

This information is for Pepper Money accredited brokers, and should not be shared with consumers.

Commercial Property Loans Interest Rates and Fees

For new business effective: 16 Nov 2023



Interest Rates

LVR (%)	PRIME		NEAR PRIME	
	Full Doc	Alt Doc	Full Doc	Alt Doc
	Interest Rate p.a.		Interest Rate p.a.	
Up to 50	7.94%	8.64%	8.94%	9.19%
>50 - 60	7.94%	8.64%	8.94%	9.19%
>60 - 65	8.14%	8.74%	9.24%	9.34%
>65 - 70	8.30%	8.94%	9.34%	9.59%
>70 - 75	8.49%	9.34%	9.39%	9.84%
>75 - 80	8.84%	9.74%	9.54%	10.04%

Loan Size Limits

LVR (%)	PRIME		NEAR PRIME	
	Full Doc	Alt Doc	Full Doc	Alt Doc
Up to 50	\$5.0m	\$4.0m^ \$3.5m^^	\$4.0m	\$4.0m^ \$3.0m^^
>50 - 60	\$4.5m	\$4.0m^ \$3.0m^^	\$4.0m^ \$3.5m^^	\$4.0m^ \$2.0m^^
>60 - 65	\$4.5m	\$4.0m^ \$3.0m^^	\$4.0m^ \$3.5m^^	\$4.0m^ \$2.0m^^
>65 - 70	\$4.0m^ \$3.5m^^	\$3.0m^ \$2.0m^^	\$4.0m^ \$2.5m^^	\$3.0m^ \$1.5m^^
>70 - 75	\$3.0m^ \$2.5m^^	\$2.0m^ \$1.25m^^	\$3.0m^ \$2.0m^^	\$2.0m^
>75 - 80	\$2.0m^	\$2.0m^	\$2.0m^	\$2.0m^

Fees

	PRIME		NEAR PRIME	
	Full Doc	Alt Doc	Full Doc	Alt Doc
Application Fee*	0.85% of loan amount	1.00% of loan amount	1.25% of loan amount	1.25% of loan amount
Monthly Admin. Fee	\$25 per month per account split			
Legal Fee	From \$750 (excl. GST) + disbursements			
Discharge Fee	\$500 (excl. GST) + disbursements			
Early Repayment Fee	Equivalent to 2% of the initial loan amount, if the loan is repaid within the first 3 years (Non-regulated Commercial loans only).			
Valuation Fee	At cost			

The commercial loan interest rates apply for commercial borrowers only. Reach out to your BDM for interest rates for individual borrowers.

Note: Credit impairment on the Near Prime products will be considered on a case by case basis. A minimum rate loading of 1.0% p.a. will apply, subject to credit assessment.

* Minimum Application Fee of \$1,500. For unregulated facilities, Pepper reserves the right to charge 50% of the Application Fee at the time of application.

^Metro locations | ^^Non Metro locations

Interest rates and fees and charges are effective from 16 Nov 2023, subject to change at any time, and applicable for new loan applications only. This document is intended for internal purposes only and is not to be published. Applications are subject to Pepper Money's credit assessment and loan suitability criteria. Pepper reserves the right to change interest rates and fees at any time without notice. Other terms, conditions, fees and charges may apply. Full details will be included in loan documentation and are available on request.

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