



# Your Pepper Retail Rates and Fees Guide



Home



Construction



Commercial



SMSF

Effective Date: 24 July 2025

***SPECIAL PROMOTION*** until 15th October 2025

## **Residential Home Loans**

**Prime Full Doc** - No Risk Fees <90% and Discounted Risk Fees <95% LVR

**Prime Full Doc** - Discounted Interest rates and INV loading

**Prime Alt Doc** - Discounted INV/IO loadings

**Contact Us:**

**1 800 737 737**

[Click here for broker hub.](#)

# Home loans

## Find your fit



Product	Prime Home Loan		Non Conforming Home Loan		
Option	Prime	Near Prime Clear	Near Prime	Specialist	Specialist Plus
Full Doc					
Max LVR Purchase (Refinance)	95% (90%)			95% (85%)	80% (80%)
Min ABN/GST length for Self-employed	24 mths ABN 12 mths GST (if turnover > \$75k)				
Alt Doc					
Max LVR Purchase (Refinance)	85% (80%)	90% (80%)	85% (80%)		75% (75%)
Min ABN/GST length for Self-employed	24 mths ABN 12 mths GST (if turnover > \$75k)		12 mths ABN (clean credit) 6 mths GST (if turnover > \$75k)	6 mths ABN 6 mths GST (if turnover > \$75k)	12 mths ABN 12 mths GST (if turnover > \$75k)
Income					
PAYG/Contract (Full time/Part time)	12 mths continuous employment (same industry), or 6mths employment (current employer)	1 day in role – including probation			
Casual or second job	12 mths continuous service (current employer)	6 mths continuous service (current employer) (min of 18 mths continuous employment within the same industry)			12 mths continuous service (current employer)
Overtime (100%)	100% if a condition of a borrower’s employment, 50% if confirmed as being regular for 6 mths from the same employer.				
Commission/Bonuses (100%)	Average of last 2 years or most recent year if lower	Demonstrated over 12 mths			
Gevvernment Pensions (100%)	Pension; Carers (payment & allowance); Disability				
Family Tax Benefit or Child Support	100% if received for next 5 years	100% if the payment is received for < 5 years and if customer can maintain servicing once the payment ends			
Loan Purpose					
Cash out	Unlimited with stated purpose up to 80% LVR Limited to 20% if over 80% LVR				
Cash out - Business use	✗	✓	✓	✓	✓
ATO Debt - Refinance/Payment Plan	✗	✓	✓	✓	✓
Refinance Private Loans/Caveat/ Solicitor debts	Repayment over 6 mths	✓	✓	✓	✓
Debt Consolidation	Unlimited				Unlimited – Subject to capacity test
Credit profile					
Defaults Paid <\$500	✓	✓	✓	✓	✓
<\$1000 defaults - paid or unpaid	✗	✓	✓	✓	✓
>\$3000 defaults - paid or unpaid	✗	✗	>24 mths old	>12 mths old	<12 mths old
Part 9/10, Discharged Bankrupt 1 day, Companies in administration/DOCA	✗	✗	✓	✓	✓
Unsecured Debts – RHI (last 3 mths)	0	1	2-3	3-6	✗
Mortgage Debts – RHI (last 6 mths) prime lender	0	0	0	1	✗
Mortgage Debts – RHI (last 12 mths) non conforming / private lender	0	0	0	Refer to BDM	Refer to BDM

# Home Loans



For new business effective:

24-Jul-25



## Full Doc

Variable rates from

# 6.14%

### Loan size variants

\*Syd, Mel, Bris

^Purchase Only

### Important details

Max LVR: 95%

Max Term: Up to 40 years

Target Market Determinations (TMD's) are [available here](#)

