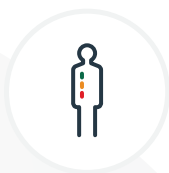


**Who we can help:****How we can help:****What we can help with:** **Features that can help:****Refinancers****Young and independent****Families****Up to 4 loan purposes:**

- Debt consolidation
- Travel
- Education
- Home improvement and furnishings
- Car purchase/repairs
- Medical/dental costs
- Sporting equipment and more

**Secured loans:**

- \$15k-50k

**Unsecured loans:**

- \$5k-50k

**Options:**

- Weekly or fortnightly payments
- Up to 7-year loan terms with no rate loading
- Joint applications

**Acceptable income:**

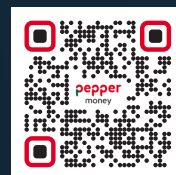
- PAYG from 3 months
- Self-employed from 24 months
- 90% rental income
- Income protection
- Bonus/commission
- Car allowance
- Some pension payments can supplement PAYG income up to 50% of total income.

- No fees
- Get your client's tailored rate before applying.
- Access lower rates with a security
- Funds next business day.
- Earn up to \$1,990 for writing the loan.
- Direct access to credit team.

# Give it the non-bank test

**1800 PEPPER**
[scenarios@pepper.com.au](mailto:scenarios@pepper.com.au)

Scan for our documents &amp; SLAs:



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