



Pepper Money Personal Loans

Product Specifications

	Secured	Unsecured
Loan Purposes	Car purchase, other vehicle purchase, car repairs, auto upgrade, travel, home improvements, household furnishings, educational expenses, debt consolidation, sporting equipment, medical, dental, cosmetic surgery, vehicle deposit funding and mortgage cost funding	
Unacceptable Loan Purposes	<ul style="list-style-type: none"> • Pay out mortgage and credit arrears • Pay out defaults and judgements • Loans for business purposes • Pay out Tax debt 	
Acceptable Borrow Type	<ul style="list-style-type: none"> • Consumer only (applicants must be over the age of 18 and an Australian citizen or permanent resident) • Joint applicants accepted and one of them can be an unemployed applicant/homemaker who has no demonstrated income apart from spousal payments or social security payments 	
Unacceptable Borrow Type	<ul style="list-style-type: none"> • Applicants requiring guarantors • Full-time students with no demonstrated or sustainable income • Undischarged bankrupts/Discharged bankrupts 	
Maximum LVR	Up to 300% of asset value	
Minimum Loan Size	\$15,000	\$5,000
Maximum Loan Size	\$50,000	\$40,000
Minimum Loan Term	18 Months	
Maximum Loan Term	84 months	<ul style="list-style-type: none"> • 36 months for loans up to \$7,999 • 84 months for loans up to \$40,000
Credit History	Defaults, Court Judgements & bankruptcy (current or discharged) unacceptable	
Debt Consolidation	Up to 4 debts only and pay day lenders accepted (subject to credit score)	
Income Documentation (PAYG)	Recent payslip(s) or bank statements, dated within 30 days of proposed settlement date, showing salary deposits	
Income Documentation (Self-Employed)	Notice of assessment no greater than 21 months old AND latest BAS statement OR 90 days bank statements	
Bank Statements	90 days bank statements required for all applications	
Acceptable Securities	New and used vehicles (min year 2000). Caravans, motorbike, boats & jet skis (incl. engine & trailer)	N/A

Product Features

Interest Rate Type	Fixed
Repayment Options	Weekly or fortnightly only via Direct Debit. Additional repayment can be made via BPAY*
Establishment Fee	<ul style="list-style-type: none"> • 4% of Net Assets Financed (NAF) capped at \$495 • Security Registration fee of \$20 applies to secured loans
Break Fee (Fixed rates only)	\$0
Early Repayment Fee	\$0
Administration Fee	<ul style="list-style-type: none"> • \$3 per week or \$6 per fortnight

*No limit to additional repayment

Pepper Money Personal Loans is a brand of Pepper Group Limited ABN 55 094 317 665, Australian Credit Licence Number 286655. Credit is provided by Wingate Consumer Finance Pty Ltd, Australian Credit Licence Number 425142 as agent for Wingate Finco 2 Pty Limited ACN 164 213 030.

This information is accurate as at the effective date of 13 November 2019. All applications are subject to the credit provider's approval and lending criteria.