

Who we can help:



Investors

How we can help:

- No notional rent
- No debt-to-income limit
- No rental yield restrictions
- Private rental/ board income accepted
- Negative gearing accepted
- No loading for professional investors
- Debts from other lenders taken at actual payments + a 25% buffer

What we can help with: Features that can help:

Credit history

- Defaults (paid/unpaid) listed any time
- Late payments & mortgage arrears
- Part IX or X agreements
- Discharged bankrupt (1 day)
- Companies under administration

Income types

- PAYG (1 day FT or PT)
- Second job/ casual
- Family Tax A & B / child support (no age limit)
- Centrelink
- Pension / super
- Workers' compensation or Income protection
- 100% overtime & allowances
- 1 year bonus/commission accepted

Additional options

- Up to 95% LVR in Cat 1 & 2 locations
- 1% serviceability buffer for Prime and Near Prime Clear scenarios
- Loan terms up to 40yrs
- Loan sizes up to \$5m (single security). \$5m global exposure

- Direct access to Credit team
- Electronic signatures
- Digital ID
- Digital Loan Documents
- Core Logic property hub
- AVMs & EVRs
- Multiple securities
- Offset sub account
- Redraw available
- Internet banking
- Fixed rates, no break fees



Self-Employed

- Verify income with 1 of the following:
 - 2-year financials
 - 1-year financials
 - Accountant's Letter up to \$3m
 - Business Bank Statements
 - BAS
- ABNs from 6 months
- ATO debt considered (payout/ remain)
- Company debt excluded from servicing



Refinancer

- Unlimited debt consolidation, ATO and business
- Unlimited cash out; personal and business use
- Payout private/solicitor loans
- Interest only (max 5 years)
- Common debt reducer



First Home Buyer

- No risk fees up to 85% LVR
- Non-genuine savings
- Approved FHOG lender

Give it the non-bank test

1800 PEPPER
scenarios@pepper.com.au
 Scan for our documents & SLAs:

