

How to convert more customers with Pepper Resolve



Pepper Resolve is a conversion tool designed to provide an alternative loan solution, where your customer's needs cannot be met (or easily met) by the first choice lender. Where a solution is available, a customised Indicative Offer is sent to you, including a suggested Pepper Money product, interest rate and fees.

What do I do when I receive an email from Pepper Resolve?



Step 1

REVIEW the attached Indicative Offer

Confirm that the Indicative Offer meets the needs of your customer. The Indicative Offer is not an application for credit and has been presented to you purely as an alternative option for you to discuss with your customer should you choose to.



Step 2

DISCUSS the Indicative Offer with your customer

Pepper's 5 Step Process has been developed to assist you in successfully positioning an alternative home loan solution with your customer. **Refer to reverse side.**



Step 3

COMPLETE the standard preliminary assessment

If your customer decides to proceed, follow the steps to submit a formal application via the standard process i.e. re-create and qualify the scenario in your system and generate the new Preliminary Assessment for the customer.



Step 4

SUBMIT a new loan application

Make sure to include a copy of the Indicative Offer with the formal submission.

How does Resolve maintain customer privacy and data security?

Resolve is hosted by a third party software provider, independent of Pepper Money. Loan information is sent and received by way of password protected data transfers. Private customer data is not provided to or known to Pepper Money at any time. In addition, Pepper has worked with your aggregator to ensure that the Privacy Consent complies with Australian privacy laws.

Contact your Pepper Money BDM for more information:



1800 737 737



resolve@pepper.com.au



www.pepper.com.au/broker

Positioning an alternative loan using Pepper's 5 Step Process

Put yourself in your customer's shoes, would you rather be told that your loan has been declined or withdrawn by a lender and that there may not be a solution available? Or would you rather be given an opportunity to consider an alternative solution?

1. Acceptance Mode:

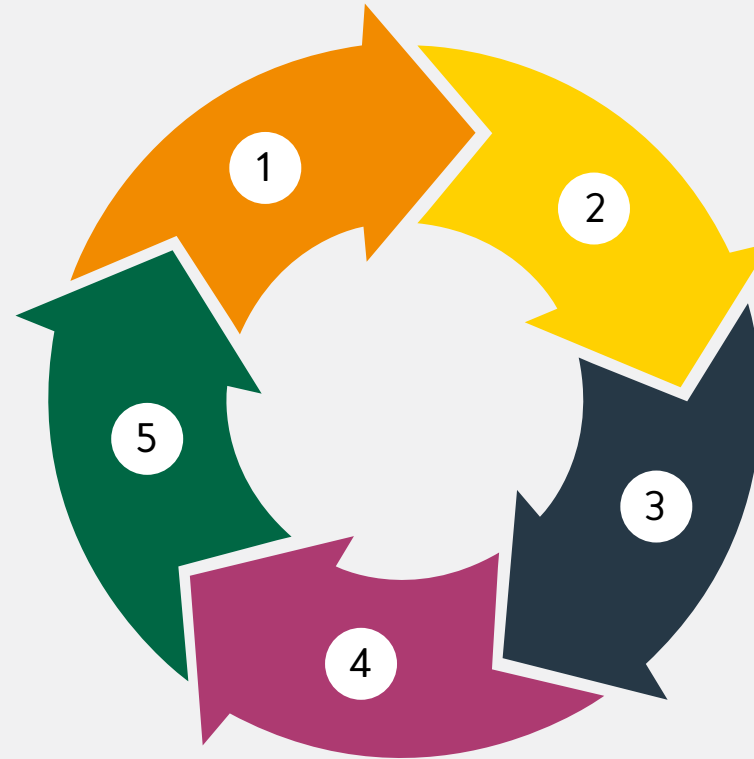
It is often an emotional time for the customer so create a positive environment for them to accept their circumstances and move forward.

2. Offer the Alternative:

Educate the customer - introduce Pepper Money and the Resolve Indicative Offer. Provide the reasons why their situation is suited to the Pepper Money loan solution presented in the Indicative Offer.

3. Offer the Repayment:

Speak in terms the customer will understand. The monthly repayment amount is included in the Indicative Offer. If your customer is paid more frequently than monthly you should recalculate the repayment amount so that it matches your customer's pay cycle.



4. Long Term Objectives:

Explain how the Pepper Money loan solution presented in the Indicative Offer fits with your customer's long term objectives. This solution may be a stepping stone to reach their end goal.

5. Proceed to Application:

Submit the application! Include detail around your customer's situation and reasons for their application to Pepper Money in the notes section. Remember to also include a copy of the Resolve Indicative Offer.

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