

31 August 2018

The Directors  
Joe Joy Family Holdings Pty Ltd  
677 Victoria Street  
ABBOTSFORD VIC 3067

To The Directors

**New nominated account details**

Thank you for your recent request to update details of your nominated account for your Pepper Group Limited loan 1229286.

The new details we have recorded are below.

Linked to loan account	New nominated account
1	Account number 964237333 at bank/branch 182-512 in the name of J NDIRANGU & J MUTAHI-MAINA

If you have any questions or need to make further changes, please feel free to call us on 1300 650 931.

Yours sincerely



Pepper Group Limited

246AFGX1/00146/000205

4 September 2018

The Trustees  
Debche Unit Trust  
PO Box Q147  
SYDNEY NSW 2000

To The Trustees

**New nominated account details**

Thank you for your recent request to update details of your nominated account for your Pepper Group Limited loan 1230770.

The new details we have recorded are below.

Linked to loan account	New nominated account
1	Account number 161680616 at bank/branch 633-000 in the name of DEBECHE PTY LTD

If you have any questions or need to make further changes, please feel free to call us on 1300 650 931.

Yours sincerely



Pepper Group Limited



051

Mr N G Cope-Wyatt  
14 Tarrant Way  
BATEMAN WA 6150

## Statement of Account

**Loan Number** 1227931/1  
**Reference** 689092  
**Statement Number** 2  
**Page number** 1 of 1  
**Statement From** 16/07/18  
**Statement To** 15/08/18  
**Statement Issued** 16/08/18  
**Opening Balance** \$294,176.71

**Borrowers** Nathan Grant Cope-Wyatt  
Hayley Michelle Cope- Wyatt

Please advise this office if your postal address has changed

Date	Transaction Details	Rate %	Debit	Credit	Balance
16-Jul-18	Balance C/F	4.39			\$294,176.71 DR
23-Jul-18	Monthly Admin Fee		\$10.00		\$294,186.71 DR
02-Aug-18	Direct Debit Payment			\$856.71	\$293,330.00 DR
15-Aug-18	Interest		\$1,095.52		\$294,425.52 DR
			<b>Total Debit</b>	<b>Total Credit</b>	<b>Closing Balance</b>
			<b>\$1,105.52</b>	<b>\$856.71</b>	<b>\$294,425.52 DR</b>

Amount remaining to complete construction as at 15 August 2018 is \$249,574.48

Your minimum payment of \$1,095.52 will be deducted from your nominated account on 4 September 2018

Credit entries are shown subject to clearance in full. Any unpaid items or withdrawals will be reversed and shown on a later statement. Please verify all entries and promptly report any discrepancies.

Pepper Group Limited

ABN 55 094 317 665 PO Box 244 Parramatta CBD NSW 2124, Australia Phone 1300 650 931 Fax 1300 650 924 [pepper.com.au](http://pepper.com.au)



3 September 2018

Mr C lafeta Farani Collins  
Lot 443 Albedo Chase  
EGLINTON WA 6034

Dear Mr lafeta Farani Collins

**Your loan 1221449**

A recent change to your loan requires us to adjust your minimum monthly payment amount(s). This may relate to a change in your loan balance or interest rate. Adjusting your minimum monthly payment will ensure your loan remains on target to be repaid within the agreed term.

The following minimum monthly payment(s) will be due on 3 October 2018. If you have elected to make weekly or fortnightly payments, please note the total monthly repayment must be received by this date. Your new minimum monthly repayment below does not reflect any salary credits and cheques deposited on or after the date of this letter.

**Account 1**


Your new minimum monthly payment has been increased to \$2,882.77.

We will automatically change your monthly direct debit or inter account payment for this account based on your selected payment options. Please ensure you have adequate funds in your nominated account to cover the new amount of \$2,897.77 which will be deducted on 3 October 2018.

You can check your loan details online using Loan Service Net or by calling us on 1800 184 260.

Feel free to contact us if you have any questions or if we can help you in any other way.

Yours sincerely

  
Servicing

Mortgage Ezy Pty Ltd

Pepper Group Limited ABN 55 094 317 665 Australian Credit Licence 286655 provides management and customer service on behalf of Mortgage Ezy Pty Ltd  
ABN 84 066 631 169  
Australian Credit Licence No. 393457

Customer Service 1800 184 260  
Facsimile 1300 650 924  
Loan Service Line 1300 650 920

247AFGX1/00485/000611

31 August 2018

Loan no.  
**1230622**

Mr J P Geeves  
16 Tallent Street  
WARRNAMBOOL VIC 3280

## Congratulations and welcome!

Hi Jason,

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



31 August 2018

Mr C T Beard  
16 Tallent Street  
WARRNAMBOOL VIC 3280

Hi Christopher

130

## **New personal password**

Your personal password for accessing your Pepper Group Limited loan is 460431.

The first time you use this password, you will be asked to change it. You should then memorise your new password and destroy this letter.

Remember, you should not disclose your password to anyone.

If you have any questions or need help in any way, please contact us on 1300 650 931.

Yours sincerely



Per Pepper Group Limited

243AFGX1/00199/000254

31 August 2018

Mr J P Geeves  
16 Tallent Street  
WARRNAMBOOL VIC 3280

Hi Jason

129

## **New personal password**

Your personal password for accessing your Pepper Group Limited loan is 028274.

The first time you use this password, you will be asked to change it. You should then memorise your new password and destroy this letter.

Remember, you should not disclose your password to anyone.

If you have any questions or need help in any way, please contact us on 1300 650 931.

Yours sincerely



Per Pepper Group Limited

243AFGX1/00198/000253

22 August 2018

Christopher Keith Ruler  
C/O Mornington Island State School  
MORNINGTON ISLAND QLD 4871

Dear Mr Ruler

**Your loan number 1109172**

We are writing to advise that your scheduled transaction on 22 August 2018 was not processed because there was insufficient redraw in your account.

The details of the transaction are:

From loan account:	1109172/1
To Bank Account No:	084-500 NAB Charleville 187340688
Amount:	\$650.00
Transaction reference:	RULER P J

This is a courtesy notification so you can make alternative arrangements for this transaction. You can also log into Loan Service Net to reschedule this transaction if you prefer. There is no fee for the non payment of this transaction.

Please remember sufficient redraw needs to be available in your loan the day prior to any scheduled transactions falling due.

Feel free to call us on 1300 650 931 if you have any questions about this or if we can help in any way.

Yours sincerely

Your Customer Service team at Pepper Group Limited



22 August 2018

Mrs P J Ruler  
C/O Mornington Island - State School  
Lardil Street  
GUNUNA QLD 4871

Dear Mrs Ruler

**Your loan number 1109172**

We are writing to advise that your scheduled transaction on 22 August 2018 was not processed because there was insufficient redraw in your account.

The details of the transaction are:

From loan account:	1109172/1
To Bank Account No:	084-500 NAB Charleville 187340688
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Please remember sufficient redraw needs to be available in your loan the day prior to any scheduled transactions falling due.

Feel free to call us on 1300 650 931 if you have any questions about this or if we can help in any way.

Yours sincerely

Your Customer Service team at Pepper Group Limited

2 August 2018

Christopher Keith Ruler  
C/O Mornington Island State School  
MORNINGTON ISLAND QLD 4871

Dear Mr Ruler

**Your loan 1109172**

A recent change to your loan requires us to adjust your minimum monthly payment amount(s). This may relate to a change in your loan balance or interest rate. Adjusting your minimum monthly payment will ensure your loan remains on target to be repaid within the agreed term.

The following minimum monthly payment(s) will be due on 2 September 2018. If you have elected to make weekly or fortnightly payments, please note the total monthly repayment must be received by this date. Your new minimum monthly repayment below does not reflect any salary credits and cheques deposited on or after the date of this letter.

**Account 1**

There has been no change to your minimum monthly payment for this account which will remain at \$528.94.

**Account 2**

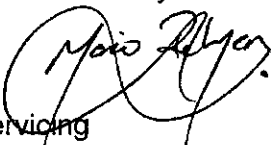
Your new minimum monthly payment has been increased to \$301.44.

We will automatically change your fortnightly direct debit or inter account payment for this account based on your selected payment options. Please ensure you have adequate funds in your nominated account to cover the new amount of \$150.72 which will be deducted on 15 August 2018.

