



Pepper EASY

Near Prime

Loan Purpose	Purchase or refinance of owner occupied and/or investment properties
Maximum Loan	\$2,500,000 (inclusive of fees)
Credit History	<ul style="list-style-type: none"> • Unlimited defaults, judgements and writs <= \$3,000 accepted (paid or unpaid) • Unlimited defaults, judgements and writs > \$3,000, listed > 24 months (paid or unpaid) accepted • Up to 3 months non-mortgage arrears (within the last 3 months)* • Discharged from bankruptcy (1 day accepted)
Genuine Savings	Not Required
Debt Consolidation	Debt consolidation for an unlimited number of debts including payout of ATO debts
Acceptable Securities	Residential securities in categories 1 - 4 ¹ with a maximum land size of 25 acres (10 hectares) Vacant residential land only in categories 1 and 2 with a maximum size of 2.5 acres (max 80% LVR and max loan size of \$650,000)
Fee Capitalisation	All fees can be capitalised to maximum LVR available

Product Specifications

Full Doc

Maximum LVR	<ul style="list-style-type: none"> • Up to 95% for purchases • Up to 90% for all other loan purposes 			
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: <table border="0" style="display: inline-table; vertical-align: top; margin-left: 20px;"> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Letter of employment • Notice of assessment • Latest PAYG Payment Summary • 3 months bank statements </td> <td style="vertical-align: top; padding: 0 10px;">OR</td> <td style="vertical-align: top;"> Choose from any <u>two</u> of the following: <ul style="list-style-type: none"> • Most recent pay slip • 3 months bank statements • Employment check completed by Pepper or Mortgage Manager </td> </tr> </table>	<ul style="list-style-type: none"> • Letter of employment • Notice of assessment • Latest PAYG Payment Summary • 3 months bank statements 	OR	Choose from any <u>two</u> of the following: <ul style="list-style-type: none"> • Most recent pay slip • 3 months bank statements • Employment check completed by Pepper or Mortgage Manager
<ul style="list-style-type: none"> • Letter of employment • Notice of assessment • Latest PAYG Payment Summary • 3 months bank statements 	OR	Choose from any <u>two</u> of the following: <ul style="list-style-type: none"> • Most recent pay slip • 3 months bank statements • Employment check completed by Pepper or Mortgage Manager 		
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> • Last 2 years tax returns and last 2 years notice of assessments OR • Last 2 years Financial Statements executed by a registered tax agent or Accountant* 			

Alt Doc

Maximum LVR	<ul style="list-style-type: none"> • Up to 85% for purchases • Up to 80% for all other loan purposes
Cash Out	Unlimited for acceptable purposes, including renovations and business use
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> • ABN registered for 12 month (for clear credit) or 24 months; • GST registered for 6 months (for clear credit) or 12 months; • Declaration of financial position <u>plus one</u> of the following: <ul style="list-style-type: none"> - 6 months business bank statements - 6 months BAS - Pepper Money accountant's letter (Acceptable up to \$1.5 million for 12 month ABN clear credit. Must be 24 months ABN for Accountant letter over \$1.5m)

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