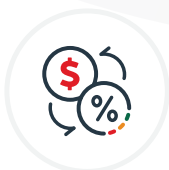
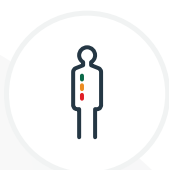


Who we can help:

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:

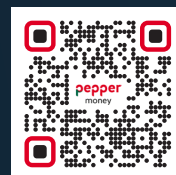
- PAYG from 3 months
- Self-employed from 24 months
- 90% rental income
- Income protection
- Bonus/commission
- Car allowance
- Some pension payments can supplement PAYG income up to 50% of total income.

- 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**

Scan for our documents & SLAs:



This information is for Pepper Money accredited brokers and is not to be shared with clients. This document is intended to be used only as a summary guide. For more information on Pepper Money's products, please refer to our product guide. All applications are subject to credit assessment, eligibility criteria and lending limits. Terms, conditions, fees, and charges apply. No fees applies to new loans. If you do not comply with the terms of your loan, we may pass on to the client any third-party enforcement or recovery costs incurred by us. Settlement times may vary depending on individual circumstances. The final interest rate and repayments offered (if approved) may change based on the client's personal financial circumstances or security provided. We may require further information to provide a final interest rate and repayments. Pepper Money Personal Loans is a brand of Pepper Money Limited. Credit is provided by Now Finance Group Pty Ltd, Australian Credit Licence Number 425142 as agent for NF Finco 2 Pty Limited CAN 164 213 030. ©Pepper Money Limited ABN 55 094 317665; AFSL and 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.