### Fixed Rate Loading

2 years: -0.30%

3 years: -0.20%

5 years: 0.10%

7 years: 0.40%

10 years: 0.85%

Fixed Rate: No Break Fees

24-Jul-25	Prime Home Loan		Non Conforming Home Loan		
LVR (%)	Prime	Near Prime Clear	Near Prime	Specialist	Specialist Plus
Loan Size Limit					
Up to 65	\$2.5m	\$5.0m	\$2.5m	\$2.5m	\$1.0m
>65-70	\$2.5m	\$5.0m	\$2.5m	\$2.0m	\$1.0m
>70-75	\$2.5m	\$3.0m	\$1.75m	\$1.75m	\$750k
>75-80	\$2.5m	\$2.0m	\$1.5m	\$1.25m	\$750k
>80-85	\$1.75m	\$1.75m	\$1.0m	\$750k	
>85-90	\$1.5m	\$1.5m	\$1.0m	\$750k	
>90-95	\$1.0m^	\$1.0m^	\$900k^** / \$750k^	\$650k^	
Interest Rates					
Up to 55	6.14%	6.74%	7.14%	8.09%	9.19%
>55-65	6.24%	6.74%	7.14%	8.09%	9.19%
>65-70	6.49%	6.84%	7.24%	8.19%	9.29%
>70-75	6.54%	6.94%	7.24%	8.19%	9.29%
>75-80	6.59%	7.04%	7.44%	8.39%	9.59%
>80-85	7.39%	7.54%	8.04%	9.19%	
>85-90	7.69%	8.04%	8.54%	10.19%	
>90-95	7.69%	8.14%	8.64%	11.19%	
Investment loan loading	0.20%	0.35%	0.35%	0.35%	0.35%
Interest only loading	0.30%	0.30%	0.30%	0.30%	0.30%
Risk Fees					
Up to 70	0.00%	0.00%	0.35%	0.70%	0.70%
>70-80		0.70%	1.00%	1.15%	1.15%
>80-85		1.00%	1.30%	1.40%	
>85-90		1.50%	1.85%	2.50%	
>90-95	3.00%	3.00%	3.00%	3.50%	
Large loan risk fee loading	0.00%	0.50% for loans ≥\$1.5m	0.50% for loans ≥\$1.5m	0.50% for loans >\$1m	0.50% for loans >\$1m
General Fees					
	Prime	Near Prime Clear	Near Prime	Specialist	Specialist Plus
Establishment Fee	\$599**	\$995**			
Monthly Admin Fee	\$10 per account split	\$15 per account split			
Legal Fee	From \$330 (incl. GST) plus disbursements				
Discharge Fee	\$500 per loan				
Title Protection Fee	\$0	\$0	\$0	\$400 per loan	

\*\* 1 Standard Valuation Included.

**IMPORTANT:** Information is correct as at the effective date and subject to change and may be varied or withdrawn at any time. The actual interest rate will depend on the borrower's circumstances. All applications are subject to credit assessment and eligibility criteria. Terms and conditions, fees and charges apply. This document has been produced for Pepper Money Accredited Mortgage Brokers only. It must not, under any circumstance, be copied or distributed in any way to a party other than the intended recipient. ©Pepper Money Limited ABN 55 094 317 665; AFSL 286655; Australian Credit Licence 286655 ("Pepper"). All rights reserved. Pepper is the servicer of home loans provided by Pepper Finance Corporation Limited ABN 51 094 317 647.

# Home Loans



For new business effective:



## Alt Doc

Variable rates from

### 6.54%

### Loan size variants

\*Syd, Mel, Bris

^Purchase Only

### Important details

Max LVR: 95%

Max Term: Up to 40 years

Target Market Determinations (TMD's) are [available here](#)

