

Residential Home Loans
Interest Rates and Fees Card

For new business effective: 01 Apr 2025

SPECIAL PROMOTION until 4th June 2025

Prime Full Doc - No Risk Fees <90%
Prime Full Doc - Discounted Interest Rates and Risk Fees <95% LVR
Prime Alt Doc - Discounted Interest Rates and INV/IO loadings



Variable Interest Rates

| LVR (%) | ESSENTIAL (Prime) | | CLEAR (Near Prime Clear) | | EASY (Near Prime) | | ADVANTAGE (Specialist) | | | |
|---------------------------------------|--------------------|---------|--------------------------|---------|--------------------|---------|------------------------|---------|---------------|--------------|
| | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc PLUS | Alt Doc PLUS |
| | Interest Rate p.a. | | Interest Rate p.a. | | Interest Rate p.a. | | Interest Rate p.a. | | | |
| Up to 55 | 6.29% | 6.79% | 6.99% | 7.44% | 7.39% | 7.59% | 8.19% | 8.49% | 9.29% | 9.69% |
| >55 - 65 | 6.39% | 6.89% | 6.99% | 7.44% | 7.39% | 7.59% | 8.19% | 8.49% | 9.29% | 9.69% |
| >65 - 70 | 6.64% | 6.89% | 7.09% | 7.44% | 7.49% | 7.59% | 8.29% | 8.49% | 9.39% | 9.69% |
| >70 - 75 | 6.69% | 6.99% | 7.19% | 7.54% | 7.49% | 7.69% | 8.29% | 8.59% | 9.39% | 9.89% |
| >75 - 80 | 6.74% | 6.99% | 7.29% | 7.54% | 7.69% | 7.79% | 8.49% | 8.89% | 9.69% | |
| >80 - 85 | 7.39% | 7.74% | 7.79% | 8.39% | 8.29% | 8.59% | 9.29% | 9.89% | | |
| >85 - 90 | 7.69% | | 8.29% | 9.59% | 8.79% | | 10.29% | | | |
| >90 - 95 | 7.69% | | 8.39% | | 8.89% | | 11.29% | | | |
| Investment loan interest rate loading | 0.30% | 0.15% | 0.35% | | 0.35% | | 0.35% | | | |
| Interest only interest rate loading | 0.30% | 0.15% | 0.30% | | 0.30% | | 0.30% | | | |

| | Fixed Interest Rate Loading |
|----------|--------------------------------|
| 2 years | 0.00% |
| 3 years | 0.10% |
| 5 years | 0.35% |
| 7 years | 0.55% |
| 10 years | 1.00% |

Loan Size Limits

| LVR (%) | ESSENTIAL (Prime) | | CLEAR (Near Prime Clear) | | EASY (Near Prime) | | ADVANTAGE (Specialist) | | | |
|----------|-------------------|-----------|--------------------------|-----------|--|----------|------------------------|----------|---------------|--------------|
| | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc PLUS | Alt Doc PLUS |
| Up to 65 | \$2.5m | \$2.5m | \$5.0m | \$5.0m | \$2.5m | \$2.5m | \$2.5m | \$2.5m | \$1.0m | \$1.0m |
| >65 - 70 | \$2.5m | \$2.5m | \$5.0m | \$5.0m | \$2.5m | \$2.5m | \$2.0m | \$2.0m | \$1.0m | \$1.0m |
| >70 - 75 | \$2.5m | \$2.5m | \$3.0m | \$3.0m | \$1.75m | \$1.75m | \$1.75m | \$1.75m | \$750k | \$750k |
| >75 - 80 | \$2.5m | \$2.5m | \$2.0m | \$2.0m | \$1.50m | \$1.50m | \$1.25m | \$1.25m | \$750k | |
| >80 - 85 | \$1.75m | \$1.75m^A | \$1.75m | \$1.75m^A | \$1.0m | \$1.0m^A | \$750k | \$650k^A | | |
| >85 - 90 | \$1.5m | | \$1.5m | \$1.0m^A | \$1.0m | | \$750k | | | |
| >90 - 95 | \$1.0m^A | | \$1.0m^A | | \$900k^A (SYD , MEL , BRIS) Other locations \$750k^A | | \$650k^A | | | |

^purchase only

Notes:

For **Prime** Full Doc: Max. LVR up to 95% for purchases and up to 90% for all other loan purposes. Alt Doc: Max. LVR up to 85% for purchases and up to 80% for all other loan purposes.
For **Near Prime Clear** Full Doc: Max. LVR up to 95% for purchases and up to 90% for all other loan purposes. Alt Doc: Max. LVR up to 90% for purchases and up to 80% for all other loan purposes.
For **Near Prime** Full Doc: Max. LVR up to 95% for purchases and up to 90% for all other loan purposes. Alt Doc: Max. LVR up to 85% for purchases and up to 80% for all other loan purposes.
For **Specialist** Full Doc: Max. LVR up to 95% for purchases and up to 85% for all other loan purposes. Alt Doc: Max. LVR up to 85% for purchases and up to 80% for all other loan purposes.

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.
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##Pepper Money Promotion is available for a limited time only for new home loan applications, submitted from 12:00am AEST 01 Apr 2025. Offer is not available on existing Pepper home loans. This offer is subject to change, and may be varied or withdrawn at any time.
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Residential Home Loans

Interest Rates and Fees Card



For new business effective: 01 Apr 2025

Fees

| | ESSENTIAL (Prime) | CLEAR (Near Prime Clear) | EASY (Near Prime) | ADVANTAGE (Specialist) |
|----------------------|---|---|---|---|
| Establishment Fee | \$599 (includes 1 standard valuation) | \$995 (includes 1 standard valuation) | \$995 (includes 1 standard valuation) | \$995 (includes 1 standard valuation) |
| Risk Fee** | See Risk Fees below | See Risk Fees below | See Risk Fees below | See Risk Fees below |
| Monthly Admin. Fee | \$10 per month per account (split) | \$15 per month per account (split) | \$15 per month per account (split) | \$15 per month per account (split) |
| Legal Fee | From \$330 (incl. GST) plus disbursements | From \$330 (incl. GST) plus disbursements | From \$330 (incl. GST) plus disbursements | From \$330 (incl. GST) plus disbursements |
| Discharge Fee | \$500 per loan | \$500 per loan | \$500 per loan | \$500 per loan |
| Title Protection Fee | N/A | \$0 per loan | \$0 per loan | \$400 per loan |

Risk Fees**

| LVR (%) | ESSENTIAL (Prime) | | CLEAR (Near Prime Clear) | | EASY (Near Prime) | | ADVANTAGE (Specialist) | | | |
|------------------------------|-------------------|---------------------------|--------------------------|---------|-------------------|---------|------------------------|---------|---------------|--------------|
| | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc PLUS | Alt Doc PLUS |
| Up to 55 | 0.00% | 0.00% | 0.00% | | 0.35% | 0.35% | 0.70% | 0.70% | 0.70% | 1.00% |
| >55 - 65 | | | | | 0.35% | 0.35% | 0.70% | 0.70% | 0.70% | 1.00% |
| >65 - 70 | | | | | 0.35% | 0.70% | 0.70% | 0.80% | 0.70% | 1.20% |
| >70 - 75 | | 0.65% | 0.70% | 0.50% | 1.00% | 1.10% | 1.15% | 1.50% | 1.15% | 1.50% |
| >75 - 80 | 0.00% | | 0.70% | 0.50% | 1.00% | 1.20% | 1.15% | 1.50% | 1.15% | |
| >80 - 85 | 1.00% | 1.00% | 1.65% | 1.30% | 1.65% | 1.40% | 2.00% | | | |
| >85 - 90 | | 1.50% | 2.50% | 1.85% | | 2.50% | | | | |
| >90 - 95 | | 3.00% | 3.00% | | 3.00% | | 3.50% | | | |
| Large loan risk fee loading | N/A | 0.50% for loans ≥ \$1.75m | 0.50% for loans ≥\$1.5m | | | | 0.50% for loans >\$1m | | | |
| Vacant Land risk fee loading | 2.50% | | 2.50% | | 2.50% | | N/A | | | |

**Lender's Protection Fee is charged on Prime loans - Full Doc Owner Occupier loans >85% LVR, Full Doc Investment loans >80% LVR and Alt Doc loans >70% LVR. The Mortgage Risk Fee (MRF) is charged on Near Prime Clear, Near Prime and Specialist Loans. The MRF is calculated against the loan amount advanced.

