

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

SMSF - Residential Interest Rates and Fees

For new business effective: 05-Mar-25



NOTE: Specialised residential securities are acceptable, however will be subject to Commercial pricing. Please contact your BDM for further information

Interest Rates		NEW		NEW
LVR (%)	PRIME		NEAR PRIME	
	Full Doc	Alt Doc	Full Doc	Alt Doc
	Interest Rate p.a.	Interest Rate p.a.	Interest Rate p.a.	Interest Rate p.a.
Up to 50	6.99%	6.99%	7.69%	7.99%
>50 - 60	7.09%	7.09%	7.69%	7.99%
>60 - 65	7.09%	7.09%	7.69%	7.99%
>65 - 70	7.09%	7.09%	7.99%	8.29%
>70 - 75	7.49%	7.49%	7.99%	8.29%
>75 - 80	7.49%	7.49%	7.99%	8.29%

Loan Size Limits		
LVR (%)	PRIME	NEAR PRIME
Up to 50	\$3.0m	\$3.0m
>50 - 60	\$3.0m	\$3.0m
>60 - 65	\$3.0m	\$2.5m
>65 - 70	\$2.5m	\$2.0m
>70 - 75	\$2.5m	\$2.0m
>75 - 80	\$2.0m	\$1.5m
Minimum Loan Amount	\$100k	

Fees		
	PRIME	NEAR PRIME
Application Fee	\$499	0.50% of loan amount
Monthly Admin. Fee	\$25 per month	
Legal Fee	\$650 (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.	
Valuation Fee	At cost	

This document has been produced for the intended recipients only. It must not, under any circumstance, be copied or distributed in any way to a party other than the intended recipients.

Interest rates and fees and charges are subject to change at any time, and applicable for new loan applications only. The actual interest rate applicable will depend on the individual borrower's circumstances. This document is intended for internal purposes only and is not to be published.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 eligibility criteria. Terms, conditions, fees and charges apply. Full details will be included in loan documentation and are available on request.

Pepper Money Limited, ABN 55 094 317 66; AFSL and Australian Credit Licence Number 286655, is the servicer of loans made by Pepper Finance Corporation Limited ABN 51 094 317 647

SMSF - Commercial

Interest Rates and Fees

For new business effective: 05-Mar-25



Interest Rates		NEW		NEW
LVR (%)	PRIME		NEAR PRIME	
	Full Doc	Alt Doc	Full Doc	Alt Doc
	Interest Rate p.a.	Interest Rate p.a.	Interest Rate p.a.	Interest Rate p.a.
Up to 50	7.74%	7.74%	8.69%	8.99%
>50 - 60	7.74%	7.74%	8.69%	8.99%
>60 - 65	7.84%	7.84%	8.99%	9.29%
>65 - 70	7.94%	7.94%	9.09%	9.39%
>70 - 75	8.04%	8.04%	9.14%	9.44%

Loan Size Limits		
LVR (%)	PRIME	NEAR PRIME
Up to 50	\$3.0m	\$3.0m
>50 - 60	\$3.0m	\$3.0m
>60 - 65	\$3.0m	\$2.5m
>65 - 70	\$2.5m	\$2.0m
>70 - 75	\$2.5m	\$2.0m
Minimum Loan Amount	\$100k	

	PRIME	NEAR PRIME
Application Fee	1.00% of loan amount	1.25% of loan amount
Monthly Admin. Fee	\$25 per month	
Legal Fee	\$650 (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.	
Valuation Fee	At cost	

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