Home Loan Application Form

APPLICATION DETAILS

Applicant Name(s)			
Broker Name		Company Name	
Broker ID		Email	
Contact Number		ACL/ACR Number	
Application ID		Date	

SCENARIO DETAILS

Case Number		PPS Reference	
Exception Details (where applicable)			

WARNING

This document is intended only for Pepper Money Limited and contains confidential information. Confidentiality is not waived if you are not the intended recipient, nor may you use, review, disclose, disseminate or copy any information contained in or attached to this document.
If you received this document in error please destroy and notify the sender immediately.
Please email application to origination@pepper.com.au.

FEE PAYMENT AUTHORITY

Please supply payment of an application fee through the Credit Card tab in Broker Centre prior to completion OR complete the fields below. This fee includes one standard valuation cost. Upon payment of this fee a valuation will be ordered by Pepper Money.

☐ I have ordered a valuation on https://propertyhub.corelogic.asia/, or

☐ I authorise Pepper to debit my credit card for payment of the valuation fee payable in relation to this application.

- ☐ I have provided my credit card details via the Fee Payment Tab in Apply online, or
- ☐ I have provided my credit card details via bit.ly/2qqFX1Y and received a token number:

Token No:

CHECKLIST (INFORMATION TO INCLUDE WITH THIS APPLICATION)

☐ **Home Loan Application Form**
Form must be fully completed with all relevant supporting documents including Pepper Serviceability Calculator attached. The turnaround time for this application may be impacted if submitted with incomplete or omitted information.

☐ **Identification Verification**
Please provide a completed Pepper Customer Identification Form for each borrower, guarantor and individual beneficial owner with clear copies of ID (attached to this form).

☐ **Security Valuation**
- ☐ Please provide a valuation carried out by a Pepper Panel Valuer ordered through Pepper Customer Ordering Valuation tool, or
- ☐ Upon fee payment authority being completed, Pepper will order the valuation

214008-LHL-Online Application-Form-Long-090626-V12

☐ **PAYG Income Evidence:**

Either two documents from Group A or one document from Group A plus one document/check from Group B.

☐ Group A: 1. Most recent computerised payslip (dated within 4 weeks of application date)

2. Evidence of last 3 months salary credits into a bank account in the Applicant's name.

☐ Group B: 1. Most recent ATO Payment Summary; or

2. Most recent tax return; or
3. Most recent tax assessment notice; or
4. Employment Letter on the business's letterhead
5. Employment check completed by Pepper or Mortgage Manager

Please note that for applicants in casual employment and the payslip YTD is <6months, or for applicants relying on other variable, income types, (bonus, commission, overtime) they will be required to utilise either options 1,2, or 3 from Group B in addition to a Group A document.

☐ **Self Employed Income Evidence (Full Doc):**

☐ **Prime or Specialist Applications:**

Provide either of the following for all relevant parties:

☐ Last 2 years lodged Tax Returns and last 2 years Notice of Assessment/s or

☐ Last 2 years of Financial Statements signed by a registered tax agent or Accountant.

☐ **Near Prime or Near Prime Clear Applications:**

Provide either of the following for all relevant parties:

☐ Last 1 year tax returns and Notice of Assessment,or

☐ Last 1 year Financial Statements signed by a registered tax agent or Accountant

☐ **Self Employed Income Evidence (Alt Doc):**

☐ Pepper Self Employed Income Declaration Form

Plus **one** of the following:

☐ Six months Business Activity Statements (BAS),

☐ Six months Business Bank Statements, or

☐ Fully completed Pepper Accountant Letter (N/A for Specialist Loans >$1.5M or Specialist Plus loans)

☐ **Rental Income**

☐ Most recent agent rental statement, or

☐ Agent tenancy agreement, or

☐ Three-month bank statements and lodged tax return confirming rental income, or

☐ Rental appraisal (if applicable) if the property is not currently tenanted

☐ **Refinance / Debt Consolidation:**

Statements for loans being refinanced (only required if Comprehensive Credit Reporting does not have repayment history available):

☐ 3 months for all non-mortgages,

☐ 6 months for mortgages and

☐ 12 months for loans with other non-conforming lenders .

☐ **Discharge Authority**

Please provide a completed discharge authority form for refinance applications. This will assist in a quicker settlement.

☐ **Purchase Transaction**

☐ Contract of Sale which includes the purchaser(s), purchase price and conveyancer or solicitor details acting on behalf of applicants

☐ Funds to Complete

☐ **Fixed Interest Rate Lock Request (for fixed rate loans only)**

Please provide a customer completed and signed fixed interest rate lock authority form if the customer wishes to lock in a fixed interest rate.

214008-LHL-Online Application-Form-Long-090626-V12

Requirements and Objectives

APPLICATION DETAILS

Application ID

Customer 1 Full Name:

Customer 2 Full Name:

Email address for service of notices and other documents:

Postal address for service of notices and other documents
(PO Box addresses are not acceptable)

What are the Requirements of the Customer?

*standard features, #must select at least one of these

☐ Owner Occupied# ☐ Investment# ☐ P&I ☐ Interest Only (max 5 years) ☐ Variable interest rate

☐ Split Loan Required ☐ Offset ☐ Redraw ☐ Repay the Loan Early*

☐ Make Additional Payments* ☐ Fixed interest rate (no break costs) (2, 3, 5, 7 or 10 years)

For Fixed Rate Interest Only Loans, the Interest Only term must equal the Fixed Interest Rate term. Maximum Interest Only period is 5 years.
Redraw and Offset account are not available on Fixed rate loans.

If the customer requires interest only repayments on an Owner Occupied Loan, please provide reason(s):

Loan Amount Sought: $

Preferred Loan Term:

Does the customer need to borrow additional funds to meet loan establishment fees, stamp duty and/or legal costs? Yes ☐ No ☐

If yes, please estimate the amount required $

LOAN INFORMATION

LOAN 1

Loan Amount

Loan Term

LVR

Loan Type
☐ Principal and Interest
☐ Interest Only (Max 5 years) years*

Rate Type
☐ Variable
☐ Fixed (2, 3, 5, 7 or 10 years) years*

Repayment Frequency
☐ Monthly
☐ Fortnightly (for P&I loans only)

Feature**
☐ Offset Sub-account

LOAN 2

Loan Amount

Loan Term

LVR

Loan Type
☐ Principal and Interest
☐ Interest Only (Max 5 years) years*

Rate Type
☐ Variable
☐ Fixed (2, 3, 5, 7 or 10 years) years*

Repayment Frequency
☐ Monthly
☐ Fortnightly (for P&I loans only)

LOAN 3

Loan Amount

Loan Term

LVR

Loan Type
☐ Principal and Interest
☐ Interest Only (Max 5 years) years*

Rate Type
☐ Variable
☐ Fixed (2, 3, 5, 7 or 10 years) years*

Repayment Frequency
☐ Monthly
☐ Fortnightly (for P&I loans only)

* Fixed Rate Interest Only Loans must have the Fixed Rate Interest term equal to the Interest Only term. Maximum Interest Only period is 5 years.
** Features not available for fixed rate loans. Redraw is also not available for fixed rate loans.

Any other loan features required by the customer not covered above?

WHAT ARE THE OBJECTIVES OF THE CUSTOMER?

Loan Purpose (select more than one if applicable)	Amount	Comments (including how the customer will benefit)
1. Purchase	$	
2. Refinance	$	
		If the customer's preferred loan term above exceeds the current term remaining on their existing loan, please provide reason(s) (required)
3. Construction	$	
4. Renovations	$	
5. Debt Consolidation	$	
6. Business Purpose	$	
7. Pay ATO Debt	$	
8. Cash Out	$	
9. Vacant Land	$	
10. Other	$	
TOTAL	$	

Has any customer had any late payments, loan arrears, or adverse credit history such as current or prior defaults or bankruptcies?

☐ Yes ☐ No

If yes, please provide further details including a detailed explanation, date of occurrence and current status

POSSIBLE ADVERSE CHANGE TO FINANCIAL SITUATION

Does the customer plan or anticipate changes to their lifestyle, other than retirement, that will impact their current and future financial circumstances (e.g. taking unpaid leave, moving interstate, reducing their work hours)

☐ Yes ☐ No

If yes, provide details including expected impact of anticipated changes, such as when they are likely to start and cease.

HOW DOES THE CUSTOMER INTEND TO REPAY THE LOAN AFTER THEY RETIRE?

Required if the customer is aged 50 year or older (40 year or older where the loan term is greater than 30 years) AND the loan term will extend beyond their 67th birthday AND the security property is owner occupied.

☐ Repay by instalments prior to retirement
☐ Sale of investment property
☐ Lump sum from Superannuation
☐ Income from other investments
☐ Downsize principal place of residence
☐ Sale of business
☐ Recurring income from Superannuation
☐ Other, please specify below:

BROKER ACKNOWLEDGEMENTS

The customer(s) speaks and understands English fluently, if not, the interview was conducted in the following language which I am fluent in and the customer speaks and understands fluently.

☐ I confirm all information provided to Pepper in relation to this customer's application for credit is/will be true and accurate.

☐ I confirm I have discussed all costs and fees and charges involved in this transaction with the customer.

☐ I confirm the customer understands the pros and cons of the product features selected above for their loan.

☐ I confirm that the distribution of this product is consistent with the current Target Market Determination

Broker Signature

Date

Broker Name

CUSTOMER ACKNOWLEDGEMENT

- I/we have read and understand the particulars which have been completed in the application form and in any form supplement to this application form and confirm that the particulars are true, complete and correct and have been provided to Pepper Money to enable it to determine whether or not to provide to me/us a new loan for which I/we make formal application.
- I/we understand and agree that Pepper Money may cancel or withdraw an application, approval or offer for credit facilities if it believes the particulars are not true and correct.
- I/we confirm that all information provided is true and accurate including all financial commitments.
- If consolidating or refinancing existing debts, I/we understand that repaying these debts over a longer term may cause more interest to be paid and equity in the secured property to build at a lower rate.
- I/we understand that if selecting a fixed rate loan (or split loan), there are no break cost fees associated with early repayments and no break costs if the fixed rate loan is paid out prior to the end of the fixed term.
- I/we understand that rate lock is available for new Fixed Rate home loan applications (not available for loan variations). I/we understand that to request this, the Fixed Interest Rate Lock Authority Request must be completed and submitted.
- I/we understand that if I/we choose a Fixed rate interest only loan, the fixed rate term must equal the interest only term and that the maximum interest only term is 5 years.
- I/we understand that if I/we capitalise fees and charges to the loan, I/we will pay interest on these amounts.
- I/we understand that if selecting a fixed rate loan that an Offset Sub-Account, Visa Debt Card and Redraw are not available.
- I/we understand that once a valuation of the property(s) offered as security has been undertaken there will be no refund of any of the application fee.
- I/we understand that documentation may be requested to verify the information provided in this application.
- I/we consent to receiving notices and other documents from Pepper Money electronically and that electronic communications will be sent to the email address for service I/we have nominated in this loan application.
- I/we acknowledge that we may no longer send paper copies of notices, statements, disclosures and other documents to you.
- I/we acknowledge that we need to check our email regularly for notices, statements, disclosures and other documents.
- I/we acknowledge that Pepper Money may send notices, statements, disclosures and other documents by email, or by emailing me/us to notify me/us that the document is displayed on, and can be retrieved from, a website.
- I/we acknowledge that I/we can withdraw consent to receiving notices, statements, disclosures and other documents electronically at any time.
- I/we acknowledge that I/we have read and understand the agreements, authorisations, consents and declarations above.

Applicant / Guarantor name

Date

Signature

Applicant / Guarantor name

Date

Signature

214008-LHL-Online Application-Form-Long-090626-V12

Customer Identification Form

This form is only to be used for face-to-face in person interviews conducted in Australia.

SECTION 1 - DETAILS OF CUSTOMER

Full Name	
Date of Birth (dd mm yyyy)	

SECTION 2 - DETAILS OF LOAN APPLICATION

(a) For Purchases:

(i) Does the full name on the identification document match the full name on the application and contract of sale and/or transfer?

☐ Yes ☐ No

If answered 'yes' to the question in (a), proceed to Section 3.
If answered 'no' to the question in (a), proceed to Section 4 (2+ identification documents).

(b) For Refinances / Certificate of Title held by the customer:

(i) Does the full name on the identification document match the full name on the application and certificate of title?

☐ Yes ☐ No

(ii) Does the certificate of title currently have a registered mortgage?

☐ Yes ☐ No

(iii) If the application has a cash out component, is the cash out amount less than $100,000.00? (Select 'yes' if no cash out is applicable).

☐ Yes ☐ No

If answered 'yes' to all of the questions in (b), proceed to Section 3.
If answered 'no' to any of the questions in (b), proceed to Section 4 (2+ identification documents).

If unsure, it is recommended to proceed to Section 4 (2+ identification documents) to avoid further information/document requests.

SECTION 3 - DETAILS OF 1x IDENTIFICATION DOCUMENT

IMPORTANT:

- All documents produced must be current, except an Australian passport which can be expired within the last 2 years
- If documents are not written in English, an original English translation must be provided by NAATI.

Customer to produce **ONE** of the following which must include FULL name (including all middle names), date of birth, photograph, expiry date:

☐ Australian passport
☐ Australian licence (note that not all driver licenses include all middle names)
☐ Australian proof of age card
☐ Foreign passport

Proceed to Section 5.

IMPORTANT: Pepper Money may request for additional identification documents.

214008-LHL-Online Application-Form-Long-090626-V12

SECTION 4 - DETAILS OF MINIMUM 2x IDENTIFICATION DOCUMENTS

IMPORTANT:

- All documents produced must be current, except an Australian passport which can be expired within the last 2 years
- If documents are not written in English, an original English translation must be provided by NAATI.

Customer to produce identification documents to meet one of the following categories:

	MINIMUM DOCUMENT REQUIREMENTS		
☐ 1	Australian Passport or foreign passport **plus** Australian driver licence or Photo Card **plus** change of name or marriage certificate if necessary	☐ 3	Australian driver licence or Photo Card **plus** full birth certificate or citizenship certificate or descent certificate **plus** Medicare or Centrelink or Department of Veterans' Affairs card **plus** change of name or marriage certificate if necessary
☐ 2	Australian Passport or foreign passport **plus** full birth certificate or citizenship certificate or descent certificate **plus** Medicare or Centrelink or Department of Veterans' Affairs card **plus** change of name or marriage certificate if necessary	☐ 4	Australian Passport or foreign passport **plus** another form of government issued photographic identity document **plus** change of name or marriage certificate if necessary OR Australian Passport or foreign passport **plus** full birth certificate **plus** another form of government issued identity document **plus** change of name or marriage certificate if necessary

Proceed to Section 5.

IMPORTANT: Pepper Money may request for additional identification documents.

SECTION 5 - BROKER DECLARATION

I, being a Pepper Money accredited mortgage broker, acknowledge and confirm that:

(a) I met the customer in a face to face in person meeting on DATE (dd mm yyyy) ______ at

ADDRESS ______

(b) The identification document/s relate to the customer; and

(c) The original identification document/s as selected in Section 3 or 4 was produced to me; and

(d) Clear copies of the original identification document/s are attached to this declaration; and

(e) The customer appeared to have similar facial characteristics to the person in the photograph/s presented on the original identification documents/s; and

(f) Does the customer speak and understand English fluently? ☐ Yes ☐ No

(g) **If you answered NO to the above question**, what language was the interview conducted in ______

DO NOT WRITE IN THE ABOVE FIELD IF YOU HAVE ANSWERED YES TO QUESTION (f)

Broker Name ______ Contact Number ______

Broker Signature ______ Date (dd mm yyyy) ______

YOUR SOLICITOR/CONVEYANCER'S DETAILS

Firm Name		Contact Name	
Address			
Phone		Email	

ACCOUNTANT DETAILS (IF SELF-EMPLOYED/SUBCONTRACTOR/INVESTOR)

APPLICANT 1

Firms Name	
Contract Name	
Address	
Phone	
Email	

APPLICANT 2

Firms Name	
Contract Name	
Address	
Phone	
Email	

COMPANY APPLICATION DETAILS (IF APPLICABLE)

☐ Borrower ☐ Guarantor	ACN		
Company Name		ABN	
Trust Details			
Type of Trust (Unit, Discretionary, Hybrid etc.)			
Registered Office Address			
Address of Principal Place of Business			
Phone			
Name(s) of Director(s)			
Email		Email	

214008-LHL-Online Application-Form-Long-090626-V12

PERSONAL DETAILS

APPLICANT 1

Applicant Type ☐ Borrower ☐ Guarantor

Title ☐ Mr ☐ Ms ☐ Miss ☐ Mrs ☐ Dr ☐ Other

Full Name

Other Name(s) Commonly Known By

Current Address

State Post Code Years There

Are you ☐ An owner ☐ Renting ☐ Living with relatives

Post-settlement Postal Address for service of notices and other documents (PO Box addresses are not acceptable)

