

Residential Home Loans

Comparison Interest Rate Card

For new business effective: 14 Sep 2020 to 31 Oct 2020



LVR (%)	RESI RENEW PRIME							
	Full Doc		Full Doc PLUS		Alt Doc		Alt Doc PLUS	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	2.84%	3.04%	3.34%	3.54%	3.84%	4.03%	4.34%	4.53%
>55 - 65	2.84%	3.04%	3.34%	3.54%	3.84%	4.03%	4.34%	4.53%
>65 - 70	2.84%	3.04%	3.34%	3.54%	3.84%	4.03%	4.34%	4.53%
>70 - 75	2.98%	3.18%	3.48%	3.68%	3.98%	4.17%	4.48%	4.67%
>75 - 80	3.08%	3.28%	3.58%	3.78%	4.08%	4.27%	4.58%	4.77%
>80 - 85	3.38%	3.58%	3.88%	4.07%				
>85 - 90	3.68%	3.87%	4.18%	4.37%				
>90 - 95	3.98%	4.17%	4.48%	4.67%				

LVR (%)	RESI RENEW NEAR PRIME							
	Full Doc		Full Doc PLUS		Alt Doc		Alt Doc PLUS	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	3.79%	4.10%	4.29%	4.59%	3.89%	4.20%	4.39%	4.69%
>55 - 65	3.79%	4.10%	4.29%	4.59%	3.89%	4.20%	4.39%	4.69%
>65 - 70	3.79%	4.10%	4.29%	4.59%	3.89%	4.20%	4.39%	4.69%
>70 - 75	3.79%	4.10%	4.29%	4.59%	4.77%	5.07%	5.27%	5.57%
>75 - 80	3.79%	4.10%	4.29%	4.59%	4.82%	5.12%	5.32%	5.62%
>80 - 85	4.92%	5.22%	5.42%	5.72%	5.62%	5.92%	6.12%	6.42%
>85 - 90	5.32%	5.62%	5.82%	6.12%				
>90 - 95	5.42%	5.72%	5.92%	6.22%				

LVR (%)	RESI RESTART (Specialist)							
	Full Doc		Full Doc PLUS		Alt Doc		Alt Doc PLUS	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	4.95%	5.25%	5.75%	6.05%	5.95%	6.25%	6.75%	7.05%
>55 - 65	5.20%	5.50%	6.00%	6.30%	6.10%	6.40%	6.90%	7.20%
>65 - 70	5.20%	5.50%	6.00%	6.30%	6.20%	6.50%	7.00%	7.30%
>70 - 75	5.30%	5.60%	6.10%	6.40%	6.30%	6.60%	7.10%	7.40%
>75 - 80	5.60%	5.90%	6.40%	6.70%	6.60%	6.90%		
>80 - 85								
>85 - 90								
>90 - 95								

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All Pepper home loan variable interest rates are correct as at 1 October 2020 and are subject to change at any time. The actual interest rate applicable will depend on the individual borrower's circumstances.

Pepper Money interest rate promotion applies only for new Prime, Near Prime and Specialist home loan applicants. Offer does not apply to existing borrowers. Applications must be submitted between 12:00am AEST 1st October 2020 and until 11:59pm AEST on 31st October 2020. Home loan applications lodged after the promotional period will be offered the current interest rates then applicable. Offer may be continued, withdrawn or changed at any time without notice.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. All Comparison Rates are calculated based on a secured loan of \$150,000 over a 25 year term.

Note - All applications are subject to Pepper's normal credit assessment and loan suitability criteria. Terms, conditions, fees and charges apply.

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Residential Home Loans Comparison Interest Rate Card

For new business effective: 26 Oct 2020



LVR (%)	RESI RENEW PRIME Construction			
	Full Doc		Full Doc PLUS	
	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Up to 55	3.61%	3.83%	4.31%	4.53%
>55 - 65	3.87%	4.09%	4.57%	4.79%
>65 - 70	3.91%	4.13%	4.61%	4.83%
>70 - 75	3.96%	4.18%	4.66%	4.88%
>75 - 80	4.36%	4.58%		
>80 - 85	4.46%	4.68%		
>85 - 90	4.66%	4.88%		
>90 - 95	4.86%	5.08%		

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All construction home loan variable interest rates are correct as at 26 October 2020 and are subject to change at any time. The actual interest rate applicable will depend on the individual borrower's circumstances.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. All Comparison Rates are calculated based on a secured loan of \$150,000 over a 25 year term.

Note - All applications are subject to Pepper's normal credit assessment and loan suitability criteria. Terms, conditions, fees and charges apply.

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