



# Pepper ESSENTIAL

## Prime

Loan Purpose	Purchase or refinance of owner occupied and/or investment properties
Maximum Loan	\$2,000,000 (inclusive of fees)
Credit History	Paid defaults up to \$500 may be considered
Debt Consolidation	Debt Consolidation allowed to a maximum of 4 debts (excluding Mortgages)
Acceptable Securities	<ul style="list-style-type: none"> <li>Residential securities in categories 1 - 4<sup>1</sup> with a maximum land size of 25 acres (10 hectares)</li> <li>Vacant Residential Land only in categories 1 and 2 with a maximum size of 2.5 acres (max 75% LVR and max loan size of \$650,000)</li> </ul>
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</li> <li>Up to 90% for all other loan purposes</li> </ul>
Genuine Savings	5% required if LVR > 90% (inclusive of fees) or 3 months clear rental conduct
Cash Out	Unlimited up to 80% LVR <sup>^</sup> (not available for business use)
Income Documentation (PAYG)	Last 2 pay slips <u>plus one</u> of the following:      OR      Choose from any <u>two</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> <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	Up to 80% for all loan purposes
Genuine Savings	Not required
Cash Out	Unlimited up to 80% LVR <sup>^</sup> (not available for business use)
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> <li>ABN registered for 24 months;</li> <li>GST registered for 12 months;</li> <li>Declaration of financial position <u>plus two</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</li> </ul> </li> </ul>

For all loan sizes and loan term, please refer to Product Comparison on page 8

<sup>^</sup>Refer to Cash Out policies on page 13

Refer to page 14 for additional notes

\*registered with CPA, CAA or NIA