State Post Code Years There

Previous Address (If current is less than 3 years)

State Post Code Years There

Gender ☐ Male ☐ Female

DL No. & State DL No. State

Marital Status

DOB / /

Residency Status ☐ Resident ☐ Non-resident

Phone BH

AH

Mobile

Email address for ervice of notices and other documents

Ages of Dependants

APPLICANT 2

Applicant Type ☐ Borrower ☐ Guarantor

Title ☐ Mr ☐ Ms ☐ Miss ☐ Mrs ☐ Dr ☐ Other

Full Name

Other Name(s) Commonly Known By

Current Address

State Post Code Years There

Are you ☐ An owner ☐ Renting ☐ Living with relatives

Post-settlement Postal Address for service of notices and other documents (PO Box addresses are not acceptable)

State Post Code Years There

Previous Address (If current is less than 3 years)

State Post Code Years There

Gender ☐ Male ☐ Female

DL No. & State DL No. State

Marital Status

DOB / /

Residency Status ☐ Resident ☐ Non-resident

Phone BH

AH

Mobile

Email address for service of notices and other documents

Ages of Dependants

EMPLOYMENT DETAILS

APPLICANT 1

☐ PAYG ☐ Self-Employed ☐ Unemployed ☐ Retired

Occupation

Basis ☐ F/T ☐ P/T ☐ Casual ☐ Temp ☐ Other

Employer

Address

State Post Code

Monthly Gross Income $

Other Allowances $

Overtime $

Rental Income $

Other Income $

Other Income Details

Previous Employers (If current is less than 3 years)

Occupation

Years There

APPLICANT 2

☐ PAYG ☐ Self-Employed ☐ Unemployed ☐ Retired

Occupation

Basis ☐ F/T ☐ P/T ☐ Casual ☐ Temp ☐ Other

Employer

Address

State Post Code

Monthly Gross Income $

Other Allowances $

Overtime $

Rental Income $

Other Income $

Other Income Details

Previous Employers (If current is less than 3 years)

Occupation

Years There

SELF-EMPLOYED DETAILS

APPLICANT 1

Trading Name

ACN ABN

Nature of Business

Business Address

State Post Code

☐ Sole Trader ☐ Partnership ☐ Company

How long has this business been owned? Years

How long has the ABN been registered (Min. 2 years)? Years

Is the business registered for GST for 12 months? ☐ Yes ☐ No

APPLICANT 2

Trading Name

ACN ABN

Nature of Business

Business Address

State Post Code

☐ Sole Trader ☐ Partnership ☐ Company

How long has this business been owned? Years

How long has the ABN been registered (Min. 2 years)? Years

Is the business registered for GST for 12 months? ☐ Yes ☐ No

214008-LHL-Online Application-Form-Long-090626-V12

ASSETS - PERSONAL

If you are making a joint application, and you would like to make a separate declaration of assets and liabilities, one applicant may attach a separate sheet of paper.

ASSETS	DETAILS	VALUE	
Property Address		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
Savings Account		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
Investments/ Shares/ Superannuation		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
Motor Vehicles		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
Furniture (Insured value)		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
Other (Boats, tools of trade, etc.)		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
Personal Items		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
	Deposit Paid	$	☐App1 ☐App2 ☐Joint
	Total Assets	$	☐App1 ☐App2 ☐Joint

LIABILITIES - PERSONAL

LIABILITY	CREDIT PROVIDER	CREDIT LIMIT	MONTHLY PAYMENT	DEBT TO CONTINUE	BALANCE OWING	BORROWER
Commercial Bill		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Contingent Liability		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Credit Card		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
HECS-HELP		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Hire Purchase		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Lease		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Line Of Credit		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Loan As Guarantor		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Mortgage Loan		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Other		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Other Loan		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Outstanding Taxation		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Overdraft		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Personal Loan		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Rent		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Store Card		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Term Loan		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint
Unsecured Loan		$	$	☐ Yes ☐ No	$	☐ App1 ☐ App2 ☐ Joint

EXPENSES - PERSONAL

MANDATORY		MONTHLY PAYMENT	BORROWER
Owner occupied property costs	Rates, repairs and maintenance, other household items and utilities (excluding telephone, Internet and Pay TV).	$	☐App1 ☐App2 ☐Joint
Other Owner occupied property costs	Body Corporate Fees, Strata Fees and Land Tax on Owner Occupied Property.	$	☐App1 ☐App2 ☐Joint
Investment property costs	Rates, taxes, levies, body corporate and strata fees, repairs and maintenance.	$	☐App1 ☐App2 ☐Joint
Telephone, Internet & Pay TV	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).	$	☐App1 ☐App2 ☐Joint
Groceries	Typical supermarket shop for groceries including food and toiletries.	$	☐App1 ☐App2 ☐Joint
Recreation & Entertainment	Alcohol, tobacco, gambling, restaurants, membership fees and subscriptions, pet care, holidays.	$	☐App1 ☐App2 ☐Joint
Clothing & Personal Care	Clothing, footwear, cosmetics, personal care.	$	☐App1 ☐App2 ☐Joint
Medical & Health	Medical and health costs including doctor, dental, optical and pharmaceutical etc.	$	☐App1 ☐App2 ☐Joint
Transport	Public transport, motor vehicle running costs including fuel, servicing, parking and tolls.	$	☐App1 ☐App2 ☐Joint
Education - Non-Private schooling	Public education fees and associated costs (preschool, primary, secondary, and tertiary) including books and uniforms etc.	$	☐App1 ☐App2 ☐Joint
Education - Private schooling	Private education fees and associated costs (preschool, primary, secondary, and tertiary) including books and uniforms etc.	$	☐App1 ☐App2 ☐Joint
Childcare	Childcare including nannies.	$	☐App1 ☐App2 ☐Joint
Insurance - General Basic	Insurances including home and contents, motor vehicle and income protection.	$	☐App1 ☐App2 ☐Joint
Insurance - Health, Sickness & Personal Accident, Life	Insurances including Health, Sickness and Personal Accident, Life.	$	☐App1 ☐App2 ☐Joint
Rent		$	☐App1 ☐App2 ☐Joint
Child Maintenance		$	☐App1 ☐App2 ☐Joint
Other	Unique items not covered in above categories (must be explained further).	$	☐App1 ☐App2 ☐Joint
Total Monthly Expense		$	