### Fixed Rate Loading

2 years: -0.30%

3 years: -0.20%

5 years: 0.10%

7 years: 0.40%

10 years: 0.85%

Fixed Rate: No Break Fees

24-Jul-25

LVR (%)	Prime	Near Prime Clear	Near Prime	Specialist	Specialist Plus
Loan Size Limit					
Up to 65	\$2.5m	\$5.0m	\$2.5m	\$2.5m	\$1.0m
>65-70	\$2.5m	\$5.0m	\$2.5m	\$2.0m	\$1.0m
>70-75	\$2.5m	\$3.0m	\$1.75m	\$1.75m	\$750k
>75-80	\$2.5m	\$2.0m	\$1.5m	\$1.25m	
>80-85	\$1.75m <sup>^</sup>	\$1.75m <sup>^</sup>	\$1.0m <sup>^</sup>	\$650k <sup>^</sup>	
>85-90		\$1.0m <sup>^</sup>			
Interest Rates					
Up to 55	6.54%	7.19%	7.34%	8.39%	9.59%
>55-65	6.64%	7.19%	7.34%	8.39%	9.59%
>65-70	6.64%	7.19%	7.34%	8.39%	9.59%
>70-75	6.74%	7.29%	7.44%	8.49%	9.79%
>75-80	6.74%	7.29%	7.54%	8.79%	
>80-85	7.49%	8.14%	8.34%	9.79%	
>85-90		9.34%			
Investment loan loading	0.15%	0.35%	0.35%	0.35%	0.35%
Interest only loading	0.15%	0.30%	0.30%	0.30%	0.30%
Risk Fees					
Up to 65	0.00%	0.00%	0.35%	0.70%	1.00%
>65-70		0.00%	0.70%	0.80%	1.20%
>70-75	0.65%	0.50%	1.10%	1.50%	1.50%
>75-80		0.50%	1.20%	1.50%	
>80-85	1.00%	1.65%	1.65%	2.00%	
>80-90		2.50%			
Large loan risk fee loading					
	0.50% for loans ≥\$1.75m	0.50% for loans ≥\$1.5m	0.50% for loans ≥\$1.5m	0.50% for loans >\$1m	0.50% for loans >\$1m
General Fees					
	Prime	Near Prime Clear	Near Prime	Specialist	Specialist Plus
Establishment Fee	\$599 <sup>**</sup>	\$995 <sup>**</sup>			
Monthly Admin Fee	\$10 per account split	\$15 per account split			
Legal Fee	From \$330 (incl. GST) plus disbursements				
Discharge Fee	\$500 per loan				
Title Protection Fee	\$0	\$0	\$0	\$400 per loan	

\*\* 1 Standard Valuation Included.

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# Construction / Vacant Land



For new business effective:

24-Jul-25



## Full Doc

Variable rates from

## 7.84%



## Alt Doc

Variable rates from

## 7.84%

Target Market Determinations (TMD's) are [available here](#)

### IMPORTANT:

Fixed rates available on Vacant Land only subject to standard Fixed Rate Loadings

Construction	Prime Construction		Near Prime Construction	
Vacant Land	Prime Home Loan		Non-conforming Home Loan	
LVR (%)	Prime		Near Prime	
Loan Size Limit*	Full Doc	Alt Doc	Full Doc	Alt Doc
Up to 70	\$2.0m	\$2.0m	\$2.0m	\$1.0m
>70-75	\$1.75m	\$1.75m	\$1.75m	\$1.0m
>75-80	\$1.5m	\$1.5m		\$1.0m
>80-85	\$1.50m	\$1.0m	\$1.20m	\$1.0m
>85-95	\$1.20m		\$1.20m	
Vacant Land	* Vacant residential land up to 5 acres available to 85% LVR (max loan size \$1.50m <75% LVR and \$1m <85% LVR)			

### Interest Rates\*\*

Up to 55	7.84%	7.84%	8.14%	8.14%
>55-70	8.04%	8.04%	8.34%	8.34%
>70-75	8.04%	8.04%	8.34%	8.34%
>75-80	8.24%	8.24%	8.54%	8.54%
>80-85	8.84%	8.84%	9.49%	9.49%
>85-90	8.94%		9.79%	
>90-95	9.04%		10.09%	

### Risk Fees\*\*\*

Up to 75	1.25%	1.25%	1.75%	2.00%
>75-80	(vacant land to 85% LVR)		2.00%	2.25%
>80-85	<a href="#">refer to lpf calculator</a>		3.00%	2.50%
>85-95			4.50%	

### General Fees

	Prime	Near Prime
Establishment Fee	\$999 - Construction \$599 - Vacant Land <sup>^</sup>	\$1,200 - Construction \$995 - Vacant Land <sup>^</sup>
Monthly Admin Fee	\$10 per account split	\$15 per account split
Legal Fee	From \$330 (incl. GST) plus disbursement	
Discharge Fee	\$500 per loan	
Title Protection Fee	\$0	\$400 per loan <sup>^^</sup>

<sup>^</sup> 1 Standard Valuation Included.

### Important details

\*Available for Owner Occupier and Investment.

