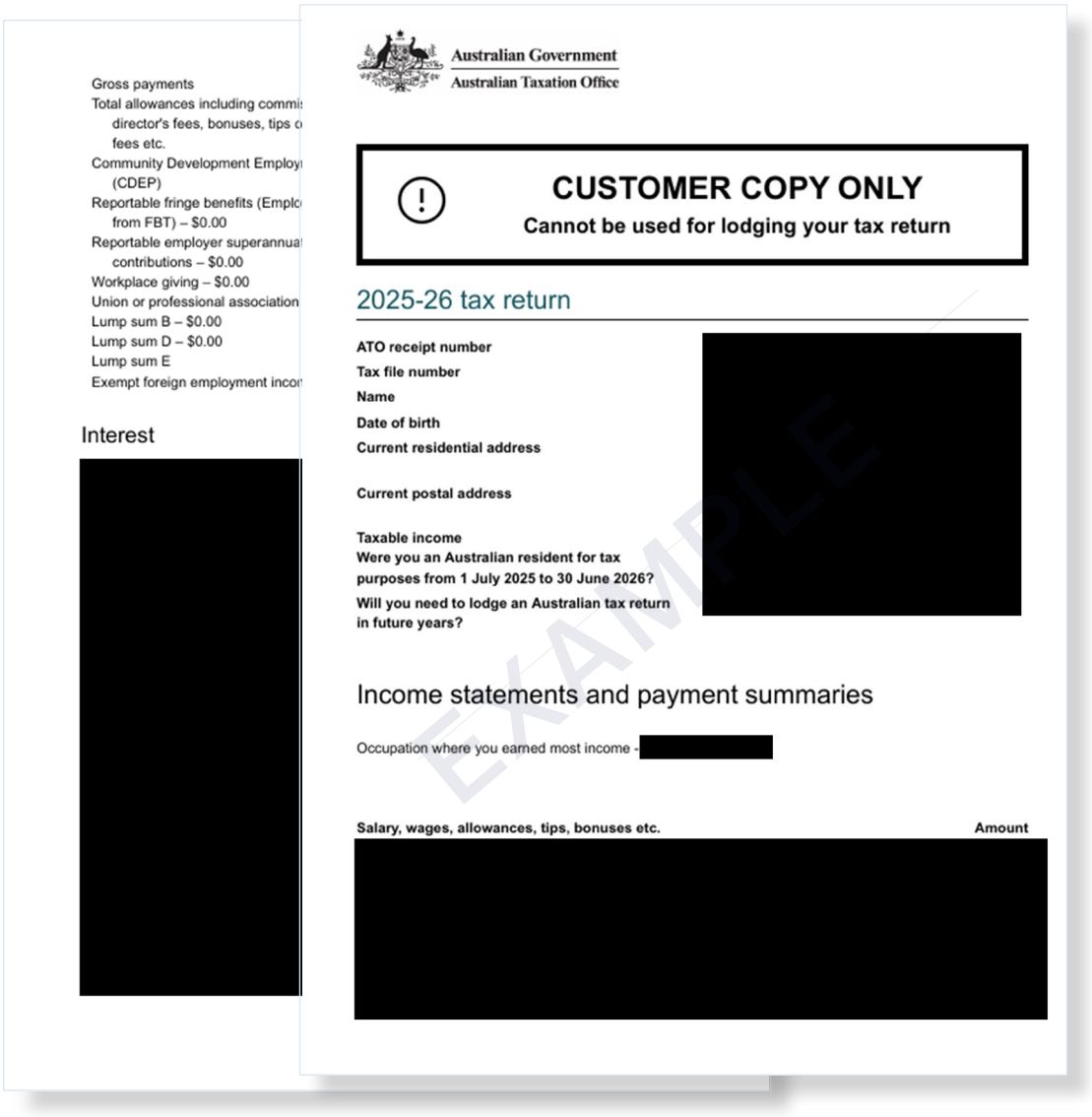
Locate the required financial year and click the **Notice of Assessment** link to save the official **PDF** to your computer.



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Guides

2. Sample Individual Tax Return (ITR)



Gross payments
Total allowances including commis
director's fees, bonuses, tips o
fees etc.
Community Development Employ
(CDEP)
Reportable fringe benefits (Emplo
from FBT) – $0.00
Reportable employer superannua
contributions – $0.00
Workplace giving – $0.00
Union or professional association
Lump sum B – $0.00
Lump sum D – $0.00
Lump sum E
Exempt foreign employment inco

Interest

[redacted]

Australian Government
Australian Taxation Office

CUSTOMER COPY ONLY
Cannot be used for lodging your tax return

2025-26 tax return

ATO receipt number
Tax file number
Name
Date of birth
Current residential address

Current postal address

Taxable income
Were you an Australian resident for tax purposes from 1 July 2025 to 30 June 2026?
Will you need to lodge an Australian tax return in future years?

