



# Pepper ADVANTAGE

Specialist	
Loan Purpose	Purchase or refinance of owner occupied or investment properties
Genuine Savings	Not required
Debt Consolidation	Debt consolidation for an unlimited number of debts including payout of ATO debts
Specialist	
Specialist PLUS	
Maximum Loan	\$2,500,000 (inclusive of fees)
Credit History	<ul style="list-style-type: none"> <li>Unlimited defaults, judgements and writs &lt;= \$3,000 accepted</li> <li>Unlimited defaults, judgements and writs &gt; \$3,000, listed &gt; 12 months (paid or unpaid)</li> <li>Up to 1 month mortgage arrears / RHI 1 (within the last 6 months)</li> <li>Up to 6 months non-mortgage arrears#</li> <li>Discharged from bankruptcy (1 day accepted)</li> </ul>
Acceptable Securities	Residential securities in categories 1 - 4 <sup>1</sup> with a maximum land size of 25 acres (10 hectares)
Fee Capitalisation	All fees can be capitalised to maximum LVR available

Product Specifications	
Full Doc	
Maximum LVR	<ul style="list-style-type: none"> <li>Up to 95% for purchases (Standard)</li> <li>Up to 85% for all other loan purposes (Standard)</li> <li><b>Up to 80% for all loan purposes (PLUS)</b></li> </ul>
Cash Out	Unlimited for acceptable purposes, including renovations and business use
Income Documentation (PAYG)	Last 2 pay slips <u>plus one</u> of the following: <ul style="list-style-type: none"> <li>Letter of employment</li> <li>Notice of assessment</li> <li>Latest PAYG Payment Summary</li> <li>3 months bank statements</li> </ul> OR Choose from any <u>two</u> of the following: <ul style="list-style-type: none"> <li>Most recent pay slip</li> <li>3 months bank statements</li> <li>Employment check completed by Pepper or Mortgage Manager</li> </ul>
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> <li>Last 2 years tax returns and last 2 years notice of assessments OR</li> <li>Last 2 years Financial Statements executed by a registered tax agent or Accountant*</li> </ul>
Alt Doc	
Maximum LVR	<ul style="list-style-type: none"> <li>Up to 85% for purchases (Standard)</li> <li>Up to 80% for all other loan purposes (Standard)</li> <li><b>Up to 75% for all loan purposes (PLUS)</b></li> </ul>
Cash Out	Unlimited for acceptable purposes, including renovations and business use
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> <li>ABN registered for 6 months (<b>12 months for Specialist PLUS</b>)</li> <li>GST registered for 6 months (<b>12 months for Specialist PLUS</b>)</li> <li>Declaration of financial position <u>plus one</u> of the following:               <ul style="list-style-type: none"> <li>6 months business bank statements</li> <li>6 months BAS</li> <li>Pepper Money accountant's letter (not accepted if ABN registered for &lt; 12 months or on PLUS)</li> </ul> </li> </ul>

For all loan sizes and loan term, please refer to Product Comparison on page 9

Refer to page 14 for additional notes

# Refer to Repayment History Information on page 13

\*registered with CPA, CAA or NIA