

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: 15 Feb 2024

### **PROMOTION!**

Discounted interest rates and application fees across all SMSF Residential products until 16 May 2024



### Interest Rates

LVR (%)	PRIME	NEAR PRIME
	Full Doc	Full Doc
	Interest Rate p.a.	Interest Rate p.a.
Up to 50	7.24%	7.94%
>50 - 60	7.34%	7.94%
>60 - 65	7.34%	7.94%
>65 - 70	7.34%	8.24%
>70 - 75	7.74%	8.24%
>75 - 80	7.74%	8.24%

### Loan Size Limits

LVR (%)	PRIME	NEAR PRIME
	Full Doc	Full Doc
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
	Full Doc	Full Doc
Application Fee	\$499	0.50% of loan amount
Monthly Admin. Fee	\$25 per month	
Legal Fee	From \$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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Interest rates and fees and charges are effective from 15 Feb 2024, 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 This document is intended for internal purposes only and is not to be published.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: 15 Feb 2024



### Interest Rates

LVR (%)	PRIME	NEAR PRIME
	Full Doc	Full Doc
	Interest Rate p.a.	Interest Rate p.a.
Up to 50	7.99%	8.94%
>50 - 60	7.99%	8.94%
>60 - 65	8.09%	9.24%
>65 - 70	8.19%	9.34%
>70 - 75	8.29%	9.39%

### Loan Size Limits

LVR (%)	PRIME	NEAR PRIME
	Full Doc	Full Doc
	Up to 50	\$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	

### Fees

	PRIME	NEAR PRIME
	Full Doc	Full Doc
	Application Fee	1.00% of loan amount
Monthly Admin. Fee	\$25 per month	
Legal Fee	From \$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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