All Pepper Money interest rates and fees are correct as at 01 Apr 2025 and are subject to change at any time. The actual interest rate applicable will depend on the individual borrower's circumstances. Terms, conditions, fees and charges apply. This document must not be distributed to parties other than the intended recipients without Pepper's prior written permission.

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Construction Home Loans

Interest Rates and Fees Card

For new business effective: 05 Mar 2025



Interest Rates

| LVR (%) | ESSENTIAL (Prime) Construction | | EASY (Near Prime) Construction | |
|----------|--------------------------------|---------|--------------------------------|---------|
| | Full Doc | Alt Doc | Full Doc | Alt Doc |
| | Interest Rate p.a. | | Interest Rate p.a. | |
| Up to 55 | 8.34% | 8.34% | 8.74% | 8.74% |
| >55 - 65 | 8.54% | 8.34% | 8.94% | 8.94% |
| >65 - 70 | 8.54% | 8.34% | 8.94% | 8.94% |
| >70 - 75 | 8.74% | 8.44% | 9.14% | 9.14% |
| >75 - 80 | 8.84% | 8.54% | 9.54% | 9.54% |
| >80 - 85 | 9.14% | 9.14% | 9.74% | 9.74% |
| >85 - 90 | 9.24% | | 10.04% | |
| >90 - 95 | 9.34% | | 10.34% | |

Loan Size Limits*

| LVR (%) | ESSENTIAL (Prime) Construction | | EASY (Near Prime) Construction | |
|----------|---|---------|---|---------|
| | Full Doc | Alt Doc | Full Doc | Alt Doc |
| Up to 55 | \$2.0m | \$2.0m | \$2.0m | \$1.0m |
| >55 - 65 | | | | |
| >65 - 70 | | | | |
| >70 - 75 | \$1.75m | \$1.75m | \$1.75m | |
| >75 - 80 | \$1.50m | \$1.50m | | |
| >80 - 85 | \$1.50m - 2 properties \$1.0m - 1 property | \$1.0m | \$1.20m - 2 properties \$1.0m - 1 property | \$1.0m |
| >85 - 90 | \$1.20m - 2 properties \$950k - 1 property | | \$1.0m - 2 properties \$950k - 1 property | |
| >90 - 95 | | | | |

*Available for Owner Occupier and Investment
*Applies to NSW,VIC,QLD only. \$800k for all other states, all LVRs - 1 or 2 properties)

Construction Home Loans

Interest Rates and Fees Card

For new business effective: 05 Mar 2025



Fees

| | ESSENTIAL (Prime) Construction | EASY (Near Prime) Construction |
|----------------------|---|---|
| Establishment Fee* | \$999 | \$1200 |
| Risk Fee** | See Risk Fees below | See Risk Fees below |
| Monthly Admin. Fee | \$10 per month per account (split) | \$15 per month per account (split) |
| Legal Fee | From \$330 (incl. GST) plus disbursements | From \$330 (incl. GST) plus disbursements |
| Discharge Fee | \$500 per loan | \$500 per loan |
| Title Protection Fee | N/A | \$400 per loan |

Risk Fees**

| LVR (%) | ESSENTIAL (Prime) Construction | | EASY (Near Prime) Construction | |
|----------|--|---------|--------------------------------|---------|
| | Full Doc | Alt Doc | Full Doc | Alt Doc |
| Up to 55 | N/A | 1.25% | 1.75% | 2.00% |
| >55 - 65 | | 1.25% | 1.75% | 2.00% |
| >65 - 70 | | 1.25% | 1.75% | 2.25% |
| >70 - 75 | | 1.25% | 1.75% | 2.50% |
| >75 - 80 | | 1.25% | 2.00% | 3.00% |
| >80 - 85 | Refer to calculator at pepperbroker.com.au | 1.25% | 3.00% | 3.00% |
| >85 - 90 | | | 4.50% | |
| >90 - 95 | | | 4.50% | |

*The borrower pays valuation and inspection fees at cost. A minimum of 4 inspections will be required.
**Lender's Protection Fee is charged on Prime loans - Full Doc >80% LVR, Alt Doc all LVR's. The Mortgage Risk Fee (MRF) is charged on Near Prime loans. The MRF is calculated against the loan amount advanced.

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