

Personal Loan Quick Guide



Product Features

Pepper Money offer secured* and unsecured personal loan solution for any of the following purposes.

- ✔ Loan amounts \$5,000 - \$50,000*
- ✔ Loan terms 18 - 84 months
- ✔ \$0 fees
- ✔ Vehicle purchase
- ✔ Car repairs
- ✔ Auto upgrade
- ✔ Travel
- ✔ Home Improvements and household furnishings
- ✔ Medical, dental, cosmetic surgery
- ✔ Property purchase cost (stamp duty & solicitor fees). Note: Funds must be paid to solicitor or conveyancer

Debt consolidation

- ✔ Consolidate up to 4 debts
- ✔ Consolidate debts from payday lenders*



Outside the box

Pepper Money may consider clients who are:

- ✔ PAYG employed minimum 3 months
- ✔ Self-employed minimum 24 months

Our approach

- ✔ You can get your rate before you apply without leaving a mark on your credit file.
- ✔ We'll aim to give you a decision within 5 hours and funds in your client's account the next business day
- ✔ Apply online in 10 minutes.



Acceptable Securities

Pepper Money will accept income to validate servicing from any of the following sources:

- ✔ PAYG income
- ✔ Self-employed income
- ✔ Full time/part time/casual/second job
- ✔ 90% rental income
- ✔ Income protection
- ✔ Bonus / commission
- ✔ Car allowance
- ✔ Some pension payments can be used as supplementary income (no greater than 50% of total income) in conjunction with PAYG income.

Contact your Pepper Money BDM for more information:



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