

Who we can help:



Residential security investors

How we can help:

- Loan sizes up to \$3m
- Max LVR 90%

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 \$5m
- Max LVR 90%
- 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

Give it the
non-bank test

1800 PEPPER

scenarios@pepper.com.au

Scan for our documents & SLAs:

