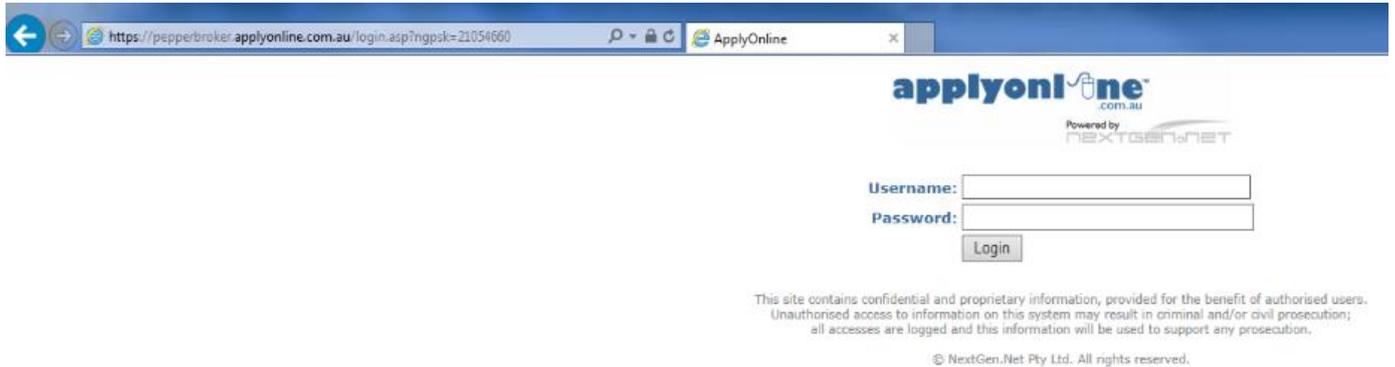


1.1 Introduction

Electronic lodgements are available at Pepper Money for CRE applications.

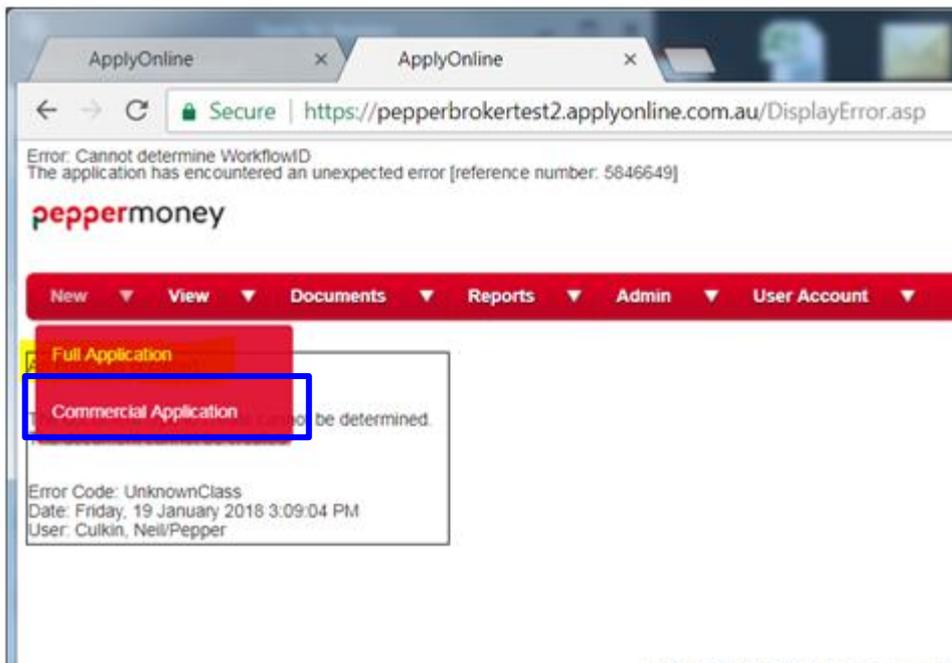
A unique login and password is required to use Broker Centre. Pepper Money origination team will arrange your login credentials upon request. For security purposes your login and password will be provided via email from origination@pepper.com.au.

The URL link for Broker Centre is <http://pepperbroker.applyonline.com.au>. The login page will look like below and this is where you enter your login name and password.

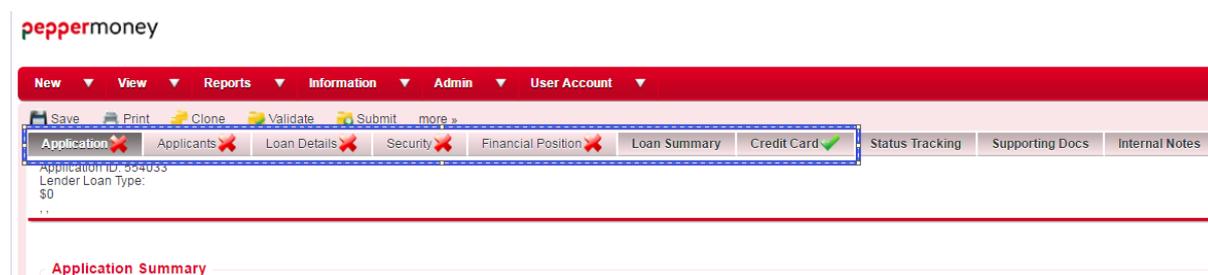


1.2 Data Entry

Click 'New' and from the dropdown select 'Commercial Application' or Click on Commercial Application.



The following tabs will need to be completed to allow this application to be submitted.



We will now go through each of the following tabs to ensure that data is entered in all critical fields:

- Application
- Applicants
- Loan Details
- Security
- Financial Position
- Loan Summary
- Credit Card

Note: You will notice an  in some of the above tabs. This means either that specific tab has not been completed in full or some fields within that tab have not been completed in full. You will need to click on this tab and complete the fields accordingly.

1.2.1 Application Tab

Enter data in all fields applicable to the applicant and yourself.

You may search for address by clicking on the magnifying glass. This will automatically populate all corresponding fields for that address i.e. State, Post Code, Country.

If data cannot be verified or data is required in a 'mandatory' field,  will appear.

Application Summary

Application ID 554033
Loan [Owner Occupied \\$0](#)
Applicants Type: Applicant
Security [\(no address entered\)](#) Property Type:

Lender

Lender
Pepper
Lender ID's
Application Number:
Submission ID:

Application

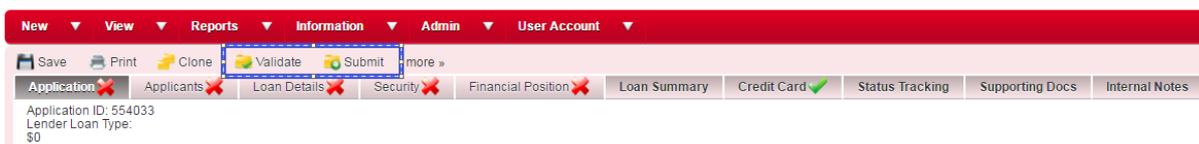
Lender Loan Type:

Loan Writer

Accreditation Number:
Company Name: 
Contact Name:  
Email:
Address Type:
Unit No: Level: Building: 
Street Address: 
Suburb:  
Country:

If data has been correctly validated, a  will appear. Both 'Save' and 'Validate' icons may be found at the top or bottom of the page.

peppermoney



Note: At any time during the application process, you may 'Save' or 'Validate' the application. By clicking on the 'Save' button, you will save your current progress and return to the application at a later date. By clicking on the 'Validate' button, the system will determine whether or not data has been entered into the fields correctly.

Credit Impairment

Mortgage History

Arrears Status:

Credit Impairment Comments

If applicants have any arrears on the mortgage, add comments here.

Legal Representation

Will the applicant(s) be representing themselves?:

Yes ▼

Receive Loan Offer Documentation:

(Applicant) ▼

For purchases where solicitors are acting on behalf of the applicants, details of the solicitor are required.

Comments

Make notes accordingly

When complete, you will notice a  both in the pop up window as well as the main page of the Application tab.

✓ Show Validation for the selected tab only Refresh Toggle All Print Close

Summary Tab

⚠ A comment is not required but can assist in assessing the application.
Adding interview notes and a description to the comments field will assist in assessing the application appropriately.

Incomplete

✓ Show Validation for the selected tab only Refresh Toggle All Print Close

Summary Tab

✓ No Validation Rules

Verified correctly

Application 

Once the fields within the Application Tab have been completed and verified correctly, you may now continue on to the next tab – Applicants Tab.

1.2.2 Applicants Tab

Complete the fields accordingly.

Borrower 1: of 1 [New](#)

Applicant Type

Applicant Type: Applicant Role:

Director: Acting on behalf of a trust:

Applicant

Title:

First Name:

Middle Name:

Family Name:

Previous Name:

Preferred Name:

Mother's Maiden Name:

Date of Birth:

Gender:

Permanent Australian Resident:

Residency Status:

Home Phone Number:

Mobile Phone:

Business Phone Number:

Fax Number:

E-mail Address:

Preferred Contact Method:

Eligible First Home Buyer:

Customer of Lender:

If yes, how long: months

Employee of Lender:

Marital Status:

Spouse

Co-Applicant

Non Loan Party

First Name:

Family Name:

Dependants

Age

If more than 1 applicant, click 'New'

Applicant Role: Pick either Primary, Co or Guarantor

Note: For First Home Owner Grant (FHOG) the 'Eligible First Home Buyer' box must be ticked in order for FHOG to be factored into the application. Once this is ticked, this field will be generated under the 'Loan Details' tab, under 'Deposits and Contributions'.

Deposits and Contributions

Type	Description	Loan	Amount
First Home Owners Grant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input type="button" value="Add New Deposit / Contribution"/>			

When 'Company' applicant is selected, the section 'Beneficial Owners' will appear and these details must be completed.

Applicant Type

Applicant Type: **Company** Applicant Role: Primary Applicant

Company

Company Name: [] ABN: [] ACN: [] ARBN: [] Registered In: [] Registration Date: []

Company Type: [] Description: [] Industry: []

Company has been trading for more than 2 years? []

Beneficial Owners

Shareholder [] Controller [] Other []

[Edit] [New] [Delete]

Fill the Company Income details below

Company Income

Type	Details	Fin Yr: 16/17	Fin Yr: 15/16
Company Profit Before Tax	[]	[]	[]
Addback - Depreciation	[]	[]	[]
Addback - Interest Expense	[]	[]	[]
Addback - Other Allowable	[]	[]	[]

Addresses are to be completed manually, by clicking on 'New' below. Apply this process when entering other addresses applicable to the applicants.

Addresses

Residential Address: [] [Edit] [New]

Current address since: [] [31] Current housing situation: []

Previous Address (if current address < 3 years): [] [Edit] [New]

From: [] [31] To: [] [31] Prior housing situation: []

Current Mailing Address: [] [Edit] [New]

Post Settlement Residential Address: [] [Edit] [New]

Post Settlement Mailing Address: [] [Edit] [New]

Post Settlement housing situation: []

Once you've clicked on 'New', a pop up window will appear. Complete this accordingly and then click on 'Save Changes'.

Address Editor ✕

Edit address details below or start typing in the search box (selecting will override existing content)

Address Type
Street Address Verify Address

Level Building Name Unit No. Please verify your address before saving

Street No. Street Name Street Type

Suburb Postcode State

Australia

Delete Cancel Save Changes

You will notice the address automatically populate under 'Residential Address'- the dropdown feature will now be available. Continue to complete the remaining fields.

Addresses

Residential Address: 18 SMITH Street, PARRAMATTA, NSW 2150 AU Edit New

Current address since: 03 Aug 2016 Current housing situation: Own Home

Previous Address (if current address < 3 years): Edit New

From: To: Prior housing situation:

Current Mailing Address: 18 SMITH Street, PARRAMATTA, NSW 2150 AU Edit New

Post Settlement Residential Address: 18 SMITH Street, PARRAMATTA, NSW 2150 AU Edit New

Post Settlement Mailing Address: 18 SMITH Street, PARRAMATTA, NSW 2150 AU Edit New

Post Settlement housing situation:

Note: To switch between applicants when carrying out data entry (for both addresses and employment details), click on the drop down button next to 'Borrower 1' towards the top of the page.

Application Applicants Loan Details Security Financial Position Loan Summary Credit Card Status Tracking Supporting Docs Internal Notes

Application ID: 553990
Lender Loan Type: FullDoc
\$325,000
100 MARSDEN Road, ERMINGTON, NSW 2115 AU

Mr Mark Testalot
Dr Jane Doe

Borrower 1: Mr Mark Testalot of 2 New Delete

Employment Section follows and must be completed for each applicant.

An address of the employer is required in order to progress with the application. Complete this in the same manner as the addresses above. You will notice 'Add New Employment Section' – click on this if the applicant has multiple jobs or to enter previous employment details if the current employment period is less than two years period.

Employment

Employment Section

Employment Status: Primary Employment Employment Type: PAYG
Start Date: 25 Jun 2009 End Date: Employment Basis: Full Time
On Probation:
Role:

Income

Type	Frequency	Value
Gross Salary	Monthly	AUD \$11,000.00

[Add New Income](#)

Employer

Loan Party
 Other CITIGROUP PTY LIMITED - Mr Mark Citi [Edit](#) [New](#)

[Add New Employment Section](#)

Important: Frequency & Value figures are required to determine servicing

Click 'New' to enter address of employer

The following fields are mandatory and must be ticked to acknowledge these actions have been carried out:

- Financial Difficulty
- Face to Face Identity Check
- Credit Authority (to enable Pepper to carry out credit checks on applicants/businesses)

Foreseeable Changes to Circumstance

Do you know of any changes in your ability to make repayments without financial difficulty? No

Identification Documents

Face to Face Identity Check:
Existing Customer:

Document Type	Document Details
Add New Identification	

Declarations

Credit Authority Signed:
Allow Direct Marketing:

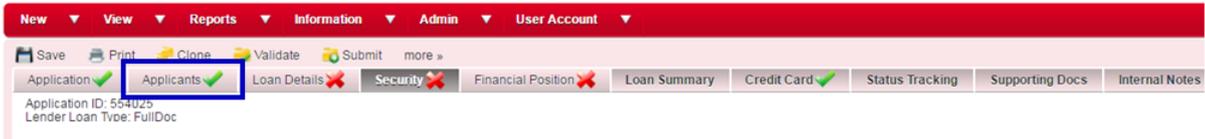
Notes [Add New](#)

No internal notes added to this application.

[Save](#) [Print](#) [Clone](#) [Validate](#) [Submit](#) [more »](#)

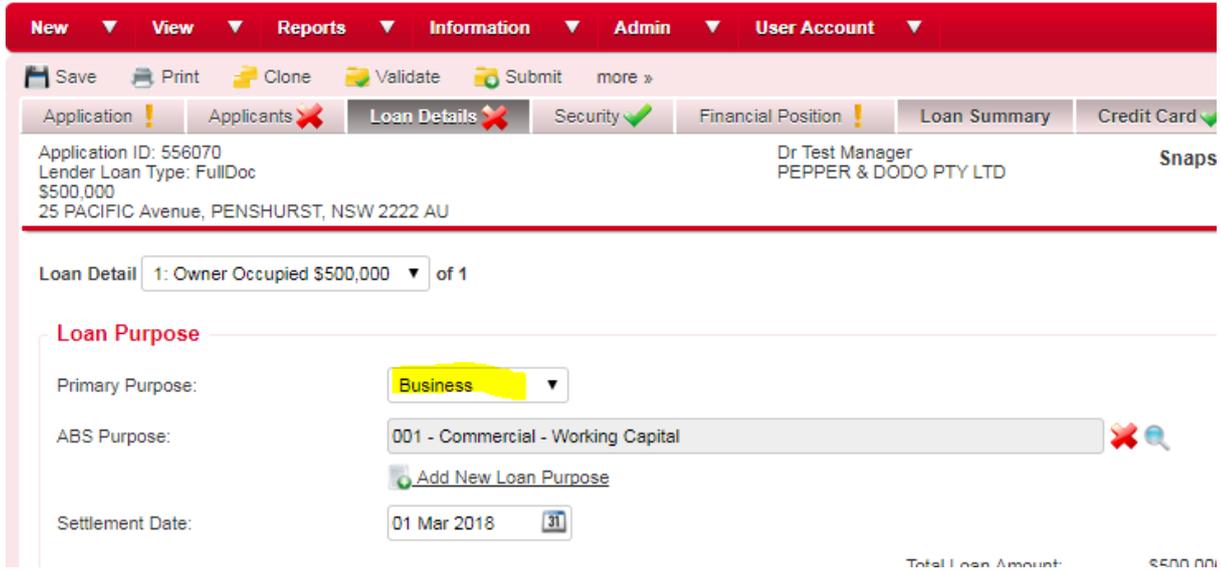
Once all fields have been completed accordingly, click on 'Validate'. A pop up window will appear which is a summary of the specific tab, in this instance the Applicants Tab.

