

You could save your clients thousands
– and grow their borrowing power!

Up to 90% LVR - No LMI
- No LPF
- No risk fees

On Prime Full Doc home loans for residential properties. No occupation restrictions.

Here's how it works:

Owner-occupied – less deposit

O/O	Other lenders	Pepper Money
	+ LMI, LPF or Risk fee	No risk fee
Property price	\$1,000,000	\$1,000,000
Deposit	\$100,000	\$100,000
Amount to be borrowed	\$900,000	\$900,000
Estimated stamp duties and fees	\$50,000	\$50,000
LMI/LPF/Risk premium	\$22,140	\$0
Customers total cash contribution	\$172,140	\$150,000

How this can help your client

In this scenario, if your client is buying this means they will need less savings.

+ FHOG approved agent up to \$10k for eligible clients.

Investor – creating more equity

INV	+ LMI, LPF or Risk fee	No risk fee
Property price	\$1,000,000	\$1,000,000
Deposit	\$100,000	\$100,000
Amount to be borrowed	\$900,000	\$900,000
Estimated stamp duties and fees	\$50,000	\$50,000
LMI/LPF/Risk premium	\$25,470	\$0
Resulting LVR	92.83%	90%

How this can help your client

In this scenario, if your client is buying this means they're freeing up equity for future property purchases.

Consolidation – more funds available

Refi O/O	+ LMI, LPF or Risk fee	No risk fee
Property price	\$1,000,000	\$1,000,000
Deposit	\$100,000	\$100,000
Amount to be borrowed (including premium)	\$900,000	\$900,000
LMI/LPF/Risk premium	\$22,140	\$0
Cash available	\$877,860	\$900,000

How this can help your client

In this scenario, if your client is consolidating debt to improve cashflow this means they'll have more funds available for the consolidation

Is your client eligible?

There are no occupation restrictions on this offer. If your client is eligible for a prime home loan between 1 April and 4 June 2025, they are eligible for this offer.

Investor, Owner-occupier, Refinancer?

This offer can help boost affordability.

Which loans aren't eligible?

This offer does not apply to Commercial, SMSF, vacant land, or construction loans.

Clients need more borrowing power flex?



Further information

Information is correct as of 1 April 2025 and subject to change at any time.

This case study is for educational purposes only and is based on a fictional scenario. Outcomes will vary depending on individual circumstances. Information provided is factual only, and isn't intended to imply a recommendation about financial product(s) or be tax or professional advice. If you require financial, professional or tax advice, consult a licensed adviser.

Applications are subject to credit assessment, eligibility criteria and lending limits. Terms, conditions, fees and charges apply. Information provided is factual only and isn't intended to recommend any financial product(s) or be tax advice. If you require financial or tax advice, consult a licensed adviser. Applications lodged after the Promotion period will be offered the application interest rate, fees and credit policy then applicable. Promotions are subject to change and may be varied or withdrawn at any time.

Loan Protection Fee promotion applies to new Prime Full Doc residential purchase applications up to 90% LVR. Excludes Construction and Vacant Land loans. Refer to the rate card for our full range of interest rates and fees. Applications must be submitted between 12:00am AEDT 1 April 2025 and 11:59pm AEST 4 June 2025.

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