You can check your loan details online using Loan Service Net or by calling us on 1300 650 931.

Feel free to contact us if you have any questions or if we can help you in any other way.

Yours sincerely

  
Servicing

Pepper Group Limited

2 August 2018

Mrs P J Ruler  
C/O Mornington Island - State School  
Lardil Street  
GUNUNA QLD 4871

Dear Mrs Ruler

**Your loan 1109172**

A recent change to your loan requires us to adjust your minimum monthly payment amount(s). This may relate to a change in your loan balance or interest rate. Adjusting your minimum monthly payment will ensure your loan remains on target to be repaid within the agreed term.

The following minimum monthly payment(s) will be due on 2 September 2018. If you have elected to make weekly or fortnightly payments, please note the total monthly repayment must be received by this date. Your new minimum monthly repayment below does not reflect any salary credits and cheques deposited on or after the date of this letter.

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There has been no change to your minimum monthly payment for this account which will remain at \$528.94.

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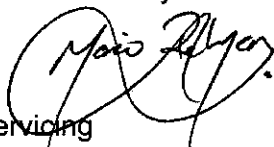
Your new minimum monthly payment has been increased to \$301.44.

We will automatically change your fortnightly direct debit or inter account payment for this account based on your selected payment options. Please ensure you have adequate funds in your nominated account to cover the new amount of \$150.72 which will be deducted on 15 August 2018.

You can check your loan details online using Loan Service Net or by calling us on 1300 650 931.

Feel free to contact us if you have any questions or if we can help you in any other way.

Yours sincerely

  
Servicing

Pepper Group Limited

215AFGX1/00634/000775



008

Mr D B Baylis  
P.O Box 222  
KURMOND NSW 2757

## Statement of Account

**Loan Number** 1069045/1  
**Reference** SHL00050  
**Statement Number** 28  
**Page number** 1 of 3  
**Statement From** 01/01/18  
**Statement To** 30/06/18  
**Statement Issued** 06/07/18  
**Opening Balance** \$389,520.01

**Borrowers** Derek Bruce Baylis

Please advise this office if your postal address has changed

Date	Transaction Details	Rate %	Debit	Credit	Balance
01-Jan-18	Balance C/F	8.87			\$389,520.01 DR
08-Jan-18	Direct Debit Payment			\$2,613.73	\$386,906.28 DR
08-Jan-18	Payment Reversal		\$2,613.73		\$389,520.01 DR
09-Jan-18	Pmt Reversal Fee 08/01/18		\$5.00		\$389,525.01 DR
17-Jan-18	Interest		\$2,839.75		\$392,364.76 DR
	From 18/12/17 To 16/01/18				
22-Jan-18	Direct Debit Payment			\$2,625.05	\$389,739.71 DR
22-Jan-18	Payment Reversal		\$2,625.05		\$392,364.76 DR
23-Jan-18	Pmt Reversal Fee 22/01/18		\$5.00		\$392,369.76 DR
05-Feb-18	Direct Debit Payment			\$2,625.05	\$389,744.71 DR
05-Feb-18	Base Arrears Fee		\$50.00		\$389,794.71 DR
05-Feb-18	Payment Reversal		\$2,625.05		\$392,419.76 DR
06-Feb-18	Pmt Reversal Fee 05/02/18		\$5.00		\$392,424.76 DR
14-Feb-18	Direct Debit Payment			\$2,625.05	\$389,799.71 DR
14-Feb-18	Payment Reversal		\$2,625.05		\$392,424.76 DR
15-Feb-18	Pmt Reversal Fee 14/02/18		\$5.00		\$392,429.76 DR
19-Feb-18	Direct Debit Payment			\$2,625.05	\$389,804.71 DR
19-Feb-18	Interest		\$3,146.77		\$392,951.48 DR
	From 17/01/18 To 18/02/18				
27-Feb-18	Direct Debit Payment			\$2,630.05	\$390,321.43 DR
05-Mar-18	Direct Debit Payment			\$2,625.05	\$387,696.38 DR
05-Mar-18	Payment Reversal		\$2,625.05		\$390,321.43 DR
06-Mar-18	Pmt Reversal Fee 05/03/18		\$5.00		\$390,326.43 DR
12-Mar-18	Base Arrears Fee		\$50.00		\$390,376.43 DR

Continued on next page...

