

# Pepper Easy NEAR 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: <ul style="list-style-type: none"> <li>• Interest Only loans</li> </ul>
Minimum Loan Size	\$50,000	For all loan sizes refer to Product Comparison
Maximum Loan Size	\$2,500,000 (up to 65% LVR)	
Maximum LVR	<ul style="list-style-type: none"> <li>• Up to 95% for purchases (inclusive of fees) for loans up to \$650,000</li> <li>• Up to 90% for all other loan purposes (inclusive of fees) for loans up to \$850,000 (Syd/Melb Metro) or \$800,000 (All other locations)</li> </ul>	
Credit History	<ul style="list-style-type: none"> <li>• Unlimited defaults, judgements and writs up to \$1,000 accepted (paid or unpaid)</li> <li>• Unlimited defaults, judgements and writs &gt; \$1,000, listed &gt; 24 months (paid or unpaid) accepted</li> <li>• Up to 3 months non-mortgage arrears (within the last 3 months)<sup>#</sup></li> <li>• Discharged from bankruptcy (1 day accepted)</li> </ul>	
Genuine Savings	5% required if LVR > 90% (inclusive of fees) or 6 months clear rental conduct	
Cash Out	Cash out up to 90% <sup>^</sup> 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"> <li>• Letter of employment</li> <li>• Latest group certificate</li> <li>• Tax assessment notice</li> <li>• 3 months bank statements</li> </ul>	
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> <li>• Last 2 years tax returns;</li> <li>• Last 2 years tax assessment notices; and</li> <li>• Last 1 month of business bank statements.</li> </ul>	
Acceptable Securities	<ul style="list-style-type: none"> <li>• Residential securities in categories 1 - 4<sup>1</sup> with a maximum land size of 25 acres (10 hectares)</li> <li>• 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)</li> </ul>	

## Product Features

Loan Term	10 – 40 years	<ul style="list-style-type: none"> <li>• Principal &amp; Interest: 10 - 40 years</li> <li>• Interest Only<sup>2</sup>: 10 - 30 years</li> </ul>
Repayment Options	<ul style="list-style-type: none"> <li>• Principal and Interest</li> </ul>	<ul style="list-style-type: none"> <li>• Principal and Interest</li> <li>• Interest Only (maximum 5 years followed by Principal and Interest)</li> </ul>
Interest Rate Type	Variable	
Redraw	<ul style="list-style-type: none"> <li>• Minimum manual redraw amount is \$1,000</li> <li>• Minimum online redraw is \$50</li> </ul>	
Offset Sub-Account	100% Interest Offset Sub-Account available <sup>3</sup>	
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"> <li>• Fees can be capitalised up to 95% LVR (inclusive of fees) for purchases only<sup>4</sup></li> <li>• Fees can be capitalised up to 90% LVR (inclusive of fees) for all other loans<sup>4</sup></li> </ul>	
Transaction Facilities	<ul style="list-style-type: none"> <li>• Online</li> <li>• ATM</li> <li>• Redraw facility</li> <li>• EFTPOS</li> <li>• Telephone</li> <li>• Visa Debit Card (including payWave)</li> <li>• BPAY</li> <li>• Direct Debit</li> </ul>	

Refer to page 13 for additional notes

<sup>^</sup> No limit on cash out if LVR is < 85%. Cash out portion is limited to 20% of security valuation if LVR > 85%.

<sup>#</sup> Refer to Repayment History Information on page 13

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## Product Specifications

### Alt Doc

### Alt Doc PLUS

	Alt Doc	Alt Doc PLUS
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Minimum Loan Size	\$50,000	For all loan sizes refer to Product Comparison
Maximum Loan Size	\$2,500,000 (up to 65% LVR)	
Maximum LVR	Up to 85% for all loan purposes (inclusive of fees)	
Credit History	<ul style="list-style-type: none"> <li>• Unlimited defaults, judgements and writs up to \$1,000 accepted (paid or unpaid)</li> <li>• Unlimited defaults, judgements and writs &gt; \$1,000, listed &gt; 24 months (paid or unpaid) accepted</li> <li>• Up to 3 months non-mortgage arrears (within the last 3 months)<sup>#</sup></li> <li>• Discharged from bankruptcy (1 day accepted)</li> </ul>	
Genuine Savings	Not required	
Cash Out	Unlimited 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"> <li>• ABN registered for 24 months</li> <li>• GST registered for 12 months</li> <li>• Declaration of financial position <u>plus one</u> of the following:               <ul style="list-style-type: none"> <li>- 6 months business bank statements (inclusive of the last 1 month)</li> <li>- 6 months BAS</li> <li>- Pepper Money accountant's letter (not accepted on loan sizes &gt; \$1.5m)</li> </ul> </li> </ul>	
Acceptable Securities	Residential securities in categories 1 - 4 <sup>1</sup> with a maximum land size of 25 acres (10 hectares)	

## Product Features

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Repayment Options	<ul style="list-style-type: none"> <li>• Principal and Interest</li> </ul>	<ul style="list-style-type: none"> <li>• Principal and Interest</li> <li>• Interest Only<sup>2</sup> (maximum 5 years followed by Principal and Interest)</li> </ul>
Interest Rate Type	Variable	
Redraw	<ul style="list-style-type: none"> <li>• Minimum manual redraw amount is \$1,000</li> <li>• Minimum online redraw is \$50</li> </ul>	
Offset Sub-Account	100% Interest Offset Sub-Account available <sup>3</sup>	
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"> <li>• Fees can be capitalised up to 85% LVR (inclusive of fees) for purchases only<sup>4</sup></li> <li>• Fees can be capitalised up to 80% LVR (inclusive of fees) for all other loans<sup>4</sup></li> </ul>	
Transaction Facilities	<ul style="list-style-type: none"> <li>• Online</li> <li>• ATM</li> <li>• Redraw facility</li> <li>• EFTPOS</li> </ul>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Visa Debit Card (including payWave)</li> <li>• BPAY</li> <li>• Direct Debit</li> </ul>

Refer to page 13 for additional notes

<sup>#</sup> Refer to Repayment History Information on page 13