Total Personal Liabilities $

214008-LHL-Online Application-Form-Long-090626-V12

LIABILITIES - BUSINESS/COMPANIES/TRUST

LIABILITY	CREDIT PROVIDER	CREDIT LIMIT	MONTHLY PAYMENT	DEBT TO CONTINUE	BALANCE OWING	BORROWER
Commercial Bill		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Contingent Liability		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Credit Card		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
HECS		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Hire Purchase		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Lease		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Line Of Credit		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Loan As Guarantor		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Maintenance		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Mortgage Loan		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Other		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Other Loan		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Outstanding Taxation		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Overdraft		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Personal Loan		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Rent		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Store Card		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Term Loan		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Unsecured Loan		$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
			Total Business Liabilities			

PROPERTY OFFERED AS SECURITY

SECURITY 1

Address

State Post Code

Full Name/s to Appear on the Title Deeds After Settlement

Contact Name of Vendor, Vendor's Real Estate Agent or Owner (For valuer access)

Purchase Price (Or estimated market value if refinance)

$

Anticipated Settlement Date

SECURITY 2

Address

State Post Code

Full Name/s to Appear on the Title Deeds After Settlement

Contact Name of Vendor, Vendor's Real Estate Agent or Owner (For valuer access)

Purchase Price (Or estimated market value if refinance)

$

Anticipated Settlement Date

214008-LHL-Online Application-Form-Long-090626-V12

FUNDS POSITION

The fees and charges listed below are estimates only. Please check with your legal advisor for final amounts.

FUNDS REQUIRED

Purchase/Tender Price	$
Land	$
Discharge Present Debt (including early payout penalty fees and exit fees)	$
Legals	$
Purchase Stamp Duty	$
Mortgage Stamp Duty	$
Application Fees	$
Lender Protection Fee	$
Total Funds Required	$
Surplus/Deficit	$

FUNDS AVAILABLE

Proceeds from Sale of Existing Property	$
Deposit Paid	$
Own Funds	$
Loan Sought	$
Gift/Other	$
Total Funds Available	$

APPLICANT'S DECLARATION

APPLICANT/GUARANTOR 1

Have you or your spouse ever been declared bankrupt or insolvent, or had your estate assigned for the benefit of creditors? ☐ Yes ☐ No

Have you or your spouse ever been a shareholder or the officer of a company of which a manager, receiver, and/or liquidator has been appointed? ☐ Yes ☐ No

Is there any unsatisfied judgement entered in any court against you, your spouse, or any company with which you or your spouse are or were a shareholder or officer? ☐ Yes ☐ No

Have you or your spouse, or any company with which you or your spouse are or have been associated, had a property foreclosed upon or sold by a mortgagee exercising power of sale? ☐ Yes ☐ No

Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference? ☐ Yes ☐ No

Are you known by any other name(s)?
If yes, give details of other name(s) below. ☐ Yes ☐ No

Previous or other name(s)

APPLICANT/GUARANTOR 2

Have you or your spouse ever been declared bankrupt or insolvent, or had your estate assigned for the benefit of creditors? ☐ Yes ☐ No

Have you or your spouse ever been a shareholder or the officer of a company of which a manager, receiver, and/or liquidator has been appointed? ☐ Yes ☐ No

Is there any unsatisfied judgement entered in any court against you, your spouse, or any company with which you or your spouse are or were a shareholder or officer? ☐ Yes ☐ No

Have you or your spouse, or any company with which you or your spouse are or have been associated, had a property foreclosed upon or sold by a mortgagee exercising power of sale? ☐ Yes ☐ No

Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference? ☐ Yes ☐ No

Are you known by any other name(s)?
If yes, give details of other name(s) below. ☐ Yes ☐ No

Previous or other name(s)

- I/we have read and understand the particulars which have been completed in the application form and in any form supplement to this application form and confirm that the particulars are true, complete and correct and have been provided to Pepper Money to enable it to determine whether or not to provide to me/us a new loan for which I/we make formal application.
- I/we understand and agree that Pepper Money may cancel or withdraw an application, approval or offer for credit facilities if it believes the particulars are not true and correct.
- I/we confirm that all information provided is true and accurate including all financial commitments.
- If consolidating or refinancing existing debts, I/we understand that repaying these debts over a longer term may cause more interest to be paid and equity in the secured property to build at a lower rate.
- I/we understand that if selecting a fixed rate loan (or split loan), there are no break cost fees associated with early repayments and no break costs if the fixed rate loan is paid out prior to the end of the fixed term.
- I/we understand that rate lock is available for new Fixed Rate home loan applications (not available for loan variations). I/we understand that to request this, the Fixed Interest Rate Lock Authority Request must be completed and submitted.
- I/we understand that if I/we choose a Fixed rate interest only loan, the fixed rate term must equal the interest only term and that the maximum interest only term is 5 years.
- I/we understand that if I/we capitalise fees and charges to the loan, I/we will pay interest on these amounts.
- I/we understand that if selecting a fixed rate loan that an Offset Sub-Account, Visa Debt Card and Redraw are not available.
- I/we understand that once a valuation of the property(s) offered as security has been undertaken there will be no refund of any of the application fee.
- I/we understand that documentation may be requested to verify the information provided in this application.
- I/we consent to receiving notices and other documents from Pepper Money electronically and that electronic communications will be sent to the email address for service I/we have nominated in this loan application.
- I/we acknowledge that we may no longer send paper copies of notices, statements, disclosures and other documents to you.
- I/we acknowledge that we need to check our email regularly for notices, statements, disclosures and other documents.
- I/we acknowledge that Pepper Money may send notices, statements, disclosures and other documents by email, or by emailing me/us to notify me/us that the document is displayed on, and can be retrieved from, a website.
- I/we acknowledge that I/we can withdraw consent to receiving notices, statements, disclosures and other documents electronically at any time.