You will notice a  both in the pop up window as well as the main page of the Applicants Tab.

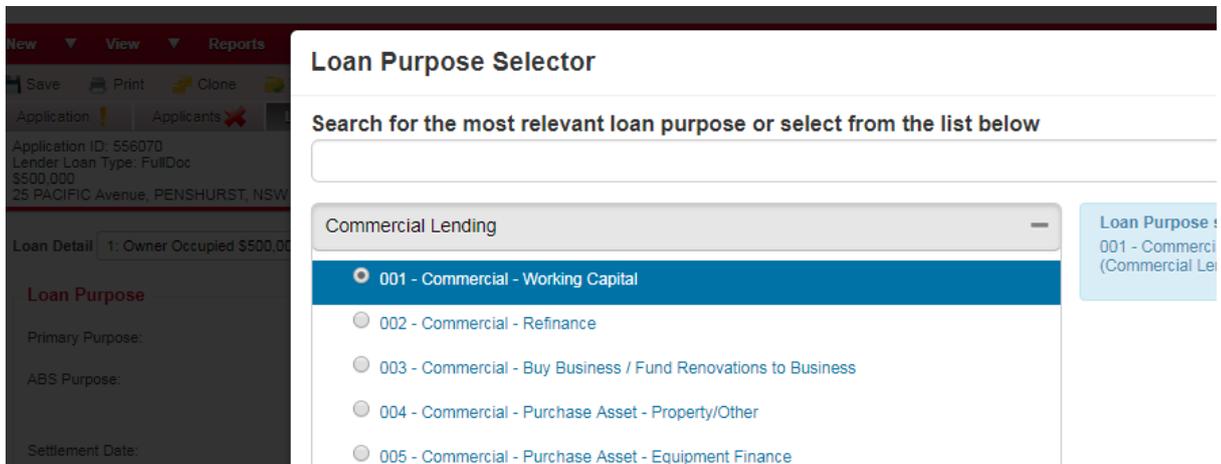


1.2.3 Loan Details Tab

In the Loan Purpose section, click on the magnifying glass at the end of the 'ABS Purpose' field.



A pop-up window will appear



Once all data has been entered, the 'Loan Purpose' section will look like below. You will notice a projected settlement date. Ensure that only 1 reason is chosen under 'Refinance Reason'. If more than 1 appears (like below) click on the trash can to delete the reason.

Click on 'Add New Deposit/Contribution'. This section will then expand to allow you to fill in the corresponding details with regards to deposit and contribution.

Loan Detail 1: Owner Occupied \$500,000 of 1

Loan Purpose

Primary Purpose:

ABS Purpose:

[Add New Loan Purpose](#)

Refinance Reason:

Settlement Date:

Total Loan Amount:	\$500,000.00
Deposits and Contributions:	\$400,000.00
Purpose Amount:	<u>\$900,000.00</u>

Deposits and Contributions

Type	Description	Loan	Amount
<input type="text" value="Savings"/>	<input type="text" value="Savings"/>	<input type="checkbox"/>	\$400,000.00

[Add New Deposit / Contribution](#)

Complete the 'Loan Products' section accordingly.

Click on the magnifying glass at the end of the 'Product' field then choose the appropriate product from the product list.

Loan Products

Amount:

Product:

Total Loan Term: Years Interest Rate: % pa

Repayment Type: Interest Only Term: Years

Repayment Frequency:

Repayment Method:

Account Name:

Institution:

BSB:

Account No:

Nominated Borrowers:

[Add New Loan Product](#)

Product Selector

X

Search for suitable products or select from the list below

Pepper Advantage (Specialist) -

- Pepper Advantage Full Doc
- Pepper Advantage Alt Doc
- Pepper Self-Employed Advantage Rate Saver
- Pepper Flexi Advantage Rate Saver

Pepper Easy (Near Prime) +

Pepper Essential (Prime) +

Product selected:
Pepper Advantage Full Doc (Pepper Advantage (Specialist))

Available product features:

- Debit Card
- Offset Sub-account
- Redraw

Cancel

Save Changes

Unselect Debit card option for all CRE loans

Pepper Commercial Prime -

- Pepper Commercial Prime Full Doc
- Pepper Commercial Prime Alt Doc

Pepper Commercial Near Prime +

Product selected:
Pepper Commercial Prime Full Doc (Pepper Commercial Prime)

Available product features:

- Debit Card
- Offset Sub-account
- Redraw

1.2.4 Security Tab

Fill in all fields accordingly. You may select 'New' if there is more than 1 security being offered against the mortgage.

