

## AltDoc Xpress frequently asked questions

Here's a set of helpful FAQs to help you better understand our new AltDoc Xpress process, which can be used for Pepper Money and white label partner loan applications.

### What is AltDoc Xpress?

AltDoc Xpress is a secure digital solution that empowers brokers to manage the completion the Declaration of Financial Position and the Accountant's Letter, for self-employed clients. Once you're satisfied with the completed forms, you can push them through to Pepper Money to support the new application.

Because the forms are digitally validated upfront, this reduces the need for verification calls; potentially saving time, reducing friction, and enhancing the overall experience for brokers, clients, and accountants alike.

### How do I access AltDoc Xpress, and do I need an application ID?

AltDoc Xpress is available on Pepper Money's broker hub. You don't need to provide an application ID or accreditation details and can start the process at any time before the application is submitted.

### Who is eligible to use AltDoc Xpress?

All brokers can access AltDoc Xpress, for scenarios where clients hold an ABN or where they're declaring under an ACN (they must be both a director and shareholder), and who are looking to use alternative forms of income verification.

AltDoc Xpress can be used for both Pepper Money and white label partner applications.

### What documents and information are required?

No documents are required. All you need to start the process is your client's and their accountant's contact information. Each party (you, your client and their accountant) will all need a unique email and mobile number.

### Can I use AltDoc Xpress if I plan to use BAS Statements or Business Bank Statements?

AltDoc Xpress is designed to support the completion of the Declaration of Financial Position and Accountant's Letter, which were paper based forms. As BAS and Business Bank Statements can be downloaded digitally, and don't require the client to verify the information, these can be uploaded to the application in ApplyOnline.

### **How fast is the process?**

Once you have entered the information required to start the process your client will receive an email prompting them to complete their declaration of financial position. After your client has completed their part, you'll be notified and can trigger the email to the accountant to complete Accountant's Letter.

The length of the overall process will depend on how long it takes your client and their accountant to complete the forms.

### **Can I still submit AltDoc applications using a paper form?**

Yes, but we strongly encourage brokers to use AltDoc Xpress for eligible scenarios to benefit from reduced verification calls and a faster turnaround time.

### **What if my client or their accountant enters the wrong information?**

You're able to review the information entered into the Declaration of Financial Position and Accountant's Letter and send it back to them if the information is incorrect.

### **Is AltDoc Xpress secure?**

AltDoc Xpress is built with security in mind. To help protect your client's personal information, they can access the platform using one-time password (OTP), and documents are uploaded through secure channels. We handle all data in strict accordance with Pepper Money's privacy and data protection policies, which helps ensure your clients' information is protected.

### **How will I get the completed forms?**

Once your client and their accountant have completed the forms correctly, you can download them from AltDoc Xpress platform.

### **How do I send Pepper Money the completed forms?**

If you've completed the process before lodging the application, you can attach the completed forms to the application in Apply Online when you're ready to submit.

If you've already started the application process, you can upload your documents to ApplyOnline.

### **What support is available if I have questions?**

Your BDM is your first point of contact. You can also reach out to the Broker Support team or access training materials on the Broker Hub.

### **Important information**

Information is correct as of 3 July 2025 and is subject to change at any time.

Applications are subject to credit assessment, eligibility criteria and lending limits. Terms, conditions, fees and charges apply.

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