

PPS AU User Guide

What is the Pepper Product Selector?

The Pepper Product Selector (PPS) is a user-friendly tool that helps brokers find the best Pepper Money (or Pepper Money funded White Label product) for their clients quickly and efficiently. It uses simple information and the client's credit history to provide an indicative offer, which can be used to start a conversation with the client. The tool is designed to be fast, reliable, and easy to use, providing an outcome within minutes and ensuring brokers can confidently continue their discussions with clients.

We have recently re-platformed PPS, bringing you new functionality including:

- The ability to edit a PPS submission to re-engineer the scenario and understand how this impacts the Pepper Product available for the customer
- The ability to generate outputs in your preferred brand via one login, no more remembering two logins

How to use Pepper Product Selector

Step 1. Login

Navigate to the login page located here:

Use the email address you have under your accreditation with Pepper, if you have never logged into PPS before, or are yet to reset your password following our re-platform of PPS, either look for your email from noreply@peppermoney.com.au or contact our Broker Support team on 1800 737 737 to get your unique login link sent over.



Our portal has moved home! If it's your first time accessing the new portal you will need to reset your account as your old login details won't work. You will have received an email from either noreply@peppermoney.com.au (Australia) or noreply@peppermoney.co.nz (New Zealand) with instructions on how to do this. If you can't find it make sure to check your junk folder, otherwise just give us a call on 1800 737 737, Monday to Friday, 8am - 6pm Sydney time and we'll give you a hand.

Welcome!

Email address

Password

Forgot your password?

Log in

Don't have an account? [Register now](#)

The important legal bits

For our Australian partners

For our New Zealand partners

Retail only? Proceed to step 3! For our brokers who access both Pepper and White Label branded products head to step 2.

Step 2. Choose Brand

If you hold accreditation for more than one brand i.e. Pepper and a White Label, you can now choose the brand you want your PPS outcome to display, make your selection from the dropdown menu, it automatically populates based on your accreditation with Pepper.



Which brand would you like your PPS outcome to display?

Important

* An Indicative Offer is not a formal loan approval and is subject to an application being submitted to Pepper a formal decision provided.

All applications are subject to credit assessment and loan eligibility criteria. Terms, conditions, fees and charges apply. If there are two or more applicants, the circumstances of the other applicants may affect Pepper Money's decision regarding any formal loan application.

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Step 3. Terms and Conditions Page

Once you have logged in you will see the terms and conditions page, all looking good? Click Accept and proceed.

peppermoney
1800 737 737

Complete 0%

Terms and conditions

Let's find your client's product fit, fast.

Pepper Product Selector is your fast-track tool to help determine what product and interest rate your client may be eligible for. It combines simple information about your client with their credit history to provide a potential Pepper Money product in the form of an Indicative Offer.

What's more - it won't impact your client's credit score.

Terms and conditions

Before accessing and using the Pepper Product Selector, you must ensure that you hold a specific written authorisation from each of your clients, appointing you as an Access Seeker to request their credit report and you hold your clients' consent to the disclosure and use of their personal and credit-related information to Pepper Money Limited.

The Access Seeker authorisation must be substantially in the following form:

You authorise me as your broker (the Access Seeker) to collect, use and disclose your personal information in accordance with the Access Seeker's Privacy Policy in order to obtain a copy of your credit report from Equifax Australia Information Services and Solutions Pty Limited (Equifax), a Credit Reporting Body in accordance with the Access Seeker rules set out in the Privacy Act 1988 (Cth). You consent to the disclosing information in that credit report (including any credit-related information, arrears information, credit worthiness information and personal information) to any lender who may be able to provide credit to you including whether you may qualify for a home loan, an indicative interest rate and indicative repayments.

Please note that Pepper Money and the credit reporting body may request a copy of your client's written authorisation and consent. You must comply with your obligations under all applicable laws before you suggest a Pepper Money loan to your clients, including to act in the customer's best interests.