214008-LHL-Online Application-Form-Long-090626-V12

- I/we acknowledge that I/we have read and understand the agreements, authorisations, consents and declarations above.

Applicant 1		Signature	
Date	/ /		
Applicant 2		Signature	
Date	/ /		
Guarantor 1		Signature	
Date	/ /		
Guarantor 2		Signature	
Date	/ /		

BUSINESS PURPOSE DECLARATION

I/We declare that the credit to be provided to me/us by Pepper Finance Corporation Limited (ABN 51 094 317 647) is to be applied wholly or predominantly for business and/or investment purposes other than investment in residential property.

IMPORTANT: You should only sign this declaration if this loan is wholly or predominantly for business and/or investment purposes, other than investment in residential property. By signing this declaration you may lose your protection under the National Credit Code

Applicant 1		Signature	
Date	/ /		
Applicant 2		Signature	
Date	/ /		
Guarantor 1		Signature	
Date	/ /		
Guarantor 2		Signature	
Date	/ /		

Privacy Consent Form

"Parties" means Pepper Money Limited ABN 55 094 317 665 ("Pepper Money") and its related bodies corporate, any party who processes the loan application, any insurer, financier, manager or servicer. In this Privacy Consent Form ("Consent"), "we", "us" and "our" include each of the Parties.

By signing this document or otherwise accepting this Consent, you consent to the Parties collecting, using, holding and disclosing personal information (including sensitive information) and credit-related information about you as set out below. You can find out more about how we deal with your privacy by viewing Pepper Money's privacy policy at www.pepper.com.au/privacy-policy ("**Privacy Policy**"). We may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. This Consent and our Privacy Policy also apply to the collection, use, holding and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information, we may not be able to arrange or provide credit for you, provide other services, verify your identity or protect against fraud.

How we handle your personal and credit-related information The Parties may collect, use, hold and disclose personal information and credit-related information about you for the purposes set out in this Consent and our Privacy Policy, including arranging or providing credit to you, processing your application for credit, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws, managing our relationship with you, and allowing us to perform administrative tasks. We may collect this information directly from you or indirectly from third parties, as set out in this Consent and our Privacy Policy.

We are also required to collect your personal information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* (**AML/CTF Act**).

Credit information is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information; financial hardship information (including information that any repayments are affected by a financial hardship arrangement); default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; and personal insolvency information. *Credit eligibility information* is credit reporting information supplied to us by a credit reporting body and any information that we derive from it. Collectively, we refer to this as 'credit-related information'.

Personal information includes any information or an opinion about an identified individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you, include your name, date of birth, address, account details, occupation, and any other information we may need to identify you including publicly available information from public registers and social media. If you are applying for finance, we may also collect the number and ages of your dependents and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you use our website or mobile applications. we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies (for more information please see our Privacy Policy).

Access to information and Privacy Policies You may request access to the personal information and credit-related information that we hold about you by contacting us. A copy of our Privacy Policy can be obtained at www.pepper.com.au/privacy-policy or by emailing privacyofficer@pepper.com.au. Links to the privacy policies and credit reporting policies of our Mortgage Insurers and credit reporting bodies ("**CRBs**") are contained in this Consent. These privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement – including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

Consumer and commercial credit-related information We may exchange your commercial and consumer credit-related information with entities listed below to assess an application for consumer or commercial credit and manage that credit (including to collect any payment that is overdue). In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

Exchange information with credit providers We may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Disclose information to guarantors We and our Mortgage Insurers may disclose your personal information and credit-related information to any person (or their authorised representative) who proposes to guarantee or has guaranteed repayment of any credit provided to you or who indemnifies you in any way.

Exchange information We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our Privacy Policy for more information.

- The CRBs identified below in this Consent and our Privacy Policy;
- The Mortgage Insurers identified below;
- Introducers including finance brokers, dealers, suppliers, mortgage managers, and persons who assist us to, or jointly with us, provide our products and services to you;
- Any person who represents you including your financial consultants, accountants, lawyers, advisers, referees (such as your employer, to verify information you have provided) and representatives including executors, administrators, guardians, trustees, attorneys and persons holding power of attorney;

214008-LHL-Online Application-Form-Long-090626-V12

- Our auditors, accountants, lawyers, attorneys, and other external advisors;
- Any industry or regulatory body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example if a complaint is lodged about us;
- Any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance or our business;
- Any government agency, regulator, or other person where we are authorised or required to do so by law, such as under the AML/CTF Act, or by government and law enforcement agencies or regulators, or where you have provided us consent;
- Entities to whom we outsource some of our functions and external service providers (for example IT services, entities to help verify your identity including organisations providing online verification of identity, entities to help verify your income and expenditure, entities to help identify, investigate and prevent illegal activities such as fraud etc) or that provide information and infrastructure systems;
- Other financial institutions such as banks, for example to process a claim for mistaken payment;
- Real estate agents;
- Medical professionals, medical facilities or health authorities who verify health information you may provide;
- Insurers, valuers, debt collection agencies, re-insurers and health care providers;
- Any person considering acquiring an interest in our business or assets
- Any person who is a supplier of an asset to you;
- Security registration bodies;
- Other persons who have an interest in the property offered to us as security;
- Other borrowers or guarantors (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
- Any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims; and
- Associated businesses that may want to market products to you.