Once all fields have been completed, click on 'Validate'.

Security Information

Type: Registered Mortgage Ownership: All Applicants

Transaction: Owns - Existing Mortgage

Primary Security:

Property Details

Status: Established Property Primary Purpose: Owner Occupied

Holding: []

Zoning: Residential

Property Type: []

Property Value

Estimated Value: [] Estimate Basis: []

Contract Price: [0] Transfer of Land Amount: []

Contract Date: [] Licensed Real Estate Agent Contract:

Favourable Purchase: No

Annotations:

- Click on this button to choose ownership splits of the security (points to Ownership dropdown)
- Tick box if the security offered is the primary security (points to Primary Security checkbox)
- If transaction is a purchase, both of these fields will require data (points to Contract Price and Contract Date)
- When selecting 'Yes', a new field will display, 'Security Value Override' where you must then select from Estimate, Valuation or Contract (points to Licensed Real Estate Agent Contract checkbox)

Location

Pre-Approval:

Address: []

Title

Title Type: [] Title: Torrens

Title Identification Type: Add New Identifier

Contact for Access

Loan Party: Other:

Company Name: [] Phone: []

Contact Name: [] Fax: []

Contact Type: [] Mobile: []

Existing Mortgage(s)

Priority: First Ownership: All Applicants

Creditor: [] Limit: []

Account Name: [] Current Balance: []

BSB: []

Account No.: []

Clearing from this loan?:

Payments: [] Monthly

Loan Term Remaining: [] Years/Months

Annotations:

- For purchases and security TBA, tick box 'Pre Approval' option (points to Pre-Approval checkbox)
- Click on drop down button and select address applicable to purchase (points to Address dropdown)
- If Title Particulars are available, click on 'Add New Identifier' (points to Add New Identifier button)
- If purchase, enter in Real Estate Agent details in these fields (points to Contact for Access fields)
- Click on drop down if applicants will be the ones to provide access to the property (points to Ownership dropdown)
- Enter in details of mortgage being refinanced accordingly (points to Existing Mortgage(s) fields)
- Tick box if this mortgage is being refinanced (points to Clearing from this loan? checkbox)
- If applicants have multiple properties, click on 'Add New Existing Mortgage' and complete accordingly (points to Add New Existing Mortgage button)

The **Zoning** categories as **Rural, Residential, Commercial** and **Industrial** can be used to further clarify the security purpose

The screenshot shows a form titled "Property Details" with a "Status" dropdown set to "Established" and "Property Primary Purpose" set to "Owner Occupied". Below this, there are four columns of dropdown menus, each representing a different zoning category: Residential, Commercial, Rural, and Industrial. Each column has its own set of dropdown menus for Zoning, Property Type, and Property Value. The "Property Value" dropdowns are highlighted in red in the original image.

1.2.5 Financial Position Tab

Existing Mortgage(s) and Rental Income Data entered in previous tab (Security) will populate automatically in the Financial Position Tab. This data will be greyed out and uneditable. If you would like to make changes to any of these fields, return to the Security Tab.

The screenshot shows the "Real Estate Assets" form with the "Details" tab selected. The form contains the following fields:

- Primary Purpose:** Owner Occupied
- Zoning:** Residential
- Property Type:** Duplex
- Address:** 5 SANDSTONE Crescent, TASCOTT, NSW 2250 AU
- Rental Income:** Gross Amount: [input field] Weekly
- Existing Mortgage(s):** Creditor: Advantedge
- Current Balance:** \$150,000.00
- Repayments:** \$1,500.00 Monthly

Assets / Liabilities

Enter in all assets/liabilities disclosed by the applicant as per the application form. Click on 'Add New Asset' or 'Add New Liability' and enter in the fields accordingly. Ensure to tick 'Clearing from this Loan' for any loans that are to be paid out and include the Creditor, Account Name, BSB, Account Number and Estimated Exit Costs.

Other Assets

Type	Details	Ownership	Value Basis	Value
Cheque Account	Institution: <input type="text"/> <input type="button" value="Edit"/> Account Name: <input type="text"/> BSB: <input type="text"/> Account No: <input type="text"/>	All Applicants	Applicant Estimate	<input type="text"/>
Term Deposit	Institution: <input type="text"/> <input type="button" value="Edit"/> Account Name: <input type="text"/> BSB: <input type="text"/> Account No: <input type="text"/>	All Applicants	Applicant Estimate	<input type="text"/>
Gifts	<input type="text"/>	All Applicants	Applicant Estimate	<input type="text"/>

There are no Other Assets for this application

Liabilities

Type	Details	Ownership	Limit	Current Balance
Credit Card	Creditor: <input type="text"/> <input type="button" value="Edit"/> Account Name: <input type="text"/> BSB: <input type="text"/> Account No: <input type="text"/> Clearing from this loan? <input type="checkbox"/> Repayments: <input type="text"/> Monthly	All Applicants	<input type="text"/>	<input type="text"/>

There are no Liabilities for this application

'Add New Asset/
Liability'

Click on the notepad icon to
choose ownership for that
specific asset/liability

To delete an asset/
liability, click on the
trash can

Repayment figure required

Gross / Expenses / Notes

Data for income was entered under 'Applicants' tab. If changes need to be made, you may click on 'Gross Salary'. This will bring you back to the Applicants tab where you are able to make all necessary changes.