Credit entries are shown subject to clearance in full. Any unpaid items or withdrawals will be reversed and shown on a later statement.  
Please verify all entries and promptly report any discrepancies.

Pepper Group Limited

ABN 55 094 317 665 PO Box 244 Parramatta CBD NSW 2124, Australia Phone 1300 650 931 Fax 1300 650 924 [pepper.com.au](http://pepper.com.au)

8 August 2018

Loan no.  
1069045/1

Mr D B Baylis  
P.O Box 222  
KURMOND NSW 2757

## The bank dishonoured your last repayment

Hi Derek,

Your bank has told us that they've had to dishonour your last repayment.

### We've charged you a fee

As a result of the dishonoured repayment, we've charged you a Dishonour Fee of \$5.00.

### Easy ways to pay

There are several easy ways to pay - see *Your payment options*.

We've also enclosed a direct debit request form in case you want to authorise your payments from another account.

### Already paid?

If you've already made this payment, thank you. You can ignore this message.

### Any questions?

If you have any questions, please call us on **1300 668 959**, 8am to 6pm AEST Monday to Friday. We'll be happy to help you.

Kind regards,



Head of Credit Control, Pepper Group Limited

Dishonour date  
**6 August 2018**  
Dishonour amount  
**\$1,896.11**

### Your payment options



[loanservicenot.com.au](http://loanservicenot.com.au)



**1300 360 801**



Biller ID: **0000215822**

Ref: **106904510**

**EFT**

BSB: **032-813**

Account: **106904512**

3 September 2018

Loan no.  
**1230813**

Mr J D Romanos  
429 Young Street  
ANNANDALE NSW 2038

## Congratulations and welcome!

Hi John,

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

3 September 2018

Loan no.  
**1230813**

Mrs S Moawad  
429 Young Street  
ANNANDALE NSW 2038

## Congratulations and welcome!

Hi Sylvie,

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



042

Ian Cyril Gleeson And Suzanne Bernice Gl  
PO Box 6410  
TOOWOOMBA BC QLD 4350

## Statement of Account

**Loan Number** 925922/1  
**Reference** 25922  
**Statement Number** 6  
**Page number** 1 of 2  
**Statement From** 01/01/18  
**Statement To** 30/06/18  
**Statement Issued** 06/07/18  
**Opening Balance** \$146,148.23

**Borrowers** Ian Cyril Gleeson and Suzanne Bernice Gleeson ATF The Sueteg Family Trust  
Ian Cyril Gleeson  
Suzanne Burnice Gleeson

Please advise this office if your postal address has changed

Date	Transaction Details	Rate %	Debit	Credit	Balance
01-Jan-18	Balance C/F	5.42			\$146,148.23 DR
03-Jan-18	Direct Debit Payment			\$600.00	\$145,548.23 DR
15-Jan-18	Interest		\$715.72		\$146,263.95 DR
	From 13/12/17 To 14/01/18				
15-Jan-18	Monthly Admin Fee		\$15.00		\$146,278.95 DR
17-Jan-18	Direct Debit Payment			\$600.00	\$145,678.95 DR
31-Jan-18	Direct Debit Payment			\$600.00	\$145,078.95 DR
13-Feb-18	Interest		\$626.35		\$145,705.30 DR
	From 15/01/18 To 12/02/18				
13-Feb-18	Monthly Admin Fee		\$15.00		\$145,720.30 DR
14-Feb-18	Direct Debit Payment			\$600.00	\$145,120.30 DR
28-Feb-18	Direct Debit Payment			\$600.00	\$144,520.30 DR
13-Mar-18	Interest		\$602.31		\$145,122.61 DR
	From 13/02/18 To 12/03/18				
13-Mar-18	Monthly Admin Fee		\$15.00		\$145,137.61 DR
14-Mar-18	Direct Debit Payment			\$600.00	\$144,537.61 DR
28-Mar-18	Direct Debit Payment			\$600.00	\$143,937.61 DR
11-Apr-18	Direct Debit Payment			\$600.00	\$143,337.61 DR
13-Apr-18	Interest		\$663.83		\$144,001.44 DR
	From 13/03/18 To 12/04/18				
13-Apr-18	Monthly Admin Fee		\$15.00		\$144,016.44 DR
26-Apr-18	Direct Debit Payment			\$600.00	\$143,416.44 DR
09-May-18	Direct Debit Payment			\$600.00	\$142,816.44 DR
14-May-18	Interest		\$660.89		\$143,477.33 DR

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Credit entries are shown subject to clearance in full. Any unpaid items or withdrawals will be reversed and shown on a later statement. Please verify all entries and promptly report any discrepancies.