Customer identification We and our Mortgage Insurers may disclose your name, date of birth and address to an organisation, including CRBs, providing verification of your identity to request an assessment of whether that information matches information they hold in their files (an “**Information Match Request**”) (this may also include online electronic identity verification).

Your personal details will be matched to information held by the issuer of the identification document (the “**Official Record Holder**”) via the use of third party systems. Alternative means of verifying your identity may be available.

We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

Document Verification Service In carrying out applicable customer identification procedures (including beneficial owner identification requirements, where applicable) we may use the Australian Government’s Document Verification Service (“**DVS**”) to verify your identity. This may involve the use of your identification documents such as your Australian-issued Driver’s Licence, Passport or Australian Citizenship Certificate. The information you provide to us will be used to verify your identity and may be the subject of an information match request to the official record holder of the underlying information. That information match request, the information match result and other information match data and access to and use of the DVS may involve the use of third-party systems and services. You can obtain more information about the operation and management of DVS at www.idmatch.gov.au/individuals.

Mortgage Insurers We may disclose personal information and credit-related information to the lenders mortgage insurers and the title insurers (collectively, Mortgage Insurers) listed below. Where permitted by law, the Mortgage Insurers may disclose your personal information and credit-related information to us and to third parties including: the CRBs listed below; rating agencies; the Mortgage Insurers’ related entities, service providers, agents, contractors and external advisors; reinsurers, other mortgage insurers and mercantile agents; payment system operators, other financial institutions and credit providers; other parties for the purposes of securitisation and fraud prevention; your guarantor or proposed guarantor; your referees and advisers; government and other regulatory bodies; and other entities.

Where permitted by law, the Mortgage Insurers may seek and obtain commercial and consumer credit-related information from a CRB including (but not limited to) information concerning your credit worthiness or credit history; and information about overdue payments.

Where permitted by law, the Mortgage Insurers will hold, use and disclose your personal information and credit-related information for the purposes of securing and administering lenders’ mortgage insurance for your mortgage, including: assessing whether to provide insurance, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims, enforcing a mortgage and recovering the proceeds of sale; assessing hardship; conducting risk assessment and management involving securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify personal information and credit-related information provided to it; or for any purpose required or permitted under the insurance contract, the *Insurance Contracts Act 1984* (Cth) and the *Privacy Act 1988*. If the personal information and credit-related information is not disclosed to the Mortgage Insurer(s), it will not be possible for the Mortgage Insurer to process the credit provider’s request for insurance and we may not be able to arrange or provide credit for you, or provide other services.

The Mortgage Insurers that we may disclose your personal information and credit-related information to are:

- Helia Insurance Pty Ltd who can be contacted and a copy of the privacy policy and credit reporting policy obtained on 1300 661 118 or Privacy Policy | Helia
- Arch Lenders Mortgage Indemnity Limited who can be contacted and a copy of the privacy policy and credit reporting policy obtained on (03) 9629 5444 or Privacy and Data Protection Policy - Arch Capital Group Ltd.; and
- QBE Lenders’ Mortgage Insurance Limited who can be contacted and a copy of their privacy policy and credit reporting policy obtained on 1300 367 764 or Privacy Policy | QBE LMI.

The privacy policies and credit reporting policies of the Mortgage Insurers contain information about how they collect, use, hold and disclose your personal information and credit-related information, how you may access the personal information and credit-related information those entities hold about you, how to seek correction of that information, how you may complain about a breach of your privacy, and how that complaint will be dealt with.

Information given about other people If you have provided us with information about another individual (such as your employer, spouse, referee or solicitor), you must let them know that:

- We have collected their personal information to assess your application and manage any credit provided to you.
- We may exchange this information with any parties set out in this Consent and our Privacy Policy.
- We handle their personal information in the way set out in our privacy policy and that they can obtain a copy of our Privacy Policy at www.pepper.com.au/privacy-policy or by emailing privacyofficer@pepper.com.au.

Where you provide us with the personal information of another person, you confirm that you are authorised to provide these identification details to us on that person's behalf.

Overseas Disclosure From time to time, we and our Mortgage Insurers may provide or obtain your personal information, and credit-related information to overseas entities including related entities and service providers located overseas as set out in our privacy policy at www.pepper.com.au/privacy-policy. The countries we and our Mortgage Insurers disclose your personal information to include the United Kingdom, European Union, Asia Pacific, United States of America and the Philippines. Overseas entities may be required to disclose the personal information received about you to relevant foreign authorities under a foreign law.

More information on overseas disclosure may be found in the entities' privacy policies. Whilst we and our Mortgage Insurers attempt to select and secure reputable offshore service providers, we and our Mortgage Insurers are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those which apply in Australia, and any information disclosed to an overseas entity may not have the same protection as under the Australian Privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia. To the extent we and our Mortgage Insurers disclose your personal information to entities located overseas, we and our Mortgage Insurers will take reasonable steps to ensure that the overseas entity does not breach the Australian Privacy Principles applying to your personal information.

Storage and Security We and our Mortgage Insurers may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Verification of Income We may disclose your personal information to our mutually agreed intermediary, Verifier Australia Pty Ltd ("**Verifier**") for the purposes of verifying your income. Verifier will then, on your behalf:

- request access to data that organisations hold about your superannuation contributions, payroll and employer. This request is made using your right of access to your personal information, in accordance with the Privacy Act 1988; and
- calculate your income and give us a response about your income and employment.

Following this, we will use the information returned to us from Verifier to assess your application with us.

If your income can't be electronically verified, you'll be given an alternative option.

We will not disclose your personal information to Verifier until we have verified your identity.

You can ask us to give you access to the data that Verifier obtains, and the response they give us, at any time.

