



Pepper Money Personal Loans

Note: Due to COVID-19, some loan purposes and suitability criteria may have changed. Please contact us on 1300 108 794 for more information.

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 | |
| 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 (Principal & interest Amortising) |
| Repayment Options | Weekly or fortnightly only via Direct Debit. Additional repayment can be made via BPAY* |
| Establishment Fee | \$0 |
| Security Registration fee | \$0 |
| Break Fee (Fixed rates only) | \$0 |
| Early Repayment Fee | \$0 |
| Administration Fee | \$0 monthly fee |

*No limit to additional repayment

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

This information is accurate as at the effective date of 9 November 2020. All applications are subject to the credit provider's approval and lending criteria.