<sup>^^</sup>Title Protection Fee \$0 for Vacant Land.<sup>\*\*</sup>Construction Interest rate reverts back to equivalent standard home loan rate at the end of the construction period.<sup>\*\*\*</sup>Lender's Protection Fee is charged on Prime loans. The Mortgage Risk Fee (MRF) is charged on Near Prime loans calculated against the loan amount advanced.

# Commercial loans

## Find your fit



	Prime		Near Prime	
	Full Doc	Alt Doc	Full Doc	Alt Doc
Max LVR	Up to 80%		Up to 80%	
Loan Term	Up to 30 years		Up to 30 years	
Interest Only	Maximum 5 years		Maximum 5 years	
Income Documentation (PAYG)	Last 1 payslip plus one supporting document	✗	Last 1 payslip plus one supporting document	✗
Income Documentation (Self-Employed)	<ul style="list-style-type: none"><li>• Last 2 years tax returns;</li><li>• Last 2 years notice of assessments; or</li><li>• Last 2 years Financial Statements</li></ul>	<ul style="list-style-type: none"><li>• ABN Registered for 24 mths;</li><li>• GST registered for 12 mths;</li><li>• Declaration of financial position plus one supporting document</li></ul>	<ul style="list-style-type: none"><li>• 1 year tax return verification (up to \$1.5m), or</li><li>• Last 2 years tax returns;</li><li>• Last 2 years notice of assessments; or</li><li>• Last 2 years Financial Statements</li></ul>	<ul style="list-style-type: none"><li>• ABN Registered for 24 mths;</li><li>• GST registered for 12 mths;</li><li>• Declaration of financial position plus one supporting document</li></ul>
Impairment up to \$3,000 (defaults, judgementsand writs)	One paid default up to \$500 (Consumer) and \$2,500 (Commercial) may be considered		✓	
Impairment > 24 mths (defaults, judgements and writs)	✗		✓	
Discharged Bankrupt 1 day	✗		✓	
Mortgage Arrears	✗		✗	
Non-mortgage Arrears	✗		✓	
Cash Out	Unlimited			

### Acceptable Securities

Security Type	Maximum LVR
Serviced Apartments *	80%
Lifestyle properties **	80%
Studio Apartments	80%
Dual Key	80%
Residential (single security)	80%
Residential ≤3 dwellings (on one title)	80%
Residential >3 dwellings (on one title)	80%
Industrial Units/Warehouses/Factories	80%
Mixed Residential & Commercial Use	80% Full Doc 70% Alt Doc
Medical Suites	80%
Permitted Residential Residual Stock (see additional lending policy)	75%
Retail/Shop Front (incl. Restaurants/Cafes)	80%
Strata Office/ Office Showrooms	80%
Vacant Industrial land (Hardstand)	65%
Boarding Houses	70% Full Doc 65% Alt Doc
Child Care Centers	65%
Student Accommodation	70%
NDIS <sup>†</sup> (High Care)	55%
NDIS <sup>†</sup> (Non High Care)	70%

#### IMPORTANT:

- \*Serviced Apartments acceptable subject to:
- Permitted for permanent occupation based on zoning and planning permits
  - Able to be removed from the letting pool. Copy of management agreement may be required to confirm.
  - Valued as a standard residential property (Unit) with satisfactory comparable.

\*\*Lifestyle Properties acceptable subject to: Not zoned rural or primary production and not considered to be income producing.

#Maximum loan amount for NDIS is \$2m

†Display Homes acceptable if not in a Display Village.

# Commercial Loans



For new business effective:

24-Jul-25



## Full Doc

Variable rates from

# 7.44%



## Alt Doc

Variable rates from

# 8.14%

Target Market Determinations (TMD's) are [available here](#)

### Important details

\* Min Application Fee \$1,500 on unregulated facilities, Pepper reserves the right to charge 50% Application Fee at application. Near Prime products considered on a case by case basis. A min rate loading of 1% p.a. applies for credit impairment, subject to credit assessment.