More information about how Verifier uses, discloses, and stores your data is available here:

https://www.verifier.me/
https://www.verifier.me/privacy/

Credit Reporting Bodies We and our Mortgage Insurers may exchange your personal information and credit-related information with the CRBs listed below. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

- Equifax Pty Limited – www.equifax.com.au – contact on 13 83 32; see privacy policy at https://www.equifax.com.au/privacy; and
- Experian Australia Credit Services Pty Limited – www.experian.com.au – contact on 1300 783 684; see privacy policy at https://www.experian.com.au/privacy-policy-terms-conditions.

Electronic Communications Consent (ECC):

- You consent to the receipt of notices and other documents electronically. You nominate and authorise Pepper to act on instructions sent electronically by you, this consent and authority will apply to all communications permitted to take place electronically by law.
- You understand that upon giving this consent:
    - Pepper may no longer send paper copies of notices and other documents sent to you.
    - Pepper will send electronic communications to the email address for service nominated in your loan application.
    - You should regularly check your electronic communications for notices and other documents.
    - You must ensure that your email address, contact number, residential address and other contact details remain current (or as otherwise notified to Pepper).
    - Pepper may send the notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website.
    - You may withdraw your consent to the giving of notices and other documents by electronic means at any time, by notifying the Pepper Privacy Officer in writing using channels detailed in the Privacy Policy.
    - The provision of electronic documents does not alter your obligations under any terms and conditions of any credit contract. You have facilities to enable you to print the notice or other document sent to you electronically.
- You understand that giving or withdrawing your consent to the giving of notices and other documents by electronic means at any time does not apply to any consent you may have given (or not) to us for sending commercial electronic messages.
- if an electronic communication is returned undelivered, we may contact you using alternative contact details or revert to paper communications.

ACCEPTANCE

By signing this document, you consent to:

- the collection, use, holding and disclosure of your personal information and credit-related information as set out above;
- if you are a joint applicant or guarantor, we may exchange information about you with your joint applicants or guarantor to process the application and administer your credit arrangements;
- personal information and credit-related information that you provide will be used for identity verification purposes; and
- personal information and credit-related information that you provide may be subject to an Information Match Request in relation to relevant Official Record Holder information, and that corresponding results will be provided to the Parties via the use of third party systems.
- receiving notices and other documents from Pepper Money electronically to the email address for service nominated in the loan application as detailed in the ECC above.

If you do not wish to receive direct marketing communications from the Parties, please notify the Pepper Money Privacy Officer using the contact details set out in the Privacy Policy. Unless you notify us otherwise, you consent to receiving direct marketing communications from the Parties.

Please note that, notwithstanding any request to withdraw consent or to have your personal information deleted, we may be required by law to retain certain personal information for specified periods of time. This includes, without limitation, obligations under the AML/CTF Act and applicable identity verification requirements. In such circumstances, we will retain your personal information only to the extent required by law and will handle it in accordance with our Privacy Policy.

Applicant / Guarantor name		Date	
Signature			

Applicant / Guarantor name		Date	
Signature			

Declaration of Financial Position

(Self-employed applicants only)

Fast track your self-employed applications with AltDoc Xpress. Your client's accountant can complete this letter online.
Start the process here: https://my.peppermoney.com.au/SelfEmployed/BrokerHome

LOAN DETAILS

Loan Amount	$	Loan Term	

BORROWER DETAILS

	Applicant/Guarantor 1		Applicant/Guarantor 2
Full Name			
Company Name			
ABN/ACN			
Occupation			
Term Self-Employed	Years Months		Years Months

FINANCIAL POSITION DECLARATION

	Applicant/Guarantor 1		Applicant/Guarantor 2
Taxable income (annual) after all business expenses			
Rental Income (annual)			
PAYG Income (annual)			

1. I/We have carefully considered my/our financial position and in accordance with Pepper's recommendation have sought and obtained such financial and other advice as I/we consider appropriate for this loan.
2. I/We are aware of my/our financial obligations under my/our proposed loan with Pepper.
3. I/We are satisfied that I/we am able to meet the repayments on the proposed loan as well as all of my/our other financial commitments (including living expenses) without hardship.
4. I/We have reviewed this document and confirm its accuracy, including any parts of the document that are not completed in my/our handwriting.
5. I/we acknowledge that Pepper is relying on this statement in considering whether or not to approve my/our loan application.

Applicant 1	Date		Signature
Applicant 2	Date		Signature
Guarantor 1	Date		Signature
Guarantor 2	Date		Signature

Please email application to origination@pepper.com.au or fax to 02 8076 0016

214008-LHL-Online Application-Form-Long-090626-V12

Pepper Accountants Letter

Fast track your self-employed applications with AltDoc Xpress. Your client's accountant can complete this letter online.
Start the process here: https://my.peppermoney.com.au/SelfEmployed/BrokerHome

CERTIFICATE FOR COMPLETION BY ACCOUNTANTS

Client's Name

Client's Business Address

Trading Name ABN

Period for which we have prepared accounts From To

Years for which tax returns have been lodged

Are the accounts audited? ☐ Yes ☐ No If yes by who?

Gross Taxable Income and any non cash deductions (last 2 years, 3 if available)

Gross Taxable Income	Non Cash Deductions (e.g. depreciation)	Year
$	$	Year
$	$	Year
$	$	Year

Principal source(s) of income

Other information you wish to provide (eg reference at client's character or strength of income source);

We have prepared this report in good faith, but we accept no liability for it.

I am a member of

☐ CPA Australia ☐ Chartered Accountants Australia and New Zealand

☐ Institute of Public Accountants ☐ Other

Registration no.

Print Name Signature

Date

Firm Name

Address

Email Phone Number

214008-LHL-Online Application-Form-Long-090626-V12