



Residential Home Loans

Interest Rates and Fees Card

For new business effective: 02 May 2022

CURRENT PROMOTIONS##

- No LPF for Prime Full Doc loans 80-85% LVR
- \$0 on selected upfront fees

Interest Rates

LVR (%)	RESI RENEW (Prime)				RESI RENEW NEAR PRIME CLEAR				RESI RENEW NEAR PRIME				RESI RESTART (Specialist)			
	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS
	Interest Rate p.a.				Interest Rate p.a.				Interest Rate p.a.				Interest Rate p.a.			
Up to 55	2.49%	2.99%	3.24%	3.74%	3.34%	3.64%	3.35%	3.84%	3.40%	3.75%	3.89%	4.34%	4.49%	5.19%	4.95%	5.69%
>55 - 65	2.54%	3.04%	3.24%	3.80%	3.39%	3.64%	3.35%	3.84%	3.40%	3.75%	3.99%	4.34%	4.59%	5.49%	5.09%	5.69%
>65 - 70	2.55%	3.19%	3.45%	4.04%	3.39%	3.64%	3.55%	4.09%	3.40%	3.75%	3.99%	4.34%	4.69%	5.69%	5.79%	7.09%
>70 - 75	2.79%	3.29%	3.59%	4.14%	3.54%	3.89%	3.69%	4.24%	3.64%	4.09%	4.19%	5.24%	5.19%	6.19%	6.19%	7.39%
>75 - 80	2.79%	3.49%	3.89%	4.24%	3.59%	3.89%	3.99%	4.34%	3.64%	4.09%	4.49%	5.29%	5.49%	6.39%	6.74%	
>80 - 85	3.49%	3.99%			4.59%	5.04%	5.54%	5.99%	4.79%	5.14%	5.79%	6.24%	6.19%		7.09%	
>85 - 90	3.99%	4.39%			5.39%	5.84%			5.64%	6.14%			7.19%			
>90 - 95	4.09%	4.45%			6.39%	6.84%			6.64%	7.09%			7.69%			

Loan Size Limits

LVR (%)	RESI RENEW (Prime)				RESI RENEW NEAR PRIME CLEAR				RESI RENEW NEAR PRIME				RESI RESTART (Specialist)			
	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS
Up to 65	\$2.0m (multiple securities required over \$1.5m)		\$2.0m (multiple securities required over \$1.5m)		\$2.5m (multiple securities required over \$1.5m)		\$2.5m (multiple securities required over \$1.5m)		\$2.5m (multiple securities required over \$1.5m)		\$2.5m (multiple securities required over \$1.5m)		\$2.5m	\$1.0m	\$2.5m	\$1.0m
>65 - 70	\$2.0m (multiple securities required over \$1.5m)		\$2.0m (multiple securities required over \$1.5m)		\$2.0m (multiple securities required over \$1.5m)		\$2.0m (multiple securities required over \$1.5m)		\$2.0m (multiple securities required over \$1.5m)		\$2.0m (multiple securities required over \$1.5m)		\$2.0m	\$1.0m	\$2.0m	\$1.0m
>70 - 75	\$1.5m		\$1.5m		\$2.0m (SYD/MELB) \$1.75m (multiple securities required over \$1.5m)		\$1.75m (multiple securities required over \$1.5m)		\$1.75m (multiple securities required over \$1.5m)		\$1.75m (multiple securities required over \$1.5m)		\$1.75m	\$750k	\$1.75m	\$750k
>75 - 80	\$1.5m (SYD/MELB) \$1.0m		\$1.0m		\$1.75m (SYD/MELB) \$1.5m (multiple securities required over \$1.5m)		\$1.5m		\$1.5m		\$1.5m		\$1.25m	\$750k	\$1.25m	
>80 - 85	\$1.25m (SYD/MELB) \$850k				\$1.0m		\$1.0m^		\$1.0m		\$650k^		\$750k		\$650k^	
>85 - 90	\$1.0m (SYD/MELB) \$750k				\$1.0m				\$1.0m				\$750k			
>90 - 95^	\$900k (SYD/MELB) \$750k				\$900k (SYD/MELB) \$750k				\$900k (SYD/MELB) \$750k				\$650k			

Notes:
 For Prime Full Doc: Max. LVR up to 95% for purchase and up to 90% for refinance.
 For Near Prime Clear/Near Prime Full Doc: Max. LVR up to 95% for purchase and up to 90% for refinance. For Near Prime Clear/Near Prime Alt Doc: Max. LVR up to 85% for purchase and up to 80% for refinance.
 For Specialist Full Doc: Max. LVR up to 95% for purchase and up to 85% for refinance. For Specialist Alt Doc: Max. LVR up to 85% for purchase and up to 80% for refinance.
 ^purchase only

IMPORTANT: Information is correct as at the effective date and subject to change and may be varied or withdrawn at any time. The actual interest rate will depend on the borrower's circumstances.
 All applications are subject to credit assessment and eligibility criteria. Terms and conditions, fees and charges apply.
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##Pepper Money Promotion is available for a limited time only for new home loan applications, submitted from 12:00am AEST 2 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.
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Own your dream