[redacted]

EXAMPLE

Income statements and payment summaries

Occupation where you earned most income - [redacted]

Salary, wages, allowances, tips, bonuses etc. **Amount**

[redacted]

Guides

3. Sample Notice of Assessment (NOA)

Australian Government
Australian Taxation Office

MR JOE BLOGGS
123 XYZ STREET
SUBURBVILLE SA 5999

Tax period ending	**30 June 2020**
Tax file number	[redacted]
Date of issue	12 October 2020
Our reference	241 3846

Internet: www.ato.gov.au Phone enquiries: 13 28 61

Notice of assessment - year ended 30 June 2020

Income Tax Assessment Act 1936 and *Income Tax Assessment Act 1997*

Description	Debits $	Credits $
Your taxable income is ***$109,399***		
Tax on your taxable or net income	**27,974.63**	
***Less* non-refundable tax offsets**		
Low and middle income tax offset		498.03
Assessed tax payable $27,476.60 DR		
Plus other liabilities		
Medicare levy	2,187.98	
Less tax offset refunds	0.00	
Less Pay as you go (PAYG) credits and other entitlements		
PAYG withholding (eg tax deducted by your employer or bank)		34,670.00
Result of this notice		**5,005.42 CR**

Outcome of this notice **$5,005.42 CR**

Your refund of 5,005.42 CR, ATO0000000 has been forwarded to your nominated financial institution.

Please keep this notice for future reference

Deputy Commissioner of Taxation

Please see over for important information about your assessment

Other information relevant to your assessment:

The Commissioner rounds down certain small amounts that may be owed by you or may be refunded to you. You may have transactions on your account where this has occurred.

EXAMPLE

Source: https://fqfinance.com.au/how-to-access-notice-of-assessment/

Guides

4. Sample payslips

- must be consecutive with no gaps, and cover a minimum total period of 2 consecutive weeks

PAY SLIP

Employer: A Pretend Business
ABN: 12 345 978 910
Employee: Jo Worker
Employment status: Part-time
Award: Fast Food Industry Award
Classification: Level 1
Hourly rate: $27.81

Pay period: 16/07/2026 to 22/07/2026
Pay date: 23/07/2026

Annual leave balance: 47.3 hours
Personal/carer's leave balance: 23.9 hours

Entitlements			
Description	**Hours/units**	**Rate**	**Total**
Ordinary hours	15.0	$27.81	$417.15
Personal/carer's leave	6.5	$27.81	$180.77
Laundry allowance (per shift)	2.0	$1.28	$2.56
Saturday penalty rate	8.0	$6.95	$55.60
Overtime – first 2 hours	1.5	$41.72	$62.58
		Total gross payment	**$718.66**

Deductions	
Income tax	$55.30
On-site Childcare Service Pty Ltd (employer subsidised childcare)	$38.00
Total deductions	**$93.30**

Superannuation	
Employee superannuation fund Pty Ltd	$86.24
Total contribution	**$86.24**

NET PAY	
Bank details: A Pretend Bank **BSB:** 123-456 **Account:** 1234 5678	
Total net payment	**$625.36**

EXAMPLE

Source: https://acapmag.com.au/2024/06/record-keeping-requirements-part-4-payslips/

Guides

5. Accepted IDs

- Sample driver licence – front and back sides



- Sample passport – information page with you photo



- Sample Medicare Card – front side



Source: https://xforcedrivertraining.com.au/Blog/Can-I-drive-interstate-Are-there-Conditions, https://en.wikipedia.org/wiki/Australian_passport, https://greenacressurgery.com/fee-payment/medicare-card-holders/

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Important Information

- **Interest income**
  Interest income cannot be used as your main source of income for the application. It may be considered as supplementary income, subject to Credit's assessment.
- **Credit assessment**
  Your application is assessed in the same way as a regular finance application. This includes a credit check, and submitting an application and meeting eligibility criteria do not guarantee approval.
- **Multiple applications**
  You may apply for more than one loan if you own multiple eligible properties. There is a limit of **one loan per property**, with a maximum of **$15,000 per property**. Each installation address must be a separate eligible property, and every application remains subject to eligibility, income verification and credit assessment.
- **Household income**
  Your combined household taxable income, including your spouse or partner's income, must not exceed $150,000 per year. This will be verified using the required income documents.

