

# The quick guide to Pepper Money Loans



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SMSF





# Quick guide to Home Loans

### Who we can help:

### How we can help:

Investors	<ul> <li>No notional rent</li> <li>No debt-to-income limit</li> <li>No rental yield restrictions</li> <li>Private rental/ board income accepted</li> <li>Negative gearing accepted</li> <li>No loading for professional investors</li> <li>Debts from other lenders taken at actual payments + a 25% buffer</li> </ul>	<ul> <li>Credit history</li> <li>Defaults (paid/unpaid) listed any time</li> <li>Late payments &amp; mortgage arrears</li> <li>Part IX or X agreements</li> <li>Discharged bankrupt (1 day)</li> <li>Companies under administration</li> </ul>	
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	<ul> <li>Income types</li> <li>PAYG (1 day FT or PT)</li> <li>Second job/ casual</li> <li>Family Tax A &amp; B / child support (no age limit)</li> <li>Centrelink</li> <li>Pension / super</li> <li>Workers' compensation or Income protection</li> <li>100% overtime &amp; allowances</li> </ul>	<ul> <li>Direct acc team</li> <li>Electronic</li> <li>Digital ID</li> <li>Digital Lo</li> <li>Core Logi</li> <li>AVMs &amp;</li> <li>Multiple s</li> <li>Offset sul</li> <li>Redraw av</li> <li>Internet b</li> </ul>
<b>S</b> efinancer	<ul> <li>Unlimited debt consolidation, ATO and business</li> <li>Unlimited cash out; personal and business use</li> <li>Payout private/solicitor loans</li> <li>Interest only (max 5 years)</li> <li>Common debt reducer</li> </ul>	<ul> <li>1 year bonus/commission accepted</li> <li>Additional options</li> <li>Up to 95% LVR in Cat 1 &amp; 2 locations</li> <li>2% servicing buffer More options for select scenarios</li> <li>Loan terms up to 40yrs</li> </ul>	• Fixed rate
	<ul> <li>No risk fees up to 85% LVR</li> <li>Non-genuine savings</li> <li>Approved FHOG</li> </ul>	<ul> <li>Loan sizes up to \$2.5m single security. \$4m global exposure</li> </ul>	

# Give it the non-bank test

First Home Buyer

lender

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



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- ic signatures
- D

What we can help with: Features that can help:

- oan Documents
- gic property hub
- **EVRs**
- securities
- ub account
- available
- banking
- tes, no break fees

# Quick guide to Super Smart SMSF

What we can help with: Features that can help:

### Who we can help:

# Es.

## Residential security investors



#### Commercial 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
- 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

#### Options

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

#### 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

- 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

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# Quick guide to Can do Commercial

What we can help with: Features that can help:

### Who we can help:

Self-employed

Refinancer

### How we can help:

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

- 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

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

# Quick guide to Personal Loans

### Who we can help:

How we can help:

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



#### Refinancers

#### 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

#### **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

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Young and independent

**Families**