

Standard Home Loans

For new business only – Effective 30 March 2020



		PRIME				NEAR PRIME				SPECIALIST			
		FULL DOC		ALT DOC		FULL DOC		ALT DOC		FULL DOC		ALT DOC	
		RESI RENEW HOME LOAN	RESI RENEW HOME LOAN PLUS	RESI RENEW HOME LOAN LO DOC	RESI RENEW HOME LOAN LO DOC PLUS	RESI RENEW HOME LOAN NEAR PRIME	RESI RENEW HOME LOAN NEAR PRIME PLUS	RESI RENEW HOME LOAN NEAR PRIME LO DOC	RESI RENEW HOME LOAN NEAR PRIME LO DOC PLUS	RESI RESTART HOME LOAN	RESI RESTART HOME LOAN PLUS	RESI RESTART HOME LOAN LO DOC	RESI RESTART HOME LOAN LO DOC PLUS
MAX LOAN AMOUNT		\$1.0m (≤ 70% LVR)		\$1.0m (≤ 70% LVR)		\$1.0m (≤ 65% LVR)		\$1.0m (≤ 65% LVR)		\$1.0m (≤ 65% LVR)	\$1.0m (≤ 70% LVR)	\$1.0m (≤ 65% LVR)	\$1.0m (≤ 70% LVR)
		\$1.0m (≤ 75% LVR)		\$1.0m (≤ 75% LVR)		\$1.0m (≤ 70% LVR)		\$1.0m (≤ 70% LVR)		\$1.0m (≤ 70% LVR)	\$750k (≤ 75% LVR)	\$1.0m (≤ 70% LVR)	\$750k (≤ 75% LVR)
		\$1.0m (≤ 80% LVR)				\$1.0m (≤ 75% LVR)		\$1.0m (≤ 75% LVR)		\$1.0m (≤ 75% LVR)		\$1.0m (≤ 75% LVR)	
		\$850k (≤ 85% LVR)				\$1.0m (≤ 80% LVR)							
LOAN TO VALUE RATIO (LVR)	Up to 55%	3.77%	4.46%	4.48%	5.18%	4.77%	5.69%	5.17%	6.09%	5.75%	6.47%	6.17%	6.82%
	>55% - 65%	3.77%	4.46%	4.78%	5.20%	4.77%	5.69%	5.17%	6.09%	5.87%	6.57%	6.17%	6.82%
	>65% - 70%	3.78%	4.46%	4.98%	5.58%	5.03%	5.89%	5.37%	6.24%	6.47%	7.12%	6.63%	7.42%
	>70% - 75%	3.88%	4.65%	5.38%	5.83%	5.03%	6.09%	5.87%	6.55%	6.93%	7.62%	7.13%	7.72%
	>75% - 80%	4.18%	4.65%	N/A	N/A	5.37%	6.24%	N/A	N/A	N/A	N/A	N/A	N/A
	>80% - 85%	4.38%	4.78%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Fees

Standard Home Loans

For new business only – Effective 30 March 2020



	PRIME	NEAR PRIME	SPECIALIST
Establishment Fee	\$599 (includes 1 standard valuation)	\$995 (includes 1 standard valuation)	\$995 (includes 1 standard valuation)
Lender Protection Fee	Please refer to website for calculator	N/A (refer to mortgage risk fee)	N/A (refer to mortgage risk fee)
Monthly Administration Fee	\$10 per month per account (split)	\$15 per month per account (split)	\$15 per month per account (split)
Legal Fee	From \$440 plus disbursements	From \$440 plus disbursements	From \$440 plus disbursements
Discharge Fee	\$250 per loan	\$250 per loan	\$250 per loan
Title Protection Fee	N/A	\$400 per loan	\$400 per loan
Mortgage Risk Fees	N/A	Up to 1.35% of the amount advanced	Up to 1.85% of the amount advanced

Mortgage Risk Fees

		NEAR PRIME				SPECIALIST			
		FULL DOC		ALT DOC		FULL DOC		ALT DOC	
		RESIRENEW HOME LOAN NEAR PRIME	RESI RENEW HOME LOAN NEAR PRIME PLUS	RESI RENEW HOME LOAN NEAR PRIME LO DOC	RESI RENEW HOME LOAN NEAR PRIME LO DOC PLUS	RESI RESTART HOME LOAN	RESI RESTART HOME LOAN PLUS	RESI RESTART HOME LOAN LO DOC	RESI RESTART HOME LOAN LO DOC PLUS
Loan to Value Ratio (LVR)	Up to 55%	0.65%	0.65%	0.65%	0.65%	0.65%	1.00%	0.65%	1.25%
	> 55% up to 65%	0.65%	0.65%	0.65%	0.65%	0.65%	1.25%	0.65%	1.25%
	> 65% up to 70%	1.10%	1.10%	1.10%	1.10%	1.10%	1.35%	1.35%	1.60%
	> 70% up to 75%	1.35%	1.35%	1.35%	1.35%	1.35%	1.60%	1.60%	1.85%
	> 75% up to 80%	1.35%	1.35%	N/A	N/A	N/A	N/A	N/A	N/A

The interest rates and fees quoted are current as at the effective date of this update and are applicable for new applications only. Pepper reserves the right to change its interest rates and fees at any time without notice. Applications are subject to Pepper's normal credit criteria. Full terms and conditions will be included in our loan offer. Other fees and charges may be payable. A copy of all our fees and charges are available upon request.