Income

Type	Details	Ownership	Frequency	Value
Gross Salary	No Occupation Selected	All Applicants	Monthly	\$10,000.00
Annuities	<input type="text"/>	All Applicants	Monthly	<input type="text"/>

There is no Income for this application

Expenses

Type	Details	Ownership	Frequency	Value
Basic Living Expenses	e.g. Groceries, Transport, Utilities e.g. electricity, water, gas, council rates, clothing	All Applicants	Monthly	<input type="text"/>

Notes
No internal notes added to this application.

Save Print Clone submit more >

- There are multiple Expense Types:
- Basic Living Expenses
 - Child Care Fees
 - Child Maintenance
 - Discretionary Expenses
 - Education Expenses
 - Insurance
 - Other Household
 - Rent

Once all data has been entered, click on the 'Validate' button to ensure all data has been entered correctly. A tick next to Financial Position will appear.

1.2.6 Loan Summary Tab

The Loan Summary tab will allow you to review the application. The application can be amended by selecting the relevant tab and updating the data.

Click on the 'Funds' or 'Govt Fees' to view application assessment metric

Print Loan Summary

Applicants

Name	Type	Marital Status	Dependents	Residential Address	Post-Settlement Address	Contact Info
Mr Albert Smith	Primary Applicant	Married to Non Loan Party	0	1 CARL Street GOOGONG NSW 2020	1 CARL Street GOOGONG NSW 2020	pro@gmail.com
Total Loan Parties: 1		Total Dependents: 0				

Loan

Loan #	Primary Purpose	Product	Loan Term	Base Amount	Repayment Type	Capitalised Fees	Amount (including capitalised fees)
Loan 1	Owner Occupied	Finance Direct EASY Full Doc (Redraw)	30 years	\$400,000.00	Interest Only		\$400,000.00
Total:							\$0.00
							\$400,000.00

Security

Security Details	Transaction	Value	Basis	Primary Purpose	Existing Mortgage	Current Balance	Clearing?	Current Limit	Ongoing Limit
1 HARVEY Avenue MOOREBANK NSW 2172	Purchasing	\$499,999.00	C	Owner Occupied					
Total:							\$0.00	\$0.00	\$0.00

Other Assets

Non Real Estate Assets	Value
Total:	\$0.00

Other Liabilities

Liability Type	Available Limit	Current Balance	Clearing?	Ongoing Liability Amount
Total:	\$0.00	\$0.00		\$0.00

Deposits & Contributions

Type	Amount
Total:	\$0.00

Liability Expenses (Ongoing)

Liability Type	Declared Monthly Repayments Only
Total:	\$0.00

Income

Income Type	Gross Monthly Income
Company Profit Before Tax (Albert Smith)	\$10,000.00
Total:	\$10,000.00

Declared Living Expenses

Expense Type	Discretionary?	Monthly Living Expenses
Basic Living Expenses	No	\$50.00
Total:		\$50.00

Print Loan Summary

Note: By clicking on the 'Validate' button, a new window will pop up. The green tick confirms all tabs have been completed correctly.

✓ Show Validation for the selected tab only

Refresh Toggle All Print Close

- ✓ Application
- ✓ Applicants
- ✓ Loan Details
- ✓ Security
- ✓ Financial Position
- ✓ Credit Card

1.2.7 Credit Card Tab

This tab is not mandatory but may be completed if Credit Card details are available. A valuation will be ordered when application is conditionally approved.

Credit Card Payment Details

Credit Card Type:

Credit Card Number:

Credit Card Expiry Date:

Name on Credit Card:

Credit card details are not mandatory. If provided credit card will be debited on conditional approval and valuation immediately ordered.

