

Pepper Advantage SPECIALIST

Product Specifications

	Full Doc	Full Doc PLUS
Loan Purpose	Purchase or refinance of owner occupied or investment properties	
Minimum Loan Size	\$50,000	For all loan sizes refer to Product Comparison
Maximum Loan Size	\$2,500,000 (up to 65% LVR)	\$1,000,000 (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 85% for all other loan purposes (inclusive of fees) for loans up to \$750,000 	<ul style="list-style-type: none"> Up to 80% (inclusive of fees) for loans up to \$750,000
Credit History	<ul style="list-style-type: none"> Unlimited defaults, judgements and writs up to \$1,000 accepted Unlimited defaults, judgements and writs >\$1,000, listed > 12 months (paid or unpaid) Up to 1 month mortgage arrears (within last 6 months) Up to 6 months non-mortgage arrears[#] Discharged from bankruptcy (1 day accepted) 	<p>Additional PLUS allowances:</p> <ul style="list-style-type: none"> Unlimited defaults, judgements or writs from 1 credit event listed < 12 months (paid or unpaid) Unlimited mortgage and non-mortgage arrears (within last 6 months)
Genuine Savings	Not required	
Cash Out	Cash out up to 85% LVR for acceptable purposes including renovations and business use	Cash out up to 80% LVR for acceptable purposes including renovations and business use
Debt Consolidation	Debt consolidation for an unlimited number of debts including payout of ATO 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	Residential securities in categories 1 - 4 ¹ with a maximum land size of 25 acres (10 hectares)	Residential securities in categories 1 and 2 ¹ with a maximum land size of 25 acres (10 hectares)

Product Features

Loan Term	10 – 40 years (Interest Only not available for terms > 30 years)	
Repayment Options	<ul style="list-style-type: none"> Interest Only² (maximum 5 years followed by Principal and Interest) Principal and Interest 	
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 only Fees can be capitalised up to 85% LVR (inclusive of fees) for all other loans Fees can be capitalised up to 80% LVR (inclusive of fees) for PLUS⁴ 	
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

[#] Refer to Repayment History Information on page 13

Pepper Advantage SPECIALIST

Product Specifications		
	Alt Doc	Alt Doc PLUS
Loan Purpose	Purchase or refinance of owner occupied and/or investment properties	
Minimum Loan Size	\$50,000	For all loan sizes refer to Product Comparison
Maximum Loan Size	\$2,500,000 (up to 65% LVR)	\$1,000,000 (up to 70% LVR)
Maximum LVR	<ul style="list-style-type: none"> Up to 85% for purchases (inclusive of fees) for loans up to \$650,000 Up to 80% for all other loan purposes (inclusive of fees) for loans up to \$1,250,000 	<ul style="list-style-type: none"> Up to 75% (inclusive of fees) for loans up to \$750,000
Credit History	<ul style="list-style-type: none"> Unlimited defaults, judgements and writs up to \$1,000 accepted Unlimited defaults, judgements and writs >\$1,000, listed > 12 months (paid or unpaid) Up to 1 month mortgage arrears (within last 6 months) Up to 6 months non-mortgage arrears[#] Discharged from bankruptcy (1 day accepted) 	<p>Additional PLUS allowances (not available for ABNs registered 6 - 12 months):</p> <ul style="list-style-type: none"> Unlimited defaults, judgements or writs from 1 credit event listed < 12 months (paid or unpaid) Unlimited mortgage and non-mortgage arrears (within last 6 months)
Genuine Savings	Not required	
Cash Out	Cash out up to 80% LVR for acceptable purposes including renovations and business use	Cash out up to 75% LVR for acceptable purposes including renovations and business use
Debt Consolidation	Debt consolidation for an unlimited number of debts including payout of ATO debts	
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> ABN registered for 6 months GST registered for 6 months Declaration of financial position <u>plus one</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 (not accepted if ABN registered for < 12 months, on loan sizes > \$1.5m or on PLUS) 	
Acceptable Securities	Residential securities in categories 1 - 4 with a maximum land size of 25 acres (10 hectares)	Residential securities in categories 1 and 2 with a maximum land size of 25 acres (10 hectares)
Product Features		
Loan Term	10 – 40 years (Interest Only not available > 30 years)	
Repayment Options	<ul style="list-style-type: none"> Interest Only² (maximum 5 years followed by Principal and Interest) Principal and Interest 	
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 85% LVR (inclusive of fees) ⁴	Fees can be capitalised up to 75% LVR (inclusive of fees) ⁴
Transaction Facilities	<ul style="list-style-type: none"> Online ATM Redraw facility EFTPOS Telephone Visa Debit Card (including payWave) BPAY Direct Debit 	

Refer to page 13 for additional notes

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