Pepper Group Limited

ABN 55 094 317 665 PO Box 244 Parramatta CBD NSW 2124, Australia Phone 1300 650 931 Fax 1300 650 924 [pepper.com.au](http://pepper.com.au)



3 August 2018

Loan no.  
**1207133/1**

Mr W R Wichman  
P.O Box 47  
DAPTO NSW 2530

## The bank dishonoured your last repayment

Hi Warren,

Your bank has told us that they've had to dishonour your last repayment.

### We've charged you a fee

As a result of the dishonoured repayment, we've charged you a Dishonour Fee of \$5.00.

### Easy ways to pay

There are several easy ways to pay - see *Your payment options*.

We've also enclosed a direct debit request form in case you want to authorise your payments from another account.

### Already paid?

If you've already made this payment, thank you. You can ignore this message.

### Any questions?

If you have any questions, please call us on **1300 668 959**, 8am to 6pm AEST Monday to Friday. We'll be happy to help you.

Kind regards,



Head of Credit Control, Pepper Group Limited

Dishonour date  
**1 August 2018**

Dishonour amount  
**\$532.63**

### Your payment options



**betterchoice.com.au**



**1300 360 801**



Bill ID: **0000215822**

Ref: **120713313**

**EFT**

BSB: **032-813**

Account: **120713318**

08, March, 2018

Mr Peter Timaffy  
U 51, 59 Breaksea Dr  
NORTH COOGEE WA 6163

Dear Mr Timaffy,

**Contract Number:** :39841

**Outstanding Arrears Amount:** \$345.24

**Asset:** :New 2016 Suzuki Grand Vitara Wagon Rego:1EZQ922

## Letter of Demand

According to our records your account remains seriously in arrears by the above amount and requires your urgent action.

This is a formal notice to advise you that you are in default of your contract and in order to avoid further action against you, a payment for the outstanding arrears amount must be made within 7 days from the date of this notice.


We would also like to remind you that interest is accruing on the outstanding arrears amount at the default interest rate and will be payable in addition to the outstanding arrears amount.

The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.



If you would like to discuss your current situation or would like us to help you arrange a one-off payment to address the arrears or organise a satisfactory payment arrangement, please contact us immediately on 1300 308 738.

Alternatively, you can arrange to make a payment in the following ways:

### BPAY

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100398411</b>
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### POST BILLPAY OR BY MAIL

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 00000000000039841 13</b>
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If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

28, August, 2018

Mr Ian Williams  
7 Begonia Pl  
SINCLAIR WA 6450

Dear Mr Williams,

**Contract Number: 71211**

**Outstanding Arrears Amount: \$381.57**


You may not realise your finance agreement is in arrears by the above amount.

We can help you fix this by arranging a one-off payment for you. Just contact us on 1300 308 738.



Your next instalment is due on 20, September, 2018.

Alternatively, you can arrange to make a payment in the following ways:

## BPAY

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100712116</b>
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## POST BILLPAY OR BY MAIL

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 0000000000071211 67</b>
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The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please do not hesitate to contact us if you have any questions or if you would like to discuss your current situation.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

SL1 V1 240217

28, June, 2018

Mr Luke Bekut  
4 Maiden Head Court  
OXENFORD QLD 4210

Dear Mr Bekut,

**Contract Number:** 17899  
**Outstanding Arrears Amount:** \$338.10


You may not realise your finance agreement is in arrears by the above amount.

We can help you fix this by arranging a one-off payment for you. Just contact us on 1300 308 738.



Your next instalment is due on 20, July, 2018.

