



# GEMS Financing Program

## Consumer Credit Application

This is not a contract for a loan nor does it lock you into any commitment with a contractor. This is an application that will allow us to proceed with your request for a loan to finance your improvement(s). This will include reviewing your credit history.

All parties listed on title of the property must be applicants on the loan. Properties held in trust may be eligible for financing if all named trustees apply for the loan and meet program eligibility requirements. Use additional applications if necessary, and fill out only Section A and/or Section B for additional applicants. A full trust review will be performed if the property is held in a trust. The review is subject to a fee per trust. Properties with multiple trust that require more than one trust review may be subject to additional fees. Paying the fee for the trust review does not guarantee a loan.

Please complete all fields. Incomplete applications will be returned to you for completion. Only approved energy improvements that have not been started are eligible for financing. Upon completion of the application, please sign the credit application below and attach a copy of a recent electric utility bill, driver's license or other valid government identification and lease (if applicable) using the attachment fields below. If submission issues arise, please call Hawaii Green Infrastructure Authority ("HGIA") at 808-587-2760 for alternate methods of submitting this form.

SECTION A – INDIVIDUAL APPLICANT INFORMATION				
Mr/Mrs/Ms	Last Name	First Name	MI	Jr/Sr/III
Birth Date	Cell Phone	Work/Home Phone	Social Security Number	
Installation Address (where home improvements are to be made)				Unit #
City	State	Zip	List all persons and entities on title (i.e., trust, corporation etc.)	
Is the land on which the dwelling is to be improved: <input type="checkbox"/> Owned <input type="checkbox"/> Leased (Please Attach)		Energy Efficient Measures Installed in the past 3 Months	Person Applying for Tax Credit	
Do you currently own or rent the dwelling to be improved: <input type="checkbox"/> Own <input type="checkbox"/> Rent		Do you occupy the dwelling to be improved: <input type="checkbox"/> Yes <input type="checkbox"/> No	Total Number of Household Members	
Number of Household Members:				
Working/School During the Day	Working/School During the Night	Not working	Working From Home	
Mailing Address (if different than the above current address)		City	State	Zip
Employer Name/Income Source		Occupation	Work Number	
Employer's Address		Monthly Gross Income \$	Total Gross Annual Income of ALL Household Members \$	
SECTION B – JOINT APPLICANT				
Complete only for joint credit (for all parties listed on the title).				
Mr/Mrs/Ms	Last Name	First Name	MI	Jr/Sr/III
Birth Date	Phone	Social Security Number		
Current Address (if different than the above installation address)		City	State	Zip
Relationship to the Borrower Spouse      Other:				
Employer Name/Income Source		Occupation	Work Number	
Employer's Address			Monthly Gross Income \$	



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SECTION C – Nearest Relative Not Living With You			
Name (First/Last)	Relationship to Applicant	Cell Number	Home Number
Current Address	City	State	Zip
SECTION D – INSTALLER INFORMATION			
Installer Name	Estimated Project Cost		
<p style="text-align: center;"><b>Your Consent to do Business Electronically (the Electronic Disclosure Agreement)</b></p> <p>The loan for which you are applying involves various disclosures including this Electronic Disclosure Agreement. The purpose of this Electronic Disclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.</p> <p>By signing the application below, you agree and consent to do business electronically and to view Loan documents electronically.</p> <p style="text-align: center;"><b>Authorization</b></p> <p>By completing and submitting an application, I/we certify that I/we am/are of legal contracting age and that I/we have read, understand, and agree to all of the terms stated here. By signing below, I/we certify that all information provided on this application is correct and complete to the best of my/our knowledge. I/We authorize HGIA to obtain credit reports in connection with my/our loan request. If necessary, I/we further agree to provide additional information to HGIA to underwrite my/our loan request. I/we understand and authorize HGIA to retain this application whether or not it is approved.</p> <p>I further agree, as the authorized energy supplier account holder, that HGIA may share with and disclose to, orally and/or in writing, the contractor identified by me above, or as subsequently identified by me to HGIA, the following information regarding this application: energy usage history; whether the application has been pre-approved by HGIA and any additional items requested by HGIA in order to complete my loan approval; whether the application has been approved by HGIA so that my contractor(s) can proceed with scheduling the work; and whether my application has been denied so that the contractor(s) can determine if there is other financing available and whether I intend to proceed.</p> <p>Additionally, if this application is approved and the loan I/we have requested is made, I/we also authorize HGIA to share such information concerning: my/our electric utility billing account number; the charges payable by me/us under the promissory note that I/we will sign; and other non-public information that I/we provided. I further authorize my electric utility service and their employees, contractors and agents to share such information concerning my electric utility usage and billing information with HGIA and/or its agent(s).</p> <p>I/We understand that the contractor completing my/our installation will be funded for the full amount of the project, less the origination fee, upon satisfactory completion of the installation. No origination fees shall be paid directly by me/us to either HGIA or the contractor, and the origination fee shall be reflected in the Annual Percentage Rate (APR) for the financing made available to me/us.</p> <p>I/We understand and agree that HGIA does not guarantee the security of any data submitted electronically and will not be held responsible or liable for interception by third parties. I/We understand and agree that in no event will HGIA be liable for any technical, hardware or software failure of any kind, any interruption in the availability of this service, any delay in operation or transmission, any incomplete transmission, computer virus, loss of data, or other similar loss.</p> <p>The State is required according to section 92F-12(a)(8) of the Hawaii Revised Statutes to collect and make available upon request “the name, address and occupation of any person borrowing funds from a state or county loan program and the amount, purpose, and current status of the loan.”</p> <p>My signature also authorizes and grants HGIA unrestricted permission to share the information provided on this application with HGIA’s Servicing Agent, HGIA’s Board of Directors and the State of Hawaii.</p> <p>The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, or age.</p>			
Applicant’s Signature	Date	Type Joint Applicant’s Name Here (if applicable)	Date
Applicant’s Email Address		Joint Applicant’s Email Address	