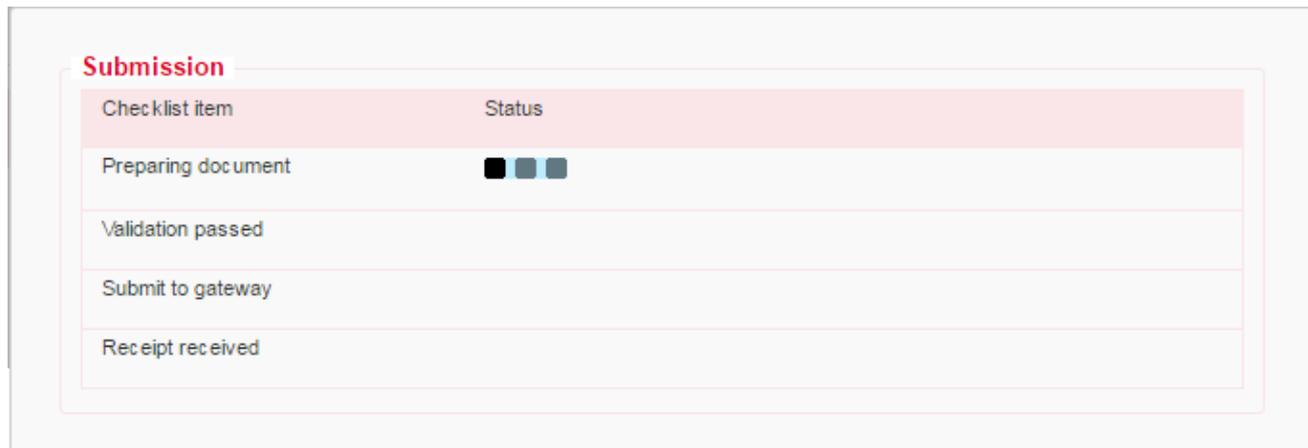
Save Print Clone Validate Submit more

1.2.8 How to Submit an Application

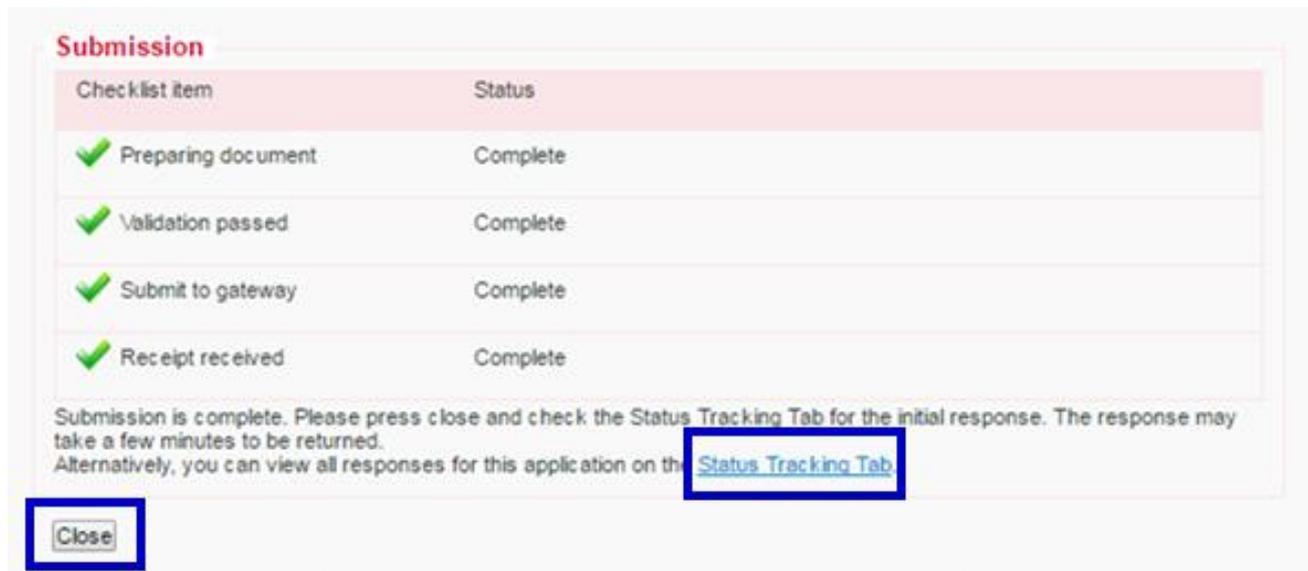
You will notice throughout the whole data entry of an application, a 'Submit' button both at the top and at the bottom of the page. By clicking on this icon, you will submit the application. You will also notice the Tabs have now been locked.



A window will pop showing the 'Checklist Item' and the 'Status'.



At times, you will see 'Wait for response'. You may 'Close' this window and click on 'Status Tracking' to follow the stages of the application.



1.2.9 Supporting Docs Tab

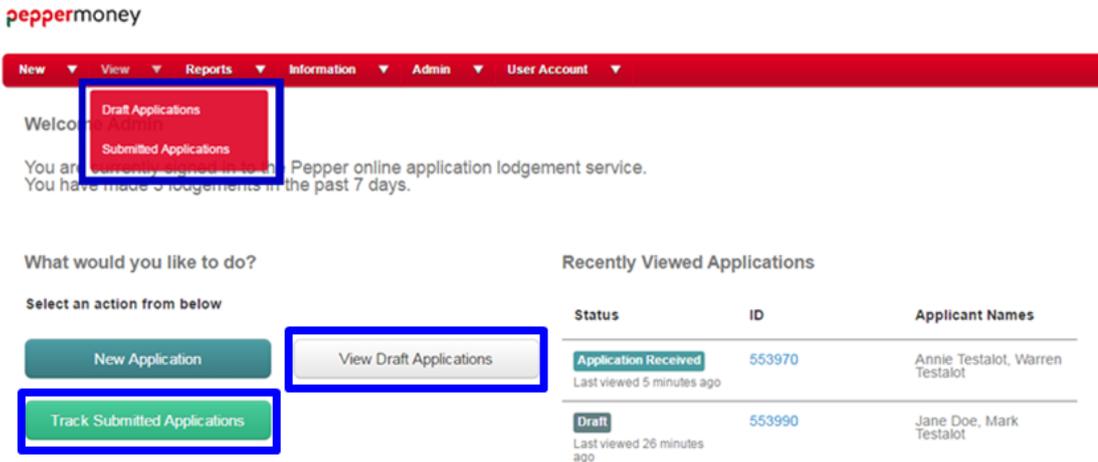
You will notice a tab call Supporting Documents **please refrain from using this tab** all supporting documents should be forwarded to CRE@Pepper.com.au . Please make sure that the attachments are no larger than 10 megabits combined, and loan number and client surname are in the subject line.