Important Information

Mortgage Broker terms of use of the Pepper Product Selector portal

- For the purposes of the Pepper Product Selector portal (the Portal) terms of use, Pepper, we / us / our refers to Pepper Money Limited (ACN 094 317 665 Australian Credit Licence 286655) and any related corporations of Pepper. You refer to the mortgage broker whose username and password is used to access the system. Equifax refers to Equifax Pty Ltd (ACN 080 662 568) who is a credit reporting body. References to the 'customer' are to the customer on whose behalf you are accessing the Portal, and whose information you are inputting into the Portal.
- Neither Pepper nor Equifax warrants the accuracy, currency or completeness of the information contained in, or generated by the Portal. To the full extent permitted by law, Pepper and Equifax exclude all liability for loss or damage howsoever arising (including through negligence) in connection with the Portal. The Portal has been designed to assist mortgage brokers assess whether a customer may qualify for a Pepper loan and is not to be used for any other purpose.

By clicking 'Accept and proceed': You confirm that you have obtained from each of your clients' written authorisation appointing you as an Access Seeker to obtain their credit report and hold each client's consent to the disclosure and use of their personal and credit related information to Pepper Money.

ACCEPT AND PROCEED

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Step 4. Loan Details Screen

Enter in the details regarding your client's scenario. PPS can cater for up to two securities. To understand the Pepper product fit for scenarios with 3 or more securities please get in touch with [your BDM](#) or engage our scenario team via [our broker hub](#) or phone 1800 737 737.

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1800 737 737

Complete 33%

Terms and conditions

Loan details

Applicant details

Indicative offer

Client loan details

Tell us about your client(s) loan requirements.

Who is this loan for? *

One Applicant Joint Applicants

For more than two applicants, please submit a scenario through the [broker hub](#)

What's the purpose of their loan? *

Purchase Refinance

How will they occupy and make repayments? ⓘ *

Owner PI Owner IO

Investor PI Investor IO

How many properties are there? *

1 2

Tell us about your property

What area is the property located? *

Check where we lend with our [postcode look up](#) ==

What is the value of the property? *

\$

if unsure, enter an estimate

Loan Amount *

\$

LVR

0%

BACK NEXT

View if you select "No" to Are either applicants self-employed?

Step 5. Applicant Details Screen

Input your client details; to make PPS as accurate as possible please enter the driver’s license, it helps us find their credit file.

For clients with late payments or arrears please ensure to enter the details in the correct section i.e. mortgage v non mortgage. Please note that when we pull the access seeker we use the worst of the two responses – i.e. if the credit file is not showing arrears but you have indicated there are mortgage arrears, we use your answer.

For self-employed clients please note the below;

- If your client is self-employed you can verify their income with either full doc or alt doc options, note that for full doc we only accept full financials for 1 year on our Near Prime Clear product, so if you don’t get a match and have alternate income documents available you can edit this field and select the Alt Doc option and pull in a match!

View if you select “No” to Are either applicants self-employed?

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1800 737 737

Complete 66%

Tell us about your client

Primary applicant

First name *

Last name *

Current address *

Start typing and select one of the options from the list displayed

Date of birth *

dd/mm/yyyy

Driver licence number

This isn't required, however can help us locate your client's credit file.

Are either applicants self-employed? *

Yes No

Have they had any late payments or arrears on any mortgage debts in the last 6 months and how long did it last? *

--- Select a Value ---

Have they had any late payments or arrears on any non mortgage debts in the last 6 months, and how long did it last? *

--- Select a Value ---

BACK NEXT

If you select “Yes” to “Are either applicants self-employed?” you will need to answer the following question:

How long have the applicants been self employed? *

--- Select a Value ---

--- Select a Value ---

Less than 6months

6 months to less than 12 months

12 months to less than 24 months

24 months and over

If either applicant has late payments or arrears, please answer the following questions:

Have they had any late payments or arrears on any mortgage debts in the last 6 months and how long did it last?*

--- Select a Value ---

--- Select a Value ---

None

Mortgage arrears - upto 1 month

Mortgage arrears - more than one month

Have they had any late payments or arrears on any non mortgage debts in the last 6 months, and how long did it last?*

--- Select a Value ---

--- Select a Value ---

None

Arrears - Up to 1 month

Arrears - 1 to 3 months

Arrears - 4 to 6 months

Arrears - more than 6 months

Step 6. Indicative Offer

Once complete you will receive an indicative offer for you client. You can toggle along the top to see variable and fixed rate options.

