



Subtotal \$30,000  Origination fee \$0  Application fee \$0  Total amount financed \$30,000  Loan term (months) 84  Repayment frequency Fortnightly × ▼  Estimated repayments \$228.96  Interest rate 9.95%  Debit fee \$0  * Repayments may vary slightly due to the repayment interval				
Financial Position		(-		
Applicant's Share of Household Living Expenses General wellbeing ① Residence costs excluding rent, board & mortgage ① Transport and insurance expenses ① Other ① Total What percentage of the total household living expenses are paid by your partner?  Full Household Accommodation & Mortgage Expenses Rent or board payments ① Mortgage repayments ① Total What percentage of the total household accommodation expenses are paid by your partner?  Liabilities  Type Limit Balance Monthly Combined credit cards Mortgage Other loans	Monthly Amount  \$0.00  0%  Monthly Amount  \$0.00  0%  Repayment  Reset  Reset  Reset  Reset		Description  Income relates to a sales incentive income relates to an annual bonus:	Income Frequency Please Select
Applicant's Banking Information for Direct Debit and Transfers (not mandatory until ready	for cottlement\			
BSB Account Number Financial Institution Branch address		e(s) on Account		
Applicant/s acknowledges the information provided is true and correct [READ ALOUD TO	APPLICANT/S]:			
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 household living expenses declared are a correct estimate of my household living expenses;  • my spouse/de-facto is currently employed in regular paid work;  • my spouse/de-facto does and will continue to share the household living and accommodation expenses.	penses in the proportions recorde	d above:		

It is unlikely that there will be a material change to the sharing of nousehold living or accommodation expenses in the foreseeable future.
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
Applicant/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 in this application form with credit reporting bodies (2) collect information about me from credit reporting bodies about my creditworthiness, and (3) exchange information about me with Pepper Money Personal Loans.
Pepper Money Personal Loans's Privacy and Credit Reporting Policy is available at getmyrate.pepper.com.au/privacy or by calling 1300 108 273. This Policy contains details on how and why your personal and credit related information may be collected, used, disclosed and stored 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 hold.
Applicant/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
I 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 regularly check my nominated email account, understand that a paper copy of the relevant information may not be given and I may withdraw this consent at any time.
Applicant/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 EXCHANGE COLLECTION STATEMENT FOR APPLICANT/S]:
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>

I have no reason to consider that my spouse/de-facto will become unable or unwilling to continue to share the household living and accommodation expenses in the proportions recorded above; and

Equifax Verification Exchange will handle your personal information in accordance with its Verification Exchange Collection Statement.