The screenshot displays a web application interface with a top navigation bar and a main content area. The navigation bar includes the following items: Save, Print, Validate, Clone, Supporting Docs, Submit to DE, Click For Edit Mode, View MALI, View ARM XML, View XML, and View Lender XML. Below the navigation bar is a status bar with tabs for Application, Applicants, Loan Details, Security, Financial Position, Assessment, Fee Payment, Documents, Supporting Documents (active), Event History, and Notes. The status bar also shows Application ID: [redacted], \$1,950,000, and Securities: Pre-Approval. A Snapshot section displays A:1 L:1 S:1 | BUS | AIP | COMP | GUAR. The main content area is divided into a left sidebar and a main panel. The sidebar contains sections for Checklists and Folders, with a sub-section for All (0) and an Add a folder button. The main panel displays a Loading ... message with a circular loading icon.

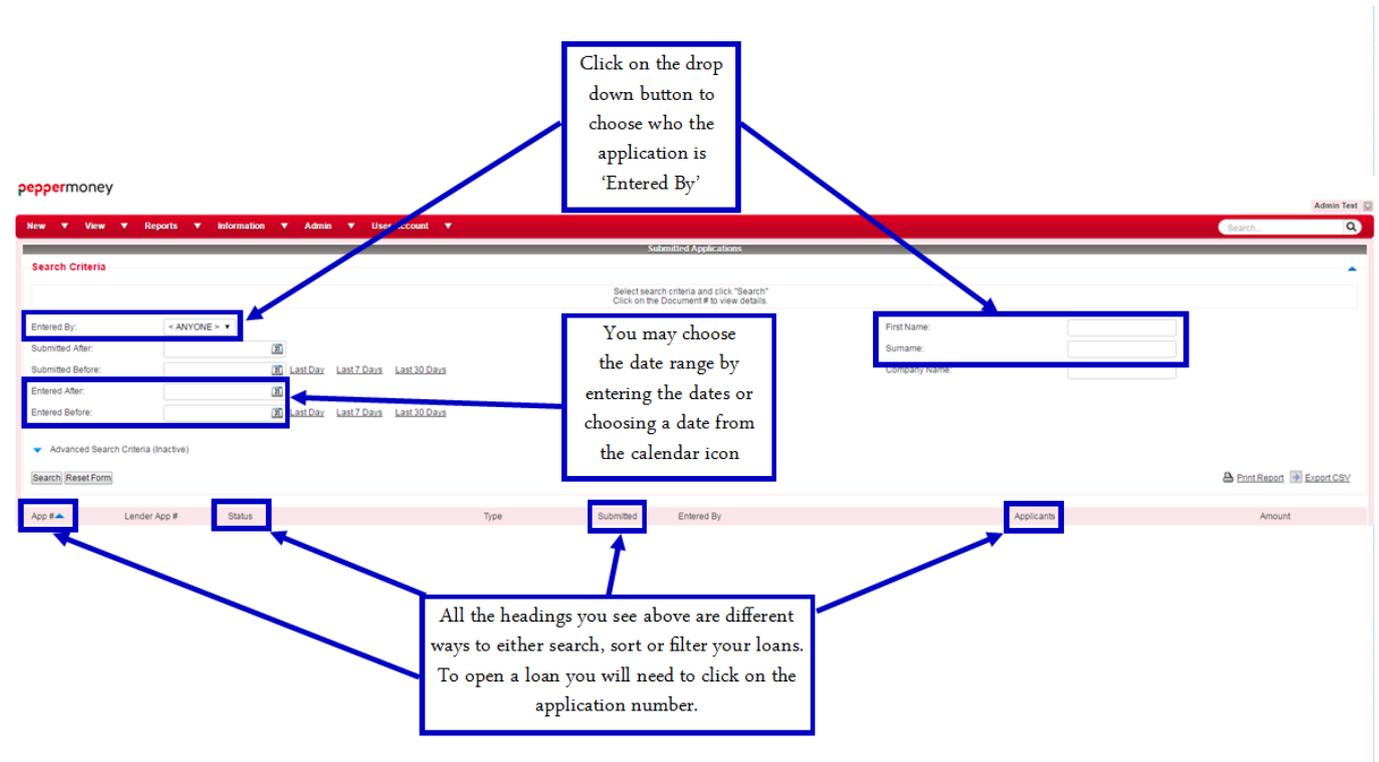
1.3 Tracking Applications

There are two options to track the progress of your application.

Click on the 'View' menu and from the dropdown list select 'Draft Application or 'Submitted Applications'. Another way to check is by clicking on the Track Submitted Applications or View Draft Applications buttons on the page.



A page will now appear showing all the loans submitted by you or your company.



1.5 Status Tracking Tab

This tab will provide you with the status of your application as it goes through the origination process from Application Receipt through to Settlement. Changes may now only be made by Pepper Money staff and any changes made will not be reflected in Broker Centre.

Advise Pepper Money via email or fax if changes to the application are required.

The screenshot shows the Pepper Money web application interface. At the top, there is a navigation bar with tabs for 'New', 'View', 'Reports', 'Information', 'Admin', and 'User Account'. Below this is a search bar and a 'Next Action' link. The main content area displays application details for Application ID 554024, including the amount (\$500,000) and securities (120 COOGEE BAY ROAD, COOGEE, NSW 2034 AU). A 'Status Tracking' tab is selected, showing a table of events. A blue box highlights the 'Status' column in the table.

Date / Time	Event	Status	Performed By	Notification
2-Aug-16 2:37 PM	Submit	Application Sent	Cassandra Zammit	
2-Aug-16 2:38 PM	Application Received	Application Received	Pepper Credit	Email sent to: czammit@pepper.com.au
2-Aug-16 2:39 PM	Referred	Referred	Pepper Credit	Email sent to: czammit@pepper.com.au