Want to change a detail? Click “Edit PPS Request” and you can edit the enquiry and resubmit.

Your client may be eligible for a loan with us

Pepper Essential Full Doc

Your client qualifies for an indicative offer* from Pepper Money, based on the information provided, including the occupancy and repayment type. Their reference is: **PPS-5123050**

VARIABLE
2-YEAR FIXED
3-YEAR FIXED
5-YEAR FIXED
7-YEAR FIXED
10-YEAR FIXED

<p>Indicative Interest Rate[^]</p> <h2 style="margin: 0;">6.39% p.a.</h2> <p>Estimated Repayments[^]</p> <h2 style="margin: 0;">\$7498.22</h2> <p><small>Estimated monthly repayment based on a 30 year loan.</small></p>	<p>Indicative Comparison Rate[#]</p> <h2 style="margin: 0;">6.57% p.a.</h2>
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What we based this on

Loan Amount	\$1,200,000
Security Value	\$2,000,000
LVR	60%

Credit Score

Applicant 1	920	Download credit report
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Estimated fees[^]

Establishment Fee	\$599.00
Monthly admin fee(MAF)	\$10.00
Legal fee (plus disbursements)	\$330.00
Title insurance fee	\$0.00
Mortgage risk fee/ Lender protection fee	\$0.00
Discharge fee	\$500.00

What you need to know?

Serviceability Buffers

Serviceability buffers are 2% for all home loan options and purposes. A serviceability reduction to 1% is available for refinance, investor and fixed rate borrowers for select prime and non-conforming home loan options. For further information please use our serviceability calculator in the broker portal or contact your BDM.

Important Information

Applicants self-employed for 12 months to 2 years with no late repayments can be considered for Near Prime Alt Doc product option.

*This indicative offer is not a formal approval for a loan and financial commitments should not be entered into based on it. This is not a suggestion or recommendation of any particular loan product. It is a guide only, based on the basic information provided, which has not included income and expenses, and the credit score obtained for the primary applicant. An indicative offer is not a formal loan approval and is subject to an application being submitted to Pepper and a formal decision provided.

^ The indicative interest rate, comparison rate and estimated monthly repayments are a guide only, based on the basic information provided (including occupancy and repayment type) and the credit score obtained for the primary applicant. If an interest only and variable interest rate loan has been selected, the indicative interest rate, comparison rate, and estimated monthly repayments are based on a 5-year interest only term. If an interest only and fixed interest rate term loan has been selected, the indicative interest rate, comparison rate, and estimated monthly repayments are based on an interest only period equal to the selected fixed rate term. The actual interest rate will depend on the borrower's circumstances and the information verified during the loan application assessment. Repayment amounts don't include fees and charges that may be charged to the loan - for example, any annual package fee, Mortgage Risk Fees, Lender's Mortgage Insurance or monthly service fees that may apply. Any additional fees or charges will add to the cost of the loan and repayments. During an Interest Only period, interest only payments will not reduce the loan balance. This may mean more interest over the life of the loan. Interest only is not available on 7 and 10 year fixed interest rate terms.

Please note that if the indicative offer includes any of the below, the indicative offer including interest rate, estimated monthly repayment and home loan option provided may not be applicable. Please contact your BDM or our Scenarios team to discuss how Pepper can assist:

- Vacant Land
- Construction
- Units that are off the plan or located in high density locations
- Defaults listed on associated company credit reports

^^Vacant land securities are subject to additional risk fees.