Alternatively, you can arrange to make a payment in the following ways:

## BPAY

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100178995</b>
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## POST BILLPAY OR BY MAIL

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 00000000000017899 9</b>
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The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please do not hesitate to contact us if you have any questions or if you would like to discuss your current situation.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

24, August, 2018

Mr Jonathon Plumridge  
46 Soden St  
YEERONGPILLY QLD 4105

Dear Mr Plumridge,

**Contract Number:** 11672  
**Outstanding Arrears Amount:** \$297.09


According to our records we have not received a payment to clear the above outstanding arrears amount.

Your next instalment is due on 09, September, 2018.



If you would like to discuss your current situation and would like us to help you arrange a one-off payment or organise a satisfactory payment arrangement, please contact us on 1300 308 738.

Alternatively, you can arrange to make a payment in the following ways:

## BPAY

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100116722</b>
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## POST BILLPAY OR BY MAIL

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 0000000000011672 80</b>
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The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

30, November, 2017

Mr ANDREW RODDEN  
60 Rifle Range Rd  
ST ANDREWS VIC 3761

Dear Mr RODDEN,

**Pepper Asset Finance – Contract Number 91224**

Thank you for choosing to Partner with Pepper Money. We are pleased that we helped make your purchase possible.

We have included some important information about your new Finance Agreement in this letter. Please read the letter carefully to ensure your details have been recorded correctly and let us know if any of your details change.

Your Finance Agreement commenced on 29, November, 2017.

Repayments will be automatically presented by direct debit on the 29th of each month or otherwise as agreed with Pepper as documented in your Finance Agreement. Your first repayment will be presented on 29, December, 2017.

We confirm that we have received your payment instruction details as follows:

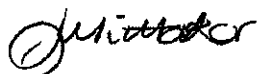
Bank Name	NAB - MAIN
Account Name	a j rodden
BSB Number	083-269
Account Number	488936725

In terms of your Finance Agreement, comprehensive insurance of your asset is mandatory. It is your responsibility to ensure that your comprehensive insurance cover remains in force for the duration of your Finance Agreement. If you require assistance or change your insurance, we encourage you to advise us immediately.

If you would like to discuss any information in this letter or if we can help you in any other way, please contact us on 1300 308 738 or at [assetservice@pepper.com.au](mailto:assetservice@pepper.com.au) quoting the above Contract Number.

Again, thank you for choosing Pepper.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

\*Note that you may change your payment frequency from monthly to weekly or fortnightly by contacting us on 1300 308 738. Please make sure you have paid at least one full monthly instalment prior to making this request.

30, August, 2018

Mr Jack Beattie  
47 Templetonia Rt  
CANNING VALE WA 6155

Dear Mr Beattie,

**Contract Number:** 38710  
**Dishonour Amount:** \$238.70


Your bank or financial institution has advised us that your direct debit payment has been dishonoured for the following reason: **Refer to Customer**

You must ensure you have adequate funds available in your bank account to cover your loan repayments, and that the bank details nominated are correct.



All dishonours attract a fee of \$5.00 and this has been charged to your account.

A one-off payment can be arranged for the dishonoured amount in the following ways:

**BPAY**

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100387109</b>
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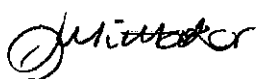
**POST BILLPAY OR BY MAIL**

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 0000000000038710 95</b>
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Further repayments will continue to be made via direct debit as previously arranged. Alternatively, please contact us on 1300 308 738 to enter into a satisfactory arrangement.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

26, March, 2018

Mr Alan McCandless  
24 Sonia Cres  
PIONEER BAY VIC 3984

Dear Mr McCandless,

**Contract Number:** 74162  
**Outstanding Arrears Amount:** \$347.74


You may not realise your finance agreement is in arrears by the above amount.

We can help you fix this by arranging a one-off payment for you. Just contact us on 1300 308 738.



Your next instalment is due on 18, April, 2018.

Alternatively, you can arrange to make a payment in the following ways:

## BPAY

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100741628</b>
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## POST BILLPAY OR BY MAIL

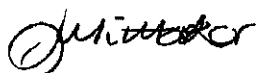
	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:</b> 4793 0000000000074162 21
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The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please do not hesitate to contact us if you have any questions or if you would like to discuss your current situation.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**



22, March, 2018

Mr Alan McCandless  
24 Sonia Cres  
PIONEER BAY VIC 3984

Dear Mr McCandless,

**Contract Number:** 74162  
**Dishonour Amount:** \$342.74

Your bank or financial institution has advised us that your direct debit payment has been dishonoured for the following reason: **Refer to Customer**

You must ensure you have adequate funds available in your bank account to cover your loan repayments, and that the bank details nominated are correct.



