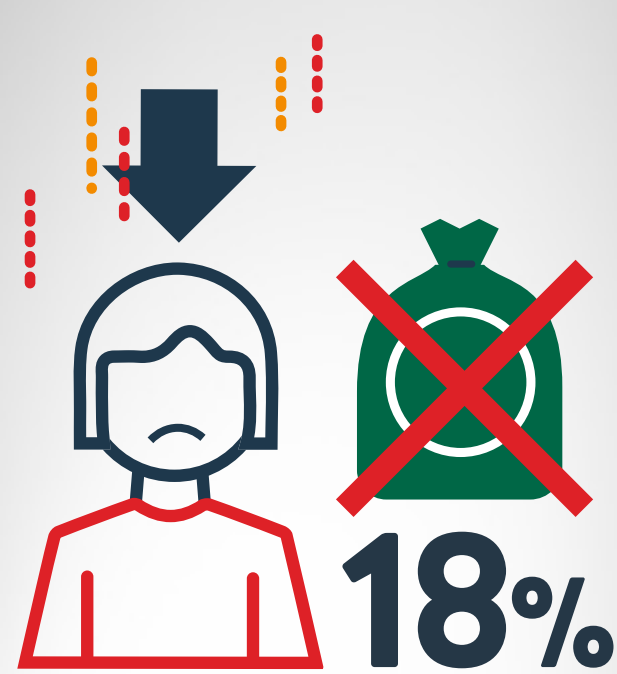


Giving all Aussies the opportunity they deserve.

Did you know that every year 3.6 million Australians are refused a loan by their banks?¹

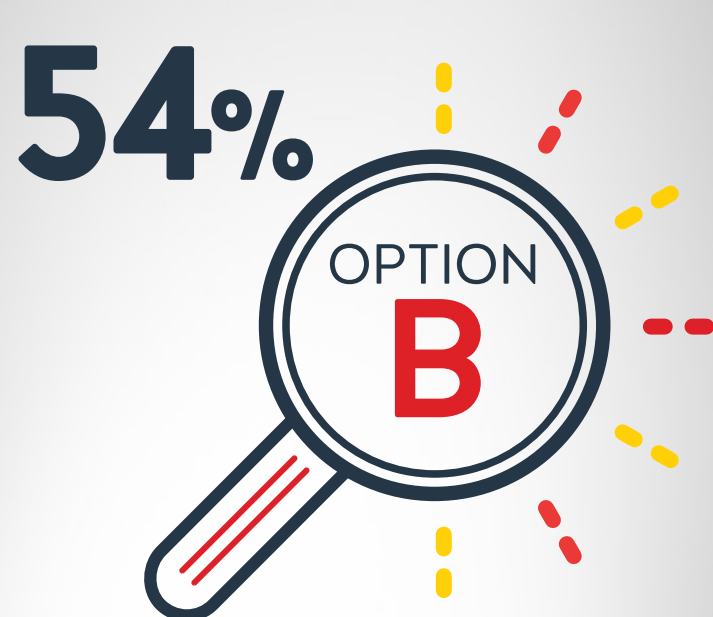
Creating opportunity

Refused a loan?



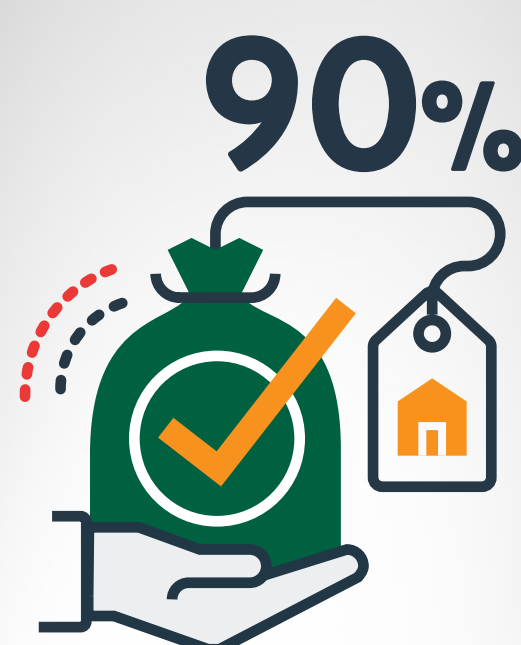
A whopping 18% of Aussies have been turned down for a loan by a financial institution.