[www.gems.hawaii.gov](http://www.gems.hawaii.gov)

Upload HECO Bill:

Upload ID:  
(Applicant)

Upload ID:  
(Joint Applicant)

<b>FACTS</b>		
<b>WHAT DOES THE HAWAII GREEN INFRASTRUCTURE AUTHORITY DO WITH YOUR PERSONAL INFORMATION?</b>		
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and employment information</li> <li>▪ account balances and payment history</li> <li>▪ account transactions and transaction or loss history</li> </ul>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Hawaii Green Infrastructure Authority chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Hawaii Green Infrastructure Authority share?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes
<b>For our marketing purposes</b> – to offer our products and services to you		Yes
<b>For joint marketing with other financial companies</b>		Yes
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences		Yes
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness		Yes
<b>For our affiliates to market to you</b>		Yes
<b>For nonaffiliates to market to you</b>		Yes
<b>Can you limit this sharing?</b>		
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		No
<b>For our marketing purposes</b> – to offer our products and services to you		No
<b>For joint marketing with other financial companies</b>		No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences		No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness		Yes
<b>For our affiliates to market to you</b>		Yes
<b>For nonaffiliates to market to you</b>		Yes
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call <b>(808) 587-3868</b></li> <li>▪ Visit us online: <a href="https://gems.hawaii.gov/wp-content/uploads/2018/05/HGIA-Initial-Privacy-Disclosure_v3.pdf">https://gems.hawaii.gov/wp-content/uploads/2018/05/HGIA-Initial-Privacy-Disclosure_v3.pdf</a> or</li> <li>▪ Mail the <b>form</b> below</li> </ul> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	Call (808) 587-3868	



<b>Mail-in Form</b>		
<p><b>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</b></p> <p><input type="checkbox"/> <b>Apply my choices only to me</b></p>	<p><b>Mark any/all you want to limit:</b></p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
	<b>Name</b>	<b>Mail to:</b>
	<b>Address</b>	Hawaii Green Infrastructure Authority
	<b>City, State, Zip</b>	P.O. Box 2359
	<b>Account No.</b>	Honolulu, HI 96804

Who we are	
Who is providing this notice?	Hawaii Green Infrastructure Authority
What we do	
How does Hawaii Green Infrastructure Authority protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Hawaii Green Infrastructure Authority collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ apply for a loan or apply for financing</li> <li>▪ provide account information or provide employment information</li> <li>▪ show your government issued I.D.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Our affiliates are other agencies of the State of Hawaii, such as the Hawaii Public Utilities Commission and the Department of Business, Economic Development and Tourism.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Nonaffiliates we share with can include banks and other financial institutions, public benefit fund administrator, electric utility companies.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include banks and other financial institutions, public benefit fund administrator, electric utility companies.</i></li> </ul>
Other Important Information	
<p>As a state agency, the Hawaii Green Infrastructure Authority is subject to chapter 92F, Hawaii Revised Statutes, which limits disclosure of certain records but also requires disclosure of certain records, including the name, address and occupation of any person borrowing funds from a state or county loan program, and the amount, purpose, and current status of the loan. However, to the extent that such state law requirements are inconsistent with federal law, the federal law requirements will apply.</p>	