LVR (%)	Prime		Near Prime	
Loan Size Limit	Metro	Non- Metro	Metro	Non Metro
Up to 50	\$5.0m		\$4.0m	
>50-60	\$4.5m		\$4.0m	\$3.5m
>60-65	\$4.5m		\$4.0m	\$3.5m
>65-70	\$4.0m	\$3.5m	\$4.0m	\$2.5m
>70-75	\$3.0m	\$2.5m	\$3.0m	\$2.0m
>75-80	\$2.0m		\$2.0m	

### Interest Rates

LVR (%)	Prime		Near Prime	
Loan Size Limit	Metro	Non- Metro	Metro	Non Metro
Up to 50	7.44%		8.44%	
>50-60	7.44%		8.44%	
>60-65	7.64%		8.74%	
>65-70	7.80%		8.84%	
>70-75	7.99%		8.89%	
>75-80	8.34%		9.04%	

LVR (%)	Prime		Near Prime	
Loan Size Limit	Metro	Non- Metro	Metro	Non Metro
Up to 50	\$4.0m	\$3.5m	\$4.0m	\$3.0m
>50-60	\$4.0m	\$3.0m	\$4.0m	\$2.0m
>60-65	\$4.0m	\$3.0m	\$4.0m	\$2.0m
>65-70	\$3.0m	\$2.0m	\$3.0m	\$1.5m
>70-75	\$2.0m	\$1.25m	\$2.0m	
>75-80	\$2.0m		\$2.0m	

### Interest Rates

LVR (%)	Prime		Near Prime	
Loan Size Limit	Metro	Non- Metro	Metro	Non Metro
Up to 50	8.14%		8.69%	
>50-60	8.14%		8.69%	
>60-65	8.24%		8.84%	
>65-70	8.44%		9.09%	
>70-75	8.84%		9.34%	
>75-80	9.24%		9.54%	

### General Fees

	Prime		Near Prime	
	Full Doc	Alt Doc	Full Doc	Alt Doc
Application Fee*	0.85% of loan amount	1.00% of loan amount	1.25% of loan amount	1.25% of loan amount
Monthly Admin. Fee	\$25 per account split			
Legal Fee	From \$750 (excl. GST) + disbursements			
Discharge Fee	\$500 (excl. GST) + disbursements			
Early Repayment Fee	Equivalent to 2% of the initial loan amount, if the loan is repaid within the first 3 years (Non-regulated Commercial loans only).			
Valuation Fee	At cost			

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# SMSF loans

## Find your fit



	Prime		Near Prime	
	Full Doc	Alt Doc	Full Doc	Alt Doc
Minimum assets within SMSF	\$150k			
Max LVR	Up to 80% (residential) Up to 75% (commercial)			
Loan Term	10-30 years			
SMSF income	Most recent 2 years financial statements OR If a new SMSF: 2 years of either Retail or Industry superannuation fund statements			
PAYG Income (If additional contributions sought)	Two recent payslips within 30 days, plus one supporting document			
Self-employed income (If additional contributions sought)	Last 2 years of: • Tax returns • Notice of Assessments • Financial Statements	• 24 mths ABN • 12 mths GST • Declaration of financial position plus one supporting document	Last 2 years of: • Tax returns • Notice of Assessments • Financial Statements	• 24 mths ABN • 12 mths GST • Declaration of financial position plus one supporting document
Impairment up to \$3000 (defaults, judgements and writs)	One paid default up to \$500 (Consumer) up to \$2,500 (Commercial)		✓	
Impairment > 24 mths	✗		✓	
Mortgage arrears	✗			
Non-mortgage arrears	✗		✓	
Cash out	✗			

### Acceptable Securities

Security Type	Maximum LVR
Residential (single title)	80%
Serviced Apartments *	75%
Lifestyle Properties **	75%
Studio Apartments	75%
Dual Key	75%
Commercial (single title)	75%
Office	75%
Industrial	75%
Retail	75%
Boarding houses or Rooming	60%

#### IMPORTANT:

- \*Serviced Apartments acceptable subject to:
- Permitted for permanent occupation based on zoning and planning permits.
  - Able to be removed from the letting pool. Copy of management agreement may be required to confirm.
  - Valued as a standard residential property (Unit) with satisfactory comparable.

\*\*Lifestyle Properties acceptable subject to: Not zoned rural or primary production and not considered to be income producing.



# SMSF Residential



For new business effective:

24-Jul-25



## Full Doc

Variable rates from

# 6.64%



## Alt Doc

Variable rates from

# 6.64%

Target Market Determinations (TMD's) are [available here](#)

## Important details

\* Specialised residential securities are acceptable, however will be subject to Commercial pricing. Reach out to your BDM for interest rates for individual borrowers.

