

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 15 August 2024
- \$0 on selected Title Protection Fees



Variable Interest Rates

LVR (%)	ESSENTIAL (Prime)		CLEAR (Near Prime Clear)		EASY (Near Prime)		ADVANTAGE (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%		0.35%		0.35%		0.35%			
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 (%)	ESSENTIAL (Prime)		CLEAR (Near Prime Clear)		EASY (Near Prime)		ADVANTAGE (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.
This document has been produced for Pepper Money Accredited Mortgage Brokers only. It must not, under any circumstance, be copied or distributed in any way to a party other than the intended recipient.
##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.
©Pepper Money Limited ABN 55 094 317 665; AFSL 286655; Australian Credit Licence 286655 ("Pepper"). All rights reserved. Pepper is the servicer of home loans provided by Pepper Finance Corporation Limited ABN 51 094 317 647.

Residential Home Loans

Interest Rates and Fees Card

For new business effective: 29 Apr 2024



Fees

	ESSENTIAL (Prime)	CLEAR (Near Prime Clear)	EASY (Near Prime)	ADVANTAGE (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 (%)	ESSENTIAL (Prime)		CLEAR (Near Prime Clear)		EASY (Near Prime)		ADVANTAGE (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 (LPF)	No Lender Protection Fee (LPF)	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 pepper.com.au/lpf	1.00%	1.00%	1.65%	1.30%	1.65%	1.40%	2.00%		
>85 - 90		No LPF 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.

All Pepper Money interest rates and fees are correct as at 29 Apr 2024 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.

##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.

©Pepper Money Limited ABN 55 094 317 665; AFSL 286655; Australian Credit Licence 286655 ("Pepper"). All rights reserved. Pepper is the servicer of home loans provided by Pepper Finance Corporation Limited ABN 51 094 317 647.