### Quick guide to

## Personal Loans

Who we can help:

How we can help:

What we can help with: Features that can help:



Refinancers



Young and independent



**Families** 

#### 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

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

