

# Residential Home Loans

## Interest Rates and Fees Card

For new business effective: 15 Feb 2024

### CURRENT PROMOTION##

\$0 on selected Title Protection Fees



### 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	6.84%	7.34%	7.24%	7.54%	7.64%	7.84%	8.44%	8.74%	9.54%	9.94%
>55 - 65	6.94%	7.34%	7.24%	7.54%	7.64%	7.84%	8.44%	8.74%	9.54%	9.94%
>65 - 70	7.04%	7.44%	7.34%	7.54%	7.74%	7.84%	8.54%	8.74%	9.64%	9.94%
>70 - 75	7.14%	7.54%	7.44%	7.64%	7.74%	7.94%	8.54%	8.84%	9.64%	10.14%
>75 - 80	7.44%	7.54%	7.54%	7.64%	7.94%	8.04%	8.74%	9.14%	9.94%	
>80 - 85	7.64%		8.04%	8.64%	8.54%	8.84%	9.54%	10.14%		
>85 - 90	8.04%		8.54%	9.84%	9.04%		10.54%			
>90 - 95	8.24%		8.64%		9.14%		11.54%			
Investment loan interest rate loading	0.30%		0.35%		0.35%		0.35%			
Interest only interest rate loading*	0.30%		0.30%		0.30%		0.30%			

	Fixed interest rate loading on variable interest rate
2 years	0.00%
3 years	0.05%
5 years	0.25%
7 years	0.50%
10 years	0.85%

### 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	\$2.0m	\$2.0m	\$2.5m	\$2.5m	\$2.5m	\$2.5m	\$2.5m	\$2.5m	\$1.0m	\$1.0m
>65 - 70	\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$1.0m	\$1.0m
>70 - 75	\$1.5m	\$1.5m	\$2.0m (SYD/MELB) \$1.75m	\$1.75m	\$1.75m	\$1.75m	\$1.75m	\$1.75m	\$750k	\$750k
>75 - 80	\$1.5m (SYD/MELB) \$1.0m	\$1.0m	\$1.75m (SYD/MELB) \$1.5m	\$1.5m	\$1.5m	\$1.5m	\$1.25m	\$1.25m	\$750k	
>80 - 85	\$1.25m (SYD/MELB) \$850k		\$1.0m	\$1.0m^	\$1.0m	\$650k^	\$750k	\$650k^		
>85 - 90	\$1.0m (SYD/MELB) \$750k		\$1.0m	\$850k (SYD/MELB)^# \$750k^#	\$1.0m		\$750k			
>90 - 95^	\$900k (SYD/MELB) \$750k		\$900k (SYD/MELB) \$750k		\$900k (SYD/MELB) \$750k		\$650k			

Notes:  
 For **Prime** Full Doc: Max. LVR up to 95% for purchases and up to 90% 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.

^purchase only  
 #P&I only  
 \*Interest Only is limited on owner occupied properties to 50% of total loan limit  
 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 AEDT 15 Feb 2024. 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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### 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	No Lender Protection Fee (LPF)		No Risk Fee		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			0.70%	0.50%	1.00%	1.10%	1.15%	1.50%	1.15%	1.50%
>75 - 80			0.70%	0.50%	1.00%	1.20%	1.15%	1.50%	1.15%	
>80 - 85	Refer to calculator at <a href="https://pepper.com.au/lpf">pepper.com.au/lpf</a>	No LPF for Prime Full Doc Owner Occupier loans 80-85% LVR	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%		3.50%			
Large loan risk fee loading	N/A		0.50% for loans ≥\$1.5m				0.50% for loans >\$1m			
Vacant Land risk fee loading	2.50%		2.50%	N/A	2.50%	N/A	N/A			

\*\*Lender's Protection Fee is charged on Prime loans - Full Doc Owner Occupier loans >85% LVR and Full Doc Investment loans >80% 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.

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