All Comparison Rates are calculated based on a secured loan of \$150,000 and a term of 25 years. WARNING This Comparison Rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

All applications are subject to credit assessment and loan eligibility criteria. Terms, conditions, fees and charges apply. If there are two or more applicants, the circumstances of the other applicants may affect Pepper Money's decision regarding any formal loan application.

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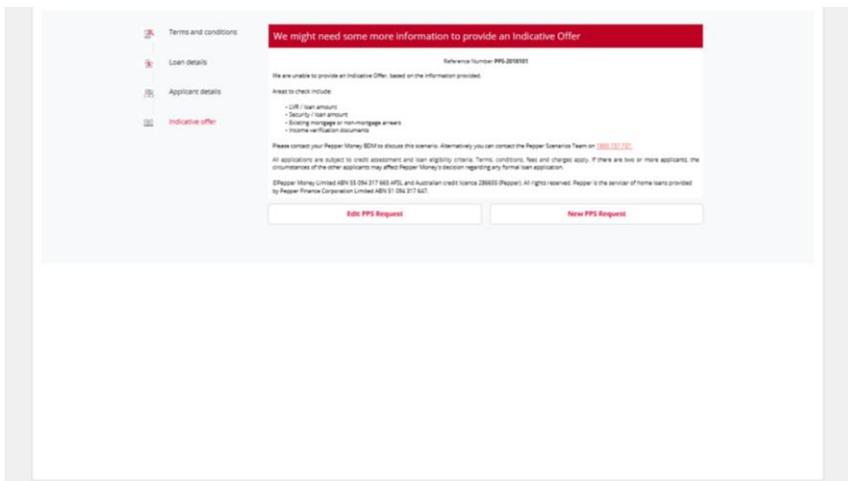
[Download PDF Offer](#)
[Edit PPS Request](#)
[New PPS Request](#)

If we cannot match your client scenario to a product you will see the below screen, you can go back and edit your answers to find a match.

Please note that PPS does not cater for:

- Vacant land
- Construction
- Units that are off plan or high density
- Defaults listed on associated company credit reports

To understand the Pepper product fit for these scenarios, or where you want to discuss a scenario outside our standard policy, please get in touch with [your BDM](#) or engage our scenario team via [our broker hub](#) or phone 1800 737 737.



Step 7. PDF Offer

Happy with the outcome? You can download the PPS offer to facilitate a discussion with your client.



1800 737 737

Great News!

Your client(s) may be eligible for a loan with Pepper Money

Pepper Essential Full Doc

Application reference number: **PPS-5123050**

Number of applicants: **1**

Your client(s) qualify for a Pepper Money Indicative Offer based on the information provided.

Loan enquiry details

Loan amount	1200000	LVR	60
Security value	2000000	Credit bureau score	920

Rate type and term	Indicative interest rate*	Indicative comparison rate*	Estimated monthly repayments*, based on a 30-year loan term
Variable	6.39% p.a.	6.57% p.a.	\$ 7498.22
2-year fixed	6.39% p.a.	6.57% p.a.	\$ 7498.22
3-year fixed	6.49% p.a.	6.60% p.a.	\$ 7576.93
5-year fixed	6.74% p.a.	6.73% p.a.	\$ 7775.20
7-year fixed	6.94% p.a.	6.89% p.a.	\$ 7935.33
10-year fixed	7.39% p.a.	7.31% p.a.	\$ 8300.37

Estimated fees

Establishment fee	\$599.00
Monthly admin fee (per month per account)	\$10.00
Legal fee (plus disbursements)	\$330.00
Discharge fee	\$500.00
Title insurance fee	\$0.00
Mortgage risk fee/Lender Protection Fee**	\$0.00

What you need to know

Serviceability Buffers
Effective 7 August 2023 Pepper Money has reduced its serviceability buffers to 2% for all home loan options and purposes. A further serviceability reduction to 1% is available for refinance, investor and fixed rate borrowers for select prime and non-conforming home loan scenarios. For further information please use our serviceability calculator in the broker portal or contact your BDM.

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