

# Residential Home Loans

## Interest Rates and Fees Card

For new business effective: 29 Apr 2024

### CURRENT PROMOTIONS##

- Discounted interest rates for select products and LVRs available until 27 June 2024
- \$0 on selected Title Protection Fees



### Variable Interest Rates

LVR (%)	RESI RENEW (Prime)		RESI RENEW NEAR PRIME CLEAR		RESI RENEW NEAR PRIME		RESI RESTART (Specialist)			
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc PLUS	Alt Doc PLUS
	Interest Rate p.a.		Interest Rate p.a.		Interest Rate p.a.		Interest Rate p.a.			
Up to 55	6.84%	7.44%	7.24%	7.69%	7.64%	7.84%	8.44%	8.74%	9.54%	9.94%
>55 - 65	6.94%	7.44%	7.24%	7.69%	7.64%	7.84%	8.44%	8.74%	9.54%	9.94%
>65 - 70	7.04%	7.54%	7.34%	7.69%	7.74%	7.84%	8.54%	8.74%	9.64%	9.94%
>70 - 75	7.14%	7.54%	7.44%	7.79%	7.74%	7.84%	8.54%	8.84%	9.64%	10.14%
>75 - 80	7.44%	7.54%	7.54%	7.79%	7.79%	7.94%	8.74%	9.14%	9.94%	
>80 - 85	7.64%	8.39%	7.84%	8.64%	8.54%	8.69%	9.54%	10.14%		
>85 - 90	8.04%		8.24%	9.09%	9.04%		10.54%			
>90 - 95	8.24%		8.34%		9.14%		11.54%			
Investment loan interest rate loading	0.30%		0.15%		0.15%		0.15%			
Interest only interest rate loading*	0.30%		0.30%		0.30%		0.30%			

	Fixed interest rate loading on variable interest rate
2 years	0.00%
3 years	0.00%
5 years	0.00%
7 years	0.45%
10 years	0.80%

### Loan Size Limits

LVR (%)	RESI RENEW (Prime)		RESI RENEW NEAR PRIME CLEAR		RESI RENEW NEAR PRIME		RESI RESTART (Specialist)			
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc PLUS	Alt Doc PLUS
Up to 65	\$2.0m	\$2.0m	\$2.5m	\$2.5m	\$2.5m	\$2.5m	\$2.5m	\$2.5m	\$1.0m	\$1.0m
>65 - 70	\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$1.0m	\$1.0m
>70 - 75	\$2.0m (SYD/MELB)^ \$1.5m	\$1.5m	\$2.0m (SYD/MELB) \$1.75m	\$1.75m	\$1.75m	\$1.75m	\$1.75m	\$1.75m	\$750k	\$750k
>75 - 80	\$2.0m (SYD/MELB)^# \$1.5m	\$1.5m	\$1.75m (SYD/MELB) \$1.5m	\$1.5m	\$1.5m	\$1.5m	\$1.25m	\$1.25m	\$750k	
>80 - 85	\$1.25m (SYD/MELB) \$1.0m^ \$850k	\$1.25m (SYD/MELB)^ \$1.0m^	\$1.0m	\$1.0m^	\$1.0m	\$650k^	\$750k	\$650k^		
>85 - 90	\$1.0m (SYD/MELB) \$750k		\$1.0m	\$850k (SYD/MELB)^# \$750k^#	\$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 purchases and up to 90% for all other loan purposes.  
 For **Near Prime Clear** Full Doc: Max. LVR up to 95% for purchases and up to 90% for all other loan purposes. Alt Doc: Max. LVR up to 90% for purchases and up to 80% for all other loan purposes.  
 For **Near Prime** Full Doc: Max. LVR up to 95% for purchases and up to 90% for all other loan purposes. Alt Doc: Max. LVR up to 85% for purchases and up to 80% for all other loan purposes.  
 For **Specialist** Full Doc: Max. LVR up to 95% for purchases and up to 85% for all other loan purposes. Alt Doc: Max. LVR up to 85% for purchases and up to 80% for all other loan purposes.

^purchase only

#owner occupied only

\*Interest Only is limited on owner occupied properties to 50% of total loan limit

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 29 Apr 2024. 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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# Residential Home Loans

## Interest Rates and Fees Card

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### 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 \$330 (incl. GST) plus disbursements	From \$330 (incl. GST) plus disbursements	From \$330 (incl. GST) plus disbursements	From \$330 (incl. 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	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc PLUS	Alt Doc PLUS	
Up to 55	No Lender Protection Fee (LPP)	No Lender Protection Fee (LPP)	No Risk Fee		0.35%	0.35%	0.70%	0.70%	0.70%	1.00%	
>55 - 65					0.35%	0.35%	0.70%	0.70%	0.70%	1.00%	
>65 - 70					0.35%	0.70%	0.70%	0.80%	0.70%	1.20%	
>70 - 75			0.50%	0.70%	0.50%	1.00%	1.10%	1.15%	1.50%	1.15%	1.50%
>75 - 80			0.50%	0.70%	0.50%	1.00%	1.20%	1.15%	1.50%	1.15%	
>80 - 85	Refer to calculator at <a href="http://pepper.com.au/whitelabelppf">pepper.com.au/whitelabelppf</a>	1.00%	1.00%	1.65%	1.30%	1.65%	1.40%	2.00%			
>85 - 90		No LPP for Prime Full Doc Owner Occupier loans 80-85% LVR	1.50%	2.50%	1.85%		2.50%				
>90 - 95			3.00%		3.00%		3.50%				
Large loan risk fee loading	N/A	0.50% for loans ≥ \$1.75m	0.50% for loans ≥ \$1.5m			0.50% for loans >\$1m					
Vacant Land risk fee loading	2.50%		2.50%		2.50%		N/A				

\*\*Lender's Protection Fee is charged on Prime loans - Full Doc Owner Occupier loans >85% LVR, Full Doc Investment loans >80% LVR and Alt Doc loans >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.

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# Construction Home Loans

## Interest Rates and Fees Card

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### Interest Rates

LVR (%)	RESI RENEW Construction		RESI RENEW NEAR PRIME Construction	
	Full Doc	Full Doc (Investment)	Full Doc	Alt Doc
	Interest Rate p.a.		Interest Rate p.a.	
Up to 55	8.59%	8.89%	8.99%	8.99%
>55 - 65	8.79%	9.09%	9.19%	9.19%
>65 - 70	8.79%	9.09%	9.19%	9.19%
>70 - 75	8.99%	9.29%	9.39%	9.39%
>75 - 80	9.09%		9.79%	9.79%
>80 - 85	9.39%		9.99%	9.99%
>85 - 90	9.49%		10.29%	
>90 - 95	9.59%		10.59%	

### Loan Size Limits

LVR (%)	RESI RENEW Construction		RESI RENEW NEAR PRIME Construction	
	Full Doc	Full Doc (Investment)	Full Doc	Alt Doc
Up to 55	\$1.5m (NSW/VIC) \$800k (All other locations - 1 or 2 properties)	\$1.0m (NSW/VIC) \$800k (All other locations - 1 or 2 properties)	\$1.25m (NSW/VIC - 1 property)	\$1.0m (NSW/VIC) \$800k (All other locations - 1 or 2 properties)
>55 - 65			\$1.5m (NSW/VIC - 2 properties)	
>65 - 70			\$800k (All other locations - 1 or 2 properties)	
>70 - 75			\$800k (All other locations - 1 or 2 properties)	
>75 - 80			\$800k (All other locations - 1 or 2 properties)	
>80 - 85	\$850k (NSW/VIC - 1 property) \$1.5m (NSW/VIC - 2 properties) \$800k (All other locations - 1 or 2 properties)	\$800k (All other locations - 1 or 2 properties)	\$1.0m (NSW/VIC - 1 property) \$1.2m (NSW/VIC - 2 properties) \$800k (All other locations - 1 or 2 properties)	Purchases only \$1.0m (NSW/VIC) \$800k (All other locations - 1 or 2 properties)
>85 - 90	\$850k (NSW/VIC - 1 property) \$1.2m (NSW/VIC - 2 properties)		\$850k (NSW/VIC - 1 property) \$1.0m (NSW/VIC - 2 properties)	
>90 - 95 (Purchases only)	\$800k (All other locations - 1 or 2 properties)		\$800k (All other locations - 1 or 2 properties)	

**Notes:**

For Prime Construction: Maximum LVR up to 95% for purchase and 90% for refinance. Maximum LVR up to 75% for Investment.  
 For Near Prime Construction Full Doc: Maximum LVR up to 95% for purchase and up to 90% for refinance. For Near Prime Construction Alt Doc: Maximum LVR up to 85% for purchase and up to 80% for refinance.  
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# Construction Home Loans

## Interest Rates and Fees Card

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### Fees

	RESI RENEW Construction	RESI RENEW NEAR PRIME Construction
Establishment Fee*	\$999	\$1200
Risk Fee**	See Risk Fees below	See Risk Fees below
Monthly Admin. Fee	\$10 per month per account (split)	\$15 per month per account (split)
Legal Fee	From \$330 (incl. GST) plus disbursements	From \$330 (incl. GST) plus disbursements
Discharge Fee	\$500 per loan	\$500 per loan
Title Protection Fee	N/A	\$400 per loan

### Risk Fees\*\*

LVR (%)	RESI RENEW Construction		RESI RENEW NEAR PRIME Construction	
	Full Doc	Full Doc (Investment)	Full Doc	Alt Doc
Up to 55	N/A	NA	1.75%	2.00%
>55 - 65			1.75%	2.00%
>65 - 70			1.75%	2.25%
>70 - 75			1.75%	2.50%
>75 - 80			2.00%	3.00%
>80 - 85	Refer to calculator at <a href="https://pepper.com.au/whitelabelpf">pepper.com.au/whitelabelpf</a>		3.00%	3.00%
>85 - 90			4.50%	
>90 - 95			4.50%	

\*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. The Mortgage Risk Fee (MRF) is charged on Near Prime loans. The MRF is calculated against the loan amount advanced.

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