

# The quick guide to Pepper Money Loans



Home



SMSF



Commercial



Personal



Construction

## Who we can help:

## How we can help:

## What we can help with: Features that can help:



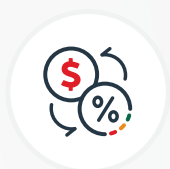
### Investors

- No notional rent
- No debt-to-income limit
- No rental yield restrictions
- Private rental/ board income accepted
- Negative gearing accepted
- No loading for professional investors
- Debts from other lenders taken at actual payments + a 25% buffer



### Self-Employed

- Verify income with 1 of the following:
  - 2-year financials
  - 1-year financials
  - Accountant's Letter up to \$3m
  - Business Bank Statements
  - BAS
- ABNs from 6 months
- ATO debt considered (payout/ remain)
- Company debt excluded from servicing



### Refinancer

- Unlimited debt consolidation, ATO and business
- Unlimited cash out; personal and business use
- Payout private/solicitor loans
- Interest only (max 5 years)
- Common debt reducer



### First Home Buyer

- No risk fees up to 85% LVR
- Non-genuine savings
- Approved FHOG lender

### Credit history

- Defaults (paid/unpaid) listed any time
- Late payments & mortgage arrears
- Part IX or X agreements
- Discharged bankrupt (1 day)
- Companies under administration

### Income types

- PAYG (1 day FT or PT)
- Second job/ casual
- Family Tax A & B / child support (no age limit)
- Centrelink
- Pension / super
- Workers' compensation or Income protection
- 100% overtime & allowances
- 1 year bonus/commission accepted

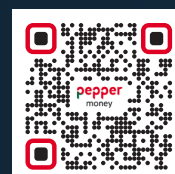
### Additional options

- Up to 95% LVR in Cat 1 & 2 locations
- 1% serviceability buffer for Prime and Near Prime Clear scenarios
- Loan terms up to 40yrs
- Loan sizes up to \$5m (single security). \$5m global exposure

- Direct access to Credit team
- Electronic signatures
- Digital ID
- Digital Loan Documents
- Core Logic property hub
- AVMs & EVRs
- Multiple securities
- Offset sub account
- Redraw available
- Internet banking
- Fixed rates, no break fees

# Give it the non-bank test

**1800 PEPPER**  
[scenarios@pepper.com.au](mailto:scenarios@pepper.com.au)  
 Scan for our documents & SLAs:



## Who we can help:



### Residential security investors

## How we can help:

- Loan sizes up to \$3m up to 80% LVR

### Security types (single title)

- House
- Unit
- Townhouse/ villa
- Category 1 - 4 locations

## What we can help with:

### Options

- Refinancing existing SMSF loans
- Loan terms up to 30 years
- No loadings on interest only loans
- Directors with defaults accepted
- Full & Alt Doc options

### Income for servicing

- Additional contributions that can be satisfactorily evidenced from reoccurring income streams
- Rental from the SMSF security property
- Investment return on balance of SMSF assets

## Features that can help:

- No commission clawback for early payout
- Only \$150k net assets are required
- Redraw 2 times a year per the anniversary of the loan, up to \$50k at a time for repairs/maintenance of security property
- No liquidity requirements
- Pre-approvals available
- Direct access to our Credit team
- Write the loan your way: Digital and manual application submission



### Commercial security investors

- Loan sizes up to \$3m up to 75% LVR
- O/O purpose (associated trading business tenancy agreement in place) available

### Security types

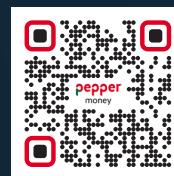
- Office
- Industrial
- Retail
- Boarding or rooming houses
- Multiple units on one title
- Category 1 - 3 locations

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## Who we can help:



### Self-employed

## How we can help:

- Single income verification on Alt Doc options
- 24 months ABN
- Discharged bankruptcy (>24 months)
- Unlimited judgement / writs and defaults
- Loans up to \$5m

## What we can help with: Features that can help:

### Acceptable securities

- Residential >3 dwellings on one title. No acreage cap up to \$2.5m
- Industrial Units
- Warehouses/Factories
- Mixed residential & commercial Use
- Medical suites
- Retail/shop front
- Strata office & office showrooms
- Vacant industrial land (hard stand)
- Boarding houses
- Childcare centres
- Student accommodation
- NDIS (High & low support, using the higher value & rental income from NDIS)
- Studio apartments (incl. <40m<sup>2</sup>)
- Dual key homes
- Serviced apartments
- Residential lifestyle properties with no acreage cap up to \$2.5m

- No annual reviews
- No GSAs on trading entity
- 100% off set sub account (fees apply)
- No commission clawback for early payout
- Direct access to Credit team
- One credit sign off for residential and commercial
- Up to 5 years I/O with no loadings



### Investors

- Common debt reducer
- Commercial rent accepted at 100% net of outgoings.
- All other debts taken at actual repayment.
- Loans up to \$5m



### Refinancer

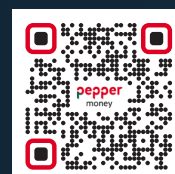
- Unlimited cash out
- No limit to the number of debts consolidated, including ATO debt.
- Up to 80% LVR
- 30 year loan terms
- Private loans

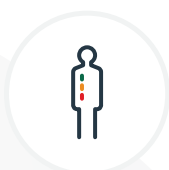
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**Who we can help:****How we can help:****What we can help with:** **Features that can help:****Refinancers****Young and independent****Families****Up to 4 loan purposes:**

- Debt consolidation
- Travel
- Education
- Home improvement and furnishings
- Car purchase/repairs
- Medical/dental costs
- Sporting equipment and more

**Secured loans:**

- \$15k-50k

**Unsecured loans:**

- \$5k-50k

**Options:**

- Weekly or fortnightly payments
- Up to 7-year loan terms with no rate loading
- Joint applications

**Acceptable income:**

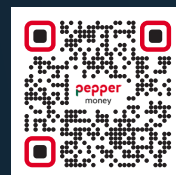
- PAYG from 3 months
- Self-employed from 24 months
- 90% rental income
- Income protection
- Bonus/commission
- Car allowance
- Some pension payments can supplement PAYG income up to 50% of total income.

- No fees
- Get your client's tailored rate before applying.
- Access lower rates with a security
- Funds next business day.
- Earn up to \$1,990 for writing the loan.
- Direct access to credit team.

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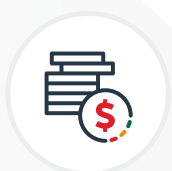


### Self-employed

- 12-month ABN & GST (clean credit).
- Alt Doc up to 85% LVR

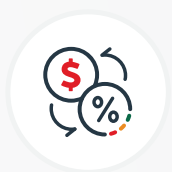
#### Income verification

- 1 form of income verification + statement of financial position
- 2 years tax returns or notice of assessments
- Accountant's Letter



### Investors

- Up to 95% LVR
- Company or Trust borrowers.
- No loadings.



### Refinancer

- ATO debts with payment plans can remain after settlement if the debt isn't overdue.



### First Home Buyer

- Up to 95% LVR
- Approved FHOG lender
- Gifted deposit or 3 months clear rental conduct

#### Options:

- Prime & Near Prime for category 1 & 2 locations
- 30-year loan terms
- I/O on balance of loan during construction (max 18 months)
- Max loan size \$2m
- Lump sum payments accepted

#### Credit history

- Discharged bankruptcy (1 day)
- Defaults and judgements
- Court writs and summons

#### Acceptable income:

- Income from inheritance or trusts
- Negative gearing
- 80% of rental income received for servicing post-construction
- Family & child support payments
- 100% of commission if received for the last 12 months.
- Maternity leave

#### Acceptable securities

- Vacant land as stand alone security, up to 80% LVR and 5 acres
- Residential home (multiple dwellings on single title)

- No annual reviews
- No GSAs on trading entity
- 100% off set sub account (fees apply)
- No commission clawback for early payout
- Direct access to Credit team
- One credit sign off for residential and commercial
- Up to 5 years I/O with no loadings
- No build time requirement for vacant land

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