

Pepper Essential PRIME

Product Specifications		
	Full Doc	Full Doc PLUS
Loan Purpose	Purchase or refinance of owner occupied properties	Purchase or refinance of owner occupied or investment properties and also includes: • Interest Only loans
Minimum Loan Size	\$100,000	For all loan sizes refer to Product Comparison
Maximum Loan Size	\$2,000,000 (up to 70% LVR)	
Maximum LVR	<ul style="list-style-type: none"> • Up to 95% for purchases (inclusive of fees) for loans up to \$650,000 • Up to 90% for all other loan purposes (inclusive of fees) for loans up to \$750,000 	
Credit History	Paid defaults up to \$500 may be considered	
Genuine Savings	5% required if LVR > 90% (inclusive of fees)	
Cash Out	Cash out up to 90% LVR [^] . Not available for business use.	
Debt Consolidation	Debt consolidation (maximum of 4 debts)	
Income Documentation (PAYG)	Last 2 pay slips <u>plus one</u> of the following: <ul style="list-style-type: none"> • Letter of employment • Latest group certificate • Tax assessment notice • 3 months bank statements 	
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> • Last 2 years tax returns; • Last 2 years tax assessment notices; and • Last 1 month of business bank statements. 	
Acceptable Securities	<ul style="list-style-type: none"> • Residential securities in categories 1 - 4¹ with a maximum land size of 25 acres (10 hectares) • Vacant Residential Land only in categories 1 and 2 with a maximum size of 2.5 acres (max 65% LVR and max loan size of \$650,000) 	

Product Features		
Loan Term	10 – 30 years	
Repayment Options	Principal and Interest	<ul style="list-style-type: none"> • Principal and Interest • Interest Only² (maximum 5 years followed by Principal and Interest) Interest Only is limited on owner occupied properties to 50% of total loan limit
Interest Rate Type	Variable	
Redraw	<ul style="list-style-type: none"> • Minimum manual redraw amount is \$1,000 • Minimum online redraw is \$50 	
Offset Sub-Account	100% Interest Offset Sub-Account available ³	
Account Splits	Maximum of four splits (including 100% Interest Offset Sub-Account split).	
Lump Sum Payments	Free additional payments are allowed	
Fee Capitalisation	<ul style="list-style-type: none"> • Fees can be capitalised up to 95% LVR (inclusive of fees) for purchases only⁴ • Fees can be capitalised up to 90% LVR (inclusive of fees) for all other loans⁴ 	
Transaction Facilities	<ul style="list-style-type: none"> • Online • ATM • Redraw facility • EFTPOS 	<ul style="list-style-type: none"> • Telephone • Visa Debit Card (including payWave) • BPAY • Direct Debit

Refer to page 13 for additional notes

[^] No limit on cash out if LVR is < 80%. Cash out portion is limited to 20% of security valuation if LVR > 80%.

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Product Specifications

	Alt Doc	Alt Doc PLUS
Loan Purpose	Purchase or refinance of owner occupied properties	Purchase or refinance of owner occupied and/or investment properties, and also includes: <ul style="list-style-type: none"> • Interest Only loans
Minimum Loan Size	\$100,000	For all loan sizes refer to Product Comparison
Maximum Loan Size	\$2,000,000 (up to 70% LVR)	
Maximum LVR	Up to 80% for all loan purposes (inclusive of fees) for loans up to \$1,000,000	
Credit History	Paid defaults up to \$500 may be considered	
Genuine Savings	Not required	
Cash Out	Cash out up to 80% LVR. Not available for business use.	
Debt Consolidation	Debt consolidation (maximum of 4 debts)	
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> • ABN registered for 24 months • GST registered for 12 months • Declaration of financial position <u>plus two</u> of the following: <ul style="list-style-type: none"> - 6 months business bank statements (inclusive of the last 1 month) - 6 months BAS - Pepper Money accountant's letter 	
Acceptable Securities	<ul style="list-style-type: none"> • Residential securities in categories 1 - 4¹ with a maximum land size of 25 acres (10 hectares) • Vacant Residential Land only in categories 1 and 2 with a maximum size of 2.5 acres (max 65% LVR and max loan size of \$650,000) 	

Product Features

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Interest Rate Type	Variable	
Redraw	<ul style="list-style-type: none"> • Minimum manual redraw amount is \$1,000 • Minimum online redraw is \$50 	
Offset Sub-Account	100% Interest Offset Sub-Account available ³	
Account Splits	Maximum of four splits (including 100% Interest Offset Sub-Account split).	
Lump Sum Payments	Free additional payments are allowed	
Fee Capitalisation	Fees can be capitalised up to 80% LVR (inclusive of fees) ⁴	
Transaction Facilities	<ul style="list-style-type: none"> • Online • ATM • Redraw facility • EFTPOS 	<ul style="list-style-type: none"> • Telephone • Visa Debit Card (including payWave) • BPAY • Direct Debit

Refer to page 13 for additional notes.