Need a hand? We're here to help

Speak to your Home Energy Saver loan program accredited installer today, or reach our customer support team via:

Phone: 1300 768 710
Email: contact@plenti.com.au

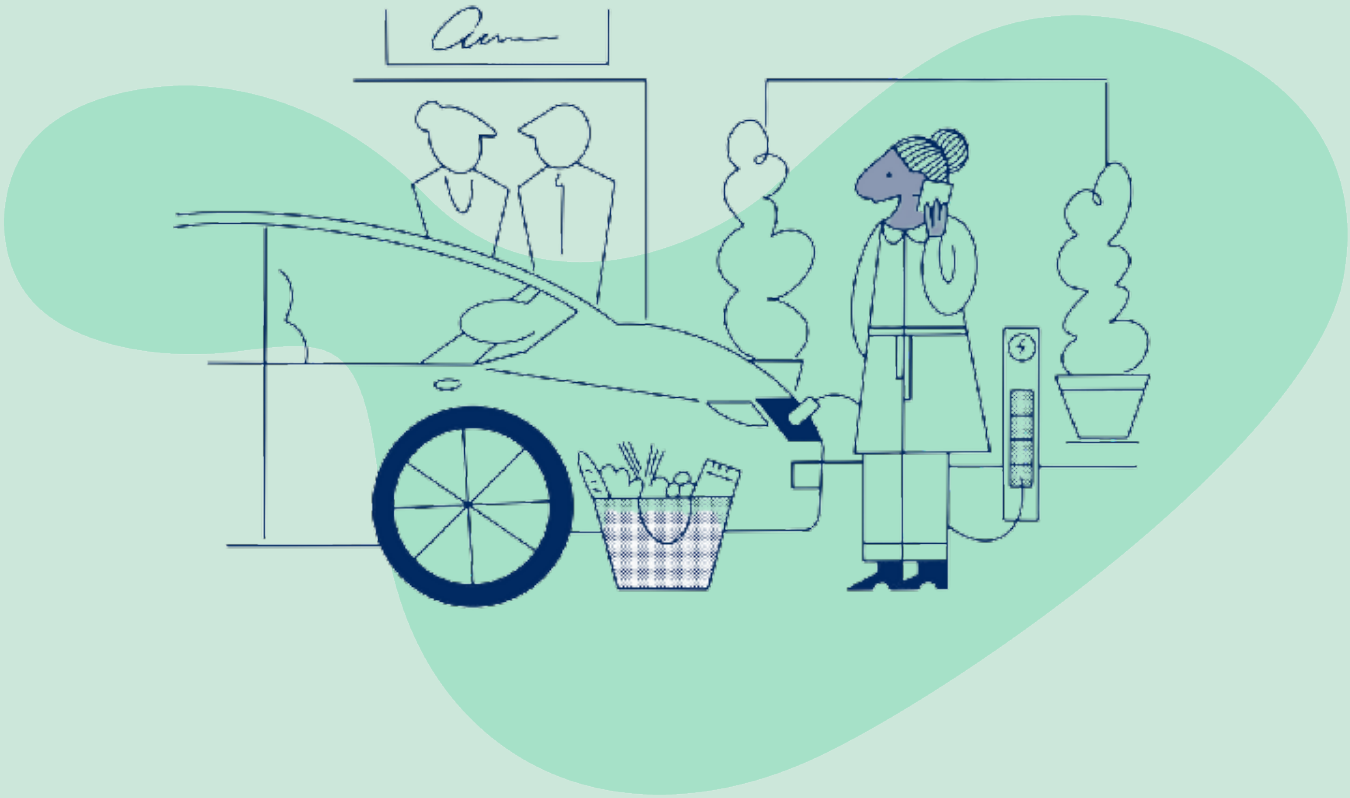
For more information, refer to the resources below

Home Energy Saver loan by Plenti

NSW Government page

Plenti

For **going green** and never going back



Home Energy Saver loans are funded by the NSW Government and delivered by Plenti. Loans are subject to assessment. Eligibility criteria and approved upgrade requirements apply.

For the most up-to-date information on eligibility and requirements, please refer to the official Energy Security Corporation website: www.escorp.com.au/who-we-are/home-energy-saver-loans

Finance is arranged by Plenti RE Limited ACN 166 646 635, Australian Credit Licence number 449176 and provided by Plenti Finance Pty Limited ACN 636 759 861, Australian Credit Licence number 569622.

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