

# The quick guide to Pepper Money Loans



Home



SMSF



Commercial



Personal

## Who we can help:

## How we can help:

## What we can help with: Features that can help:



### Investors

- 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



### Self-Employed

- Verify income with 1 of the following:
- 2-year financials
  - 1-year financials
  - Accountant's Letter
  - 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

### 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

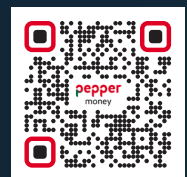
### Additional options

- Up to 95% LVR in Cat 1 & 2 locations
- 2% servicing buffer More options for select scenarios
- Loan terms up to 40yrs
- Loan sizes up to \$2.5m single security. \$4m 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

# Give it the non-bank test

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



## Who we can help:



### Residential security investors

## How we can help:

- Loan sizes up to \$3m up to 80% LVR

### Security types (single title)

- House
- Unit
- Townhouse/ villa
- Category 1 - 4 locations

## What we can help with: Features that can help:

### Options

- Refinancing existing SMSF loans
- Loan terms up to 30 years
- No loadings on interest only loans
- Directors with defaults accepted

- No commission clawback for early payout
- Only \$200k net assets are required
- Redraw 2 times a year per the anniversary of the loan, up to \$50k at a time for repairs/maintenance of security property
- No liquidity requirements
- Pre-approvals available
- Direct access to our Credit team
- Write the loan your way: Digital and manual application submission



### Commercial security investors

- Loan sizes up to \$3m up to 75% LVR
- O/O purpose (associated trading business tenancy agreement in place) available

### Security types

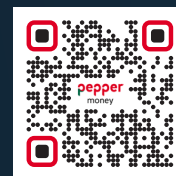
- Office
- Industrial
- Retail
- Boarding or rooming houses
- Multiple units on one title
- Category 1 - 3 locations

### Income for servicing

- Additional contributions that can be satisfactorily evidenced from reoccurring income streams
- Rental from the SMSF security property
- Investment return on balance of SMSF assets

# Give it the non-bank test

1800 PEPPER  
[scenarios@pepper.com.au](mailto:scenarios@pepper.com.au)  
 Scan for our documents & SLAs:



Who we can help:

How we can help:

What we can help with: Features that can help:



Self-employed

- Single income verification on Alt Doc options
- 24 months ABN
- Discharged bankruptcy (>24 months)
- Unlimited judgement / writs and defaults
- Loans up to \$5m



Investors

- Common debt reducer
- Commercial rent accepted at 100% net of outgoings.
- All other debts taken at actual repayment.
- Loans up to \$5m



Refinancer

- Unlimited cash out
- No limit to the number of debts consolidated, including ATO debt.
- Up to 80% LVR
- 30 year loan terms
- Private loans

Acceptable securities

- Residential >3 dwellings on one title
- Industrial Units
- Warehouses/Factories
- Mixed residential & commercial use
- Medical suites
- Retail/shop front
- Strata office & office showrooms
- Vacant industrial land (hard stand)
- Boarding houses
- Childcare centres
- Student accommodation
- NDIS

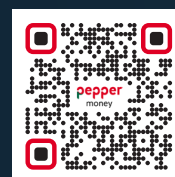
- No annual reviews
- No GSAs on trading entity
- 100% off set sub account (fees apply)
- No commission clawback for early payout
- Direct access to Credit team
- One credit sign off for residential and commercial
- Up to 5 years I/O with no loadings

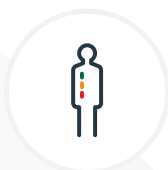
Give it the  
non-bank test

1800 PEPPER

scenarios@pepper.com.au

Scan for our documents & SLAs:



**Who we can help:****Refinancers****Young and independent****Families****How we can help:****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

**What we can help with: Features that can help:****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:

