

Interest rate too high? Rolling off interest only?

If your client thinks a refinance is right for them, talk to us.

Super Smart SMSF loans **for corporate trustees:**



A lower rate for cashflow today

Interest rates
from **6.84%*p.a.**

Super-Easy Refi[^]: A light touch serviceability based on the last 6 month's repayment history, if:

- It's for the same loan amount (plus loan set up fees)
- Repayments have been made on time
- Monthly repayments reduce; and
- It's up to 80% LVR



Options for tomorrow

- Loans up to \$5m
- Up to 90% LVR for purchases
- Up to 80% LVR for refinances
- Up to 30-year terms
- Min assets \$150k
- Prime to Near Prime – Full & Alt Doc
- Residential and commercial securities
- No commission clawback for early payout

(Full serviceability assessment required for purchases)

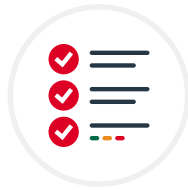
Limited time: **\$0 application fee**

For Prime Super-Easy Refis with a residential security until **1 June 2026.**[#]
Now that's really helpful.

A Super-Easy SMSF Refi application in 3 easy steps:



1: If the app is eligible, send it digitally through ApplyOnline: pepperbroker.applyonline.com.au



2: Select the Commercial tab and enter the details as a refinance.



3: Complete the SMSF online application form and upload supporting docs, incl. the last 6 month's bank statements – no income docs or serviceability calculator needed.

Find out more about Super Smart SMSF with Pepper Money



Important information:

Information is correct as at 15 April 2026 and subject to change at any time.

SMSF loan applications are available for corporate trustees only. Applications are subject to credit assessment, eligibility criteria and lending limits. Terms, conditions, fees and charges apply. Information provided is factual information only, and is not intended to imply any recommendation about any financial product(s) and tax advice.

Applications lodged after the Promotion period will be offered the application interest rate, fees, and credit policy then applicable. Promotions are subject to change and may be varied or withdrawn any time.

*SMSF loan variable interest rates range from 6.84% p.a. – 9.74% p.a. The actual interest rate will depend on the borrower's circumstances and the information verified during the loan application assessment.

^Seriously Easy SMSF refinance applications require the following: corporate trustee applicants; the same loan amount (plus loan set-up fees); a proposed repayment that is lower than the current SMSF loan repayments; demonstrated satisfactory repayment conduct (shown through 6 months of SMSF loan bank statements); and confirmation that the SMSF is currently compliant with the ATO.

#Application Fee promotion applies to eligible new Prime Seriously Easy SMSF Refi applications, with residential security. Applications must be submitted and conditionally approved between 12:00am AEST 15 April 2025 and 11:59pm AEST 1 June 2026.

©Pepper Money Limited ABN 55 094 317 665; AFSL and Australian Credit Licence 286655 ("Pepper"). All rights reserved. Pepper is the servicer of home loans provided by Pepper Finance Corporation Limited ABN 51 094 317 647.