Fees

	RESI RENEW (Prime)	RESI RENEW NEAR PRIME CLEAR	RESI RENEW NEAR PRIME	RESI RESTART (Specialist)
Establishment Fee	\$599 (includes 1 standard valuation)	\$995 (includes 1 standard valuation)	\$995 (includes 1 standard valuation)	\$995 (includes 1 standard valuation)
Risk Fee**	See Risk Fees below	See Risk Fees below	See Risk Fees below	See Risk Fees below
Monthly Admin. Fee	\$10 per month per account (split)	\$15 per month per account (split)	\$15 per month per account (split)	\$15 per month per account (split)
Legal Fee	From \$300 (excl. GST) plus disbursements	From \$300 (excl. GST) plus disbursements	From \$300 (excl. GST) plus disbursements	From \$300 (excl. GST) plus disbursements
Discharge Fee	\$500 per loan	\$500 per loan	\$500 per loan	\$500 per loan
Title Protection Fee	N/A	\$0 per loan	\$0 per loan	\$400 per loan

Risk Fees**

LVR (%)	RESI RENEW (Prime)				RESI RENEW NEAR PRIME CLEAR				RESI RENEW NEAR PRIME				RESI RESTART (Specialist)^				
	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS	
Up to 55	N/A		N/A		N/A	N/A	N/A	N/A	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	
>55 - 65	N/A		N/A		N/A	N/A	N/A	N/A	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	
>65 - 70	N/A		N/A		N/A	N/A	N/A	N/A	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.80%	0.80%	
>70 - 75	N/A		Refer to calculator at pepper.com.au/whitelabelpf		0.75%	0.75%	0.50%	0.50%	1.15%	1.15%	1.20%	1.20%	1.15%	1.15%	1.50%	1.50%	
>75 - 80	N/A				0.75%	0.75%	0.50%	0.50%	1.15%	1.15%	1.30%	1.30%	1.15%	1.15%	1.50%		
>80 - 85	N/A	Refer to calculator at pepper.com.au/whitelabelpf			1.25%	1.25%	1.65%	1.65%	1.30%	1.30%	1.65%	1.65%	1.30%		2.00%		
>85 - 90	Refer to calculator at pepper.com.au/whitelabelpf				1.50%	1.50%			1.85%	1.85%			2.10%				
>90 - 95	Refer to calculator at pepper.com.au/whitelabelpf		2.50%	2.50%			2.50%	2.50%			2.50%						

**Lender's Protection Fee is charged on Prime loans - Full Doc >85% LVR, Full Doc Plus >80% LVR and Alt Doc >70% LVR. The Mortgage Risk Fee (MRF) is charged on Near Prime Clear, Near Prime and Specialist Loans. The MRF is calculated against the loan amount advanced.

^An additional 0.50% MRF loading will apply for Specialist loan sizes >\$1m

All Pepper home loan variable interest rates and fees 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. This document must not be distributed to parties other than the intended recipients without Pepper's prior written permission.

Construction Home Loans

Interest Rates and Fees Card

For new business effective: 02 May 2022



Interest Rates

LVR (%)	RESI RENEW Construction	
	Full Doc	Full Doc PLUS
	Interest Rate p.a.	
Up to 55	3.71%	4.41%
>55 - 65	3.97%	4.67%
>65 - 70	4.01%	4.71%
>70 - 75	4.06%	4.76%
>75 - 80	4.46%	
>80 - 85	4.56%	
>85 - 90	4.76%	
>90 - 95	4.96%	

Loan Size Limits

LVR (%)	RESI RENEW Construction	
	Full Doc**	Full Doc PLUS**
Up to 55	\$1.5m	\$1.0m
>55 - 65	\$1.5m	\$1.0m
>65 - 70	\$1.5m	\$1.0m
>70 - 75	\$1.5m	\$1.0m
>75 - 80	\$1.5m	
>80 - 85	\$850k (1 property) \$1.5m (2 properties)	
>85 - 90	\$850k (1 property) \$1.2m (2 properties)	
>90 - 95^^	\$850k (1 property) \$1.2m (2 properties)	

Notes:

For Prime Construction: Maximum LVR up to 95% for purchase and 90% for refinance. Maximum LVR up to 75% for PLUS.

Loan Size Limits are for NSW & VIC only. For all other locations, maximum loan size limit is \$800k for 1 or 2 properties.

**Maximum loan limits restricted to \$800,000 for 1 or 2 properties, for all locations outside of NSW and VIC.

^^purchase only

Construction Home Loans

Interest Rates and Fees Card

For new business effective: 02 May 2022



Fees

	RESI RENEW Construction
Establishment Fee*	\$999
Risk Fee**	See Risk Fees below
Monthly Admin. Fee	\$10 per month per account (split)
Legal Fee	From \$300 (excl. GST) plus disbursements
Discharge Fee	\$500 per loan
Title Protection Fee	N/A

Risk Fees**

LVR (%)	RESI RENEW Construction	
	Full Doc	Full Doc PLUS
Up to 55	N/A	
>55 - 65	N/A	
>65 - 70	N/A	
>70 - 75	N/A	
>75 - 80	N/A	
>80 - 85	Refer to calculator at pepper.com.au/whitelabelpf	
>85 - 90		
>90 - 95		

*The borrower pays valuation and inspection fees at cost. A minimum of 4 inspections will be required.

**Lender's Protection Fee is charged on Prime loans - Full Doc >80% LVR.

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