

14 August 2018

Loan no.
1229887

Mr R J Nicholls
12 Cheltenham Road
NEWCOMB VIC 3219

Congratulations and welcome!

Hi Ryan,

We're delighted to be a partner on your journey, supporting you with your lending needs now and in the years to come.

Your Loan Summary

With this letter you'll find a summary of the details of your loan. We suggest you keep it in a handy place so you can find it easily if you need to.

Stay up to date

You can use our loan management service, either online or over the phone, to:

- review your loan details and transaction history and order a loan statement
- redraw funds (if available)
- make additional payments and transfer funds between loan accounts.

Online you can also:

- schedule payments or redraws (if available) up to a month in advance
- transfer money from your loan account to any other Australian bank account.

Thanks again

We want to help you achieve long-term success by delivering real service, so if we can help, we will. Your feedback on how we're going is always welcome.

Our mission is to help you succeed

If you have any questions, please call us on 1300 650 931, 8am to 6pm AEST Monday to Friday. We'll be happy to help you.

Kind Regards,



Head of Customer Service, Pepper Group Limited