LVR (%)	Prime	Near Prime
<b>Interest Rates</b>		
Up to 50	6.64%	7.49%
>50-60	6.64%	7.49%
>60-65	6.74%	7.69%
>65-70	6.74%	7.69%
>70-75	6.99%	7.69%
>75-80	6.99%	7.69%
<b>Loan Size Limit*</b>		
Up to 50	\$3.0m	\$3.0m
>50-60	\$3.0m	\$3.0m
>60-65	\$3.0m	\$2.5m
>65-70	\$2.5m	\$2.0m
>70-75	\$2.5m	\$2.0m
>75-80	\$2.0m	\$1.5m
Min Loan Amount	\$100k	

LVR (%)	Prime	Near Prime
<b>Interest Rates</b>		
Up to 50	6.64%	7.74%
>50-60	6.64%	7.74%
>60-65	6.74%	7.74%
>65-70	6.74%	8.04%
>70-75	6.99%	8.04%
>75-80	6.99%	8.04%
<b>Loan Size Limit*</b>		
Up to 50	\$3.0m	\$3.0m
>50-60	\$3.0m	\$3.0m
>60-65	\$3.0m	\$2.5m
>65-70	\$2.5m	\$2.0m
>70-75	\$2.5m	\$2.0m
>75-80	\$2.0m	\$1.5m
Min Loan Amount	\$100k	

	Prime	Near Prime
<b>General Fees</b>		
Application Fee	\$499	0.50% of loan amount
Monthly Admin. Fee	\$25 per month	
Legal Fee	\$650 (excl.GST) + disbursements	
Discharge Fee	\$500 (excl.GST) + disbursements	
Early Repayment Fee	Equivalent to 2% of the initial loan amount if the loan is repaid within the first 3 years.	
Valuation Fee	At cost	

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# SMSF Commercial



For new business effective:

24-Jul-25



## Full Doc

Variable rates from

# 7.49%

LVR (%)

### Interest Rates

Up to 50

>50-60

>60-65

>65-70

>70-75

### Loan Size Limit

Up to 50

>50-60

>60-65

>65-70

>70-75

Min Loan Amount

Prime

Near Prime

7.49%

7.49%

7.59%

7.69%

7.79%

8.44%

8.44%

8.74%

8.84%

8.89%

\$3.0m

\$3.0m

\$3.0m

\$2.5m

\$2.5m

\$3.0m

\$3.0m

\$2.5m

\$2.0m

\$2.0m

\$100k

LVR (%)

### Interest Rates

Up to 50

>50-60

>60-65

>65-70

>70-75

### Loan Size Limit

Up to 50

>50-60

>60-65

>65-70

>70-75

Min Loan Amount

Prime

Near Prime

7.49%

7.49%

7.59%

7.69%

7.79%

8.74%

9.04%

9.14%

9.19%

\$3.0m

\$3.0m

\$3.0m

\$2.5m

\$2.5m

\$3.0m

\$3.0m

\$2.5m

\$2.0m

\$2.0m

\$100k



## Alt Doc

Variable rates from

# 7.49%

Target Market Determinations (TMD's) are [available here](#)

### General Fees

Application Fee

Monthly Admin. Fee

Legal Fee

Discharge Fee

Early Repayment Fee

Valuation Fee

Prime

Near Prime

1.00% of loan amount

1.25% of loan amount

\$25 per month

\$650 (excl.GST) + disbursements

\$500 (excl.GST) + disbursements

Equivalent to 2% of the initial loan amount if the loan is repaid within the first 3 years.

At cost

**IMPORTANT:** Information is correct as at the effective date and subject to change and may be varied or withdrawn at any time. The actual interest rate will depend on the borrower's circumstances. All applications are subject to credit assessment and eligibility criteria. Terms and conditions, fees and charges apply. This document has been produced for Pepper Money Accredited Mortgage Brokers only. It must not, under any circumstance, be copied or distributed in any way to a party other than the intended recipient. ©Pepper Money Limited ABN 55 094 317 665; AFSL 286655; Australian Credit Licence 286655 ("Pepper"). All rights reserved. Pepper is the servicer of home loans provided by Pepper Finance Corporation Limited ABN 51 094 317 647.