

# Residential Home Loans Comparison Interest Rate Card

For new business effective: 02 May 2022

Pepper Money Promotion has been applied to this rate card.\*



LVR (%)	RESI RENEW							
	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	2.49%	2.69%	2.99%	3.19%	3.24%	3.44%	3.74%	3.93%
>55 - 65	2.54%	2.74%	3.04%	3.24%	3.24%	3.44%	3.80%	3.99%
>65 - 70	2.55%	2.75%	3.19%	3.39%	3.45%	3.65%	4.04%	4.23%
>70 - 75	2.79%	2.99%	3.29%	3.49%	3.59%	3.78%	4.14%	4.33%
>75 - 80	2.79%	2.99%	3.49%	3.69%	3.89%	4.08%	4.24%	4.43%
>80 - 85	3.49%	3.69%	3.99%	4.18%				
>85 - 90	3.99%	4.18%	4.39%	4.58%				
>90 - 95	4.09%	4.28%	4.45%	4.64%				

LVR (%)	RESI RENEW NEAR PRIME CLEAR							
	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	3.34%	3.62%	3.64%	3.92%	3.35%	3.63%	3.84%	4.12%
>55 - 65	3.39%	3.67%	3.64%	3.92%	3.35%	3.63%	3.84%	4.12%
>65 - 70	3.39%	3.67%	3.64%	3.92%	3.55%	3.83%	4.09%	4.37%
>70 - 75	3.54%	3.82%	3.89%	4.17%	3.69%	3.97%	4.24%	4.51%
>75 - 80	3.59%	3.87%	3.89%	4.17%	3.99%	4.27%	4.34%	4.61%
>80 - 85	4.59%	4.86%	5.04%	5.31%	5.54%	5.81%	5.99%	6.26%
>85 - 90	5.39%	5.66%	5.84%	6.11%				
>90 - 95	6.39%	6.65%	6.84%	7.10%				

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	3.40%	3.68%	3.75%	4.03%	3.89%	4.17%	4.34%	4.61%
>55 - 65	3.40%	3.68%	3.75%	4.03%	3.99%	4.27%	4.34%	4.61%
>65 - 70	3.40%	3.68%	3.75%	4.03%	3.99%	4.27%	4.34%	4.61%
>70 - 75	3.64%	3.92%	4.09%	4.37%	4.19%	4.47%	5.24%	5.51%
>75 - 80	3.64%	3.92%	4.09%	4.37%	4.49%	4.76%	5.29%	5.56%
>80 - 85	4.79%	5.06%	5.14%	5.41%	5.79%	6.06%	6.24%	6.50%
>85 - 90	5.64%	5.91%	6.14%	6.40%				
>90 - 95	6.64%	6.90%	7.09%	7.35%				

LVR (%)	RESI RESTART							
	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	4.49%	4.76%	5.19%	5.46%	4.95%	5.22%	5.69%	5.96%
>55 - 65	4.59%	4.86%	5.49%	5.76%	5.09%	5.36%	5.69%	5.96%
>65 - 70	4.69%	4.96%	5.69%	5.96%	5.79%	6.06%	7.09%	7.36%
>70 - 75	5.19%	5.46%	6.19%	6.46%	6.19%	6.46%	7.39%	7.66%
>75 - 80	5.49%	5.76%	6.39%	6.66%	6.74%	7.01%		
>80 - 85	6.19%	6.46%			7.09%	7.36%		
>85 - 90	7.19%	7.46%						
>90 - 95	7.69%	7.96%						

**Important:** This document must not be distributed to parties other than the intended recipients without Pepper's prior written permission.

All Pepper home loan variable interest rates are correct as at 02 May 2022 and are subject to change at any time. The actual interest rate applicable will depend on the individual borrower's circumstances. Terms, conditions, fees and charges apply.

\*Pepper Money Promotion is available for a limited time only for new Pepper Essential/Prime, Pepper Easy/Near Prime and Pepper Advantage/Specialist home loan applications, submitted from 12:00am AEST 02 May 2022. Offer is not available on existing Pepper home loans. This offer is subject to change, and may be varied or withdrawn at any time.

**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.

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# Construction Home Loans

## Comparison Interest Rate Card

For new business effective: 02 May 2022



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	3.71%	3.93%	4.41%	4.63%
>55 - 65	3.97%	4.19%	4.67%	4.89%
>65 - 70	4.01%	4.23%	4.71%	4.92%
>70 - 75	4.06%	4.28%	4.76%	4.97%
>75 - 80	4.46%	4.68%		
>80 - 85	4.56%	4.77%		
>85 - 90	4.76%	4.97%		
>90 - 95	4.96%	5.17%		

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**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.

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