



| Subtotal \$20,000  Origination fee \$0  Application fee \$0  Total amount financed \$20,000  Loan term (months) 84  Repayment frequency Please Select  Estimated repayments  Offered interest rate 13.5  Interest rate 13.5  Debit fee  * Repayments may vary slightly due to the repayment interval   |  |  |                                |
|--|--|--|--------------------------------|
| Financial Position  Expenses   |  | Incomes  |                                |
| Living Expenses General wellbeing ① Residence costs excluding rent, board & mortgage ① Transport and insurance expenses ① Other ① Total  Accommodation & Mortgage Expenses Rent or board payments ① Mortgage repayments ① Total  Liabilities  Type Combined credit cards Mortgage Other loans  | Monthly Amount \$0.00  Monthly Amount \$0.00  Monthly Repayment  Reset Reset Reset | Type Description  Please Select  Monthly Total Add  Manita Adhikari  What percentage of your total income relates to a sales incer  What percentage of your total income relates to an annual both | Income Frequency Please Select |
| Applicant's Banking Information for Direct Debit and Transfers (not mandated as Debit as Deb |  | ne(s) on Account   |                                |
| Applicant/s acknowledges the information provided is true and correct [RE/   | AD ALOUD TO APPLICANT/SI:  |  |                                |
| I acknowledge the information provided is true and correct  I confirm that the information contained in my application is true and correct and that:  the monthly living expenses declared are a correct estimate of my monthly living it is unlikely that there will be a material change to my monthly living or accomm  | g expenses; and  |  |                                |

| applicant/s acknowledges that discretionary expenses may be reduced to accommodate the repayment of this personal loan [READ ALOUD TO APPLICANT/S]:  |  |
|--|--|
| I agree that my discretionary expenses may be reduced to accommodate the repayment of this personal loan   |  |
| pplicant/s acknowledges Pepper Money Personal Loans's Privacy and Credit Reporting Policy [READ ALOUD, and OFFER TO PRINT POLICY FOR APPLICANT/S]:   |  |
| I acknowledge Pepper Money Personal Loans's Privacy and Credit Reporting Policy  |  |
| So that the credit provider, Pepper Money Personal Loans, may properly assess my application for a personal loan, I agree that Pepper Money Personal Loans may (1) exchange the personal information I have disclosed is collect information about me from credit reporting bodies about my creditworthiness, and (3) exchange information about me with Pepper Money Personal Loans.  | n this application form with credit reporting bodies (2) |
| Pepper Money Personal Loans's Privacy and Credit Reporting Policy is available at <u>getmyrate.pepper.com.au/privacy</u> or by calling 1300 108 273. This Policy contains details on how and why your personal and credit relatestored as well as information on all the credit reporting bodies Pepper Money Personal Loans deals with, the information that is shared with them and your rights in respect of the information these credit reporting bodies have |  |
| pplicant/s understands and has given consent to receive Electronic Communications [READ ALOUD TO APPLICANT/S]:   |  |
| I understand and have given consent to receive Electronic Communications   |  |
| consent to Pepper Money Personal Loans giving (or serving) documents to me about my loan by electronic communication to the nominated email address supplied in this application form. In consenting, I agree that I will understand that a paper copy of the relevant information may not be given and I may withdraw this consent at any time.   | regularly check my nominated email account,              |
| pplicant/s understands and has given consent to the use of the Equifax Verification Exchange tool to verify employment data [READ ALOUD, and OFFER TO PRINT VERIFICATION EXC<br>PPLICANT/S]:   | HANGE COLLECTION STATEMENT FOR                           |
| I understand and have given consent to the use of the Equifax Verification Exchange tool to verify employment data   |  |
| So that my application can be assessed, I consent to you and your service provider, Equifax Verification Exchange:   |  |
| <ul> <li>collecting, using and disclosing my personal information to my employers (or to payroll or other service providers who might act on behalf of my employers) to identify me; and</li> <li>collecting and using my employment income, history and related information from such parties to allow you to verify those matters.</li> </ul>  |  |
| Equifax Verification Exchange will handle your personal information in accordance with its Verification Exchange Collection Statement.   |  |