Alternatives are here.



54% of people turned down didn't know there was an option for them.

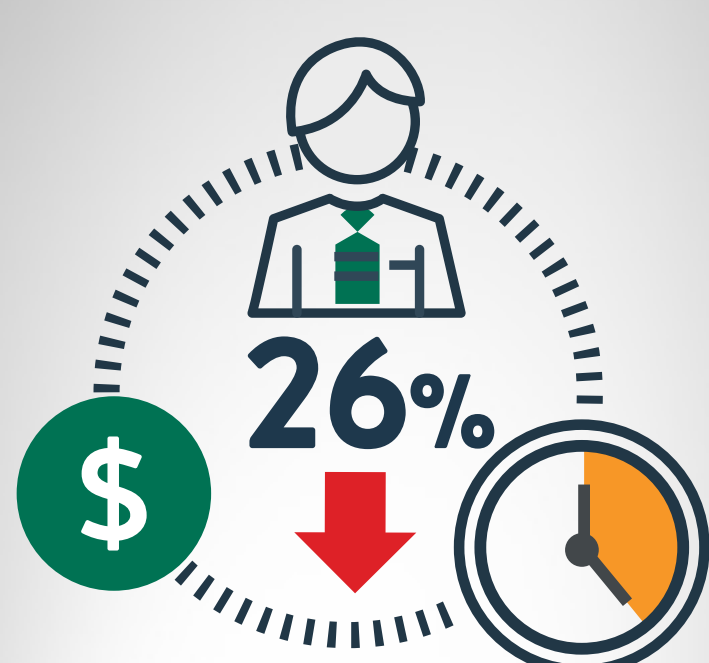
Talk to Pepper Money.



Because we take a different approach, Pepper Money can conditionally approve over 90% of home loan applications.

We like to be real about the world we live in

People are different.



26% of Aussies that were turned down for a loan were refused because they work part-time or were self-employed.

Work is diverse.



We need self-employed solutions because we are an entrepreneurial nation. Last year there was a 2.4% increase in new trading businesses compared to 2015.

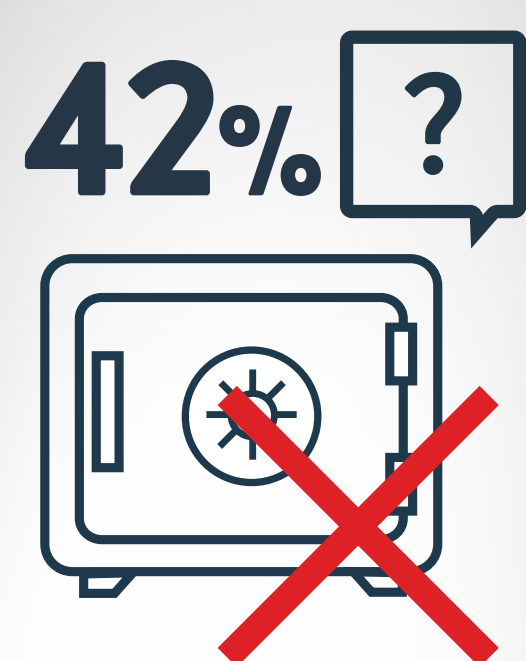
We get it.



We know that part-time and self-employed is a great choice and we want to help our 2.4 million self-employed Australians.²

People want their money with someone they can trust

People want to be understood.



42% of Aussies don't feel their financial institution understands them - their real needs and goals.

They want to feel safe.



1 in 10 are worried about having all of their information kept in one place.

They want good alternatives.



Not feeling safe with it all in one place maybe why 63% said they keep some information back from their main financial institution.

Sources:

- <https://www.pepper.com.au/about/press-release/3.6-million-locked-out-of-the-financial-system>
- <http://www.civilsociety.org.au/smallbusiness.htm>

Pepper Money: Trust us to help.

We want Aussies to be able to challenge the accepted and to follow their dreams. Which is why we created Pepper Money. Real life loans for real people.

If you need help with a loan, you can always find someone to give you one-on-one help at Pepper Money. Just give us a call on 13 73 77 and tell us about your situation. The more we learn, the better we can help.