All dishonours attract a fee of \$5.00 and this has been charged to your account.

A one-off payment can be arranged for the dishonoured amount in the following ways:

**BPAY**

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100741628</b>
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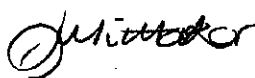
**POST BILLPAY OR BY MAIL**

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:</b> 4793 0000000000074162 21
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Further repayments will continue to be made via direct debit as previously arranged. Alternatively, please contact us on 1300 308 738 to enter into a satisfactory arrangement.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

1 June 2018

Loan no.  
1207133/1

Mr W R Wichman  
P.O Box 47  
DAPTO NSW 2530

## The bank dishonoured your last repayment

Hi Warren,

Your bank has told us that they've had to dishonour your last repayment.

### We've charged you a fee

As a result of the dishonoured repayment, we've charged you a Dishonour Fee of \$5.00.

### Easy ways to pay

There are several easy ways to pay - see *Your payment options*.

We've also enclosed a direct debit request form in case you want to authorise your payments from another account.

### Already paid?

If you've already made this payment, thank you. You can ignore this message.

### Any questions?

If you have any questions, please call us on **1300 668 959**, 8am to 6pm AEST Monday to Friday. We'll be happy to help you.

Kind regards,



Head of Credit Control, Pepper Group Limited

Dishonour date

**30 May 2018**

Dishonour amount

**\$532.63**

### Your payment options



**betterchoice.com.au**



**1300 360 801**



Biller ID: **0000215822**

Ref: **120713313**

**EFT**

BSB: **032-813**

Account: **120713318**

20, August, 2018

Mr Junior Nuku-Tamarapa  
U 302 L 3, Paradise Island Resort 1 Paradise Island St  
SURFERS PARADISE QLD 4217

Dear Mr Nuku-Tamarapa,

**Contract Number:** 34402  
**Outstanding Arrears Amount:** \$22.57

According to our records we have not received a payment to clear the above outstanding arrears amount.

Your next instalment is due on 04, September, 2018.



If you would like to discuss your current situation and would like us to help you arrange a one-off payment or organise a satisfactory payment arrangement, please contact us on 1300 308 738.

Alternatively, you can arrange to make a payment in the following ways:

**BPAY**

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100344027</b>
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**POST BILLPAY OR BY MAIL**

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 00000000000034402 91</b>
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The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

03, September, 2018

Mr Daniel Hunt  
62 Barton Ave  
TRIABUNNA TAS 7190

Dear Mr Hunt,

**Contract Number: 32255**  
**Outstanding Arrears Amount: \$362.61**

You may not realise your finance agreement is in arrears by the above amount.

We can help you fix this by arranging a one-off payment for you. Just contact us on 1300 308 738.



Your next instalment is due on 26, September, 2018.

Alternatively, you can arrange to make a payment in the following ways:

## BPAY

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100322551</b>
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## POST BILLPAY OR BY MAIL

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 0000000000032255 79</b>
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The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please do not hesitate to contact us if you have any questions or if you would like to discuss your current situation.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

4 May 2018

Loan no.  
1207133/1

Mr W R Wichman  
P.O Box 47  
DAPTO NSW 2530

## The bank dishonoured your last repayment

Hi Warren,

Your bank has told us that they've had to dishonour your last repayment.

### We've charged you a fee

As a result of the dishonoured repayment, we've charged you a Dishonour Fee of \$5.00.

### Easy ways to pay

There are several easy ways to pay - see *Your payment options*.

We've also enclosed a direct debit request form in case you want to authorise your payments from another account.

### Already paid?

If you've already made this payment, thank you. You can ignore this message.

### Any questions?

If you have any questions, please call us on **1300 668 959**, 8am to 6pm AEST Monday to Friday. We'll be happy to help you.

Kind regards,



Head of Credit Control, Pepper Group Limited

Dishonour date

**2 May 2018**

Dishonour amount

**\$532.63**

### Your payment options



**betterchoice.com.au**



**1300 360 801**



**Bill ID: 0000215822**

**Ref: 120713313**

**EFT**

**BSB: 032-813**

**Account: 120713318**

\*L000036\*

217

1/6

140568/A/000036

04, September, 2018

Mr Joshua Maynard  
12 Mcrae Pl  
PROSPECT VALE TAS 7250

Dear Mr Maynard,

**Contract Number:** 104569  
**Outstanding Arrears Amount:** \$108.08

According to our records we have not received a payment to clear the above outstanding arrears amount.

Your next instalment is due on 20, September, 2018.



If you would like to discuss your current situation and would like us to help you arrange a one-off payment or organise a satisfactory payment arrangement, please contact us on 1300 308 738.

Alternatively, you can arrange to make a payment in the following ways:

## BPAY

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:101045698</b>
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## POST BILLPAY OR BY MAIL

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:</b> 4793 0000000000104569 39
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The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

03, September, 2018

Mr Aaron Dugmore  
8 Darlington Ct  
FLINDERS VIEW QLD 4305

Dear Mr Dugmore,

**Contract Number:** 58337  
**Outstanding Arrears Amount:** \$137.30


You may not realise your finance agreement is in arrears by the above amount.

We can help you fix this by arranging a one-off payment for you. Just contact us on 1300 308 738.



Your next instalment is due on 25, September, 2018.

Alternatively, you can arrange to make a payment in the following ways:

#### BPAY

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Billers Code: 229609</b> <b>Ref:100583376</b>
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#### POST BILLPAY OR BY MAIL

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 0000000000058337 39</b>
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The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please do not hesitate to contact us if you have any questions or if you would like to discuss your current situation.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

25, July, 2018

Mrs Tina Watt  
52 Cabbage Tree Lane  
FAIRY MEADOW NSW 2519

Dear Mrs Watt,

**Contract Number:** 100356  
**Dishonour Amount:** \$243.00


Your bank or financial institution has advised us that your direct debit payment has been dishonoured for the following reason: **Refer to Customer**

You must ensure you have adequate funds available in your bank account to cover your loan repayments, and that the bank details nominated are correct.



All dishonours attract a fee of \$5.00 and this has been charged to your account.

A one-off payment can be arranged for the dishonoured amount in the following ways:

**BPAY**

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:101003564</b>
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**POST BILLPAY OR BY MAIL**

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 0000000000100356 50</b>
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Further repayments will continue to be made via direct debit as previously arranged. Alternatively, please contact us on 1300 308 738 to enter into a satisfactory arrangement.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**





014

Mr S Nio  
5 Blane Street  
MINTO NSW 2566

## Statement of Account

**Loan Number** 931622/1  
**Reference** 31622  
**Statement Number** 6  
**Page number** 1 of 2  
**Statement From** 01/01/18  
**Statement To** 30/06/18  
**Statement Issued** 06/07/18  
**Opening Balance** \$164,521.65

**Borrowers** Stanley Snell Clements Nio  
Avei loane

Please advise this office if your postal address has changed

Date	Transaction Details	Rate %	Debit	Credit	Balance
01-Jan-18	Balance C/F	7.00			\$164,521.65 DR
02-Jan-18	Direct Debit Payment			\$600.00	\$163,921.65 DR
02-Jan-18	Payment Reversal		\$600.00		\$164,521.65 DR
03-Jan-18	Pmt Reversal Fee 02/01/18		\$5.00		\$164,526.65 DR
16-Jan-18	Direct Debit Payment			\$600.00	\$163,926.65 DR
17-Jan-18	Interest		\$946.45		\$164,873.10 DR
	From 18/12/17 To 16/01/18				
17-Jan-18	Monthly Admin Fee		\$15.00		\$164,888.10 DR
30-Jan-18	Direct Debit Payment			\$600.00	\$164,288.10 DR
16-Feb-18	Direct Debit Payment			\$600.00	\$163,688.10 DR
19-Feb-18	Interest		\$1,040.89		\$164,728.99 DR
	From 17/01/18 To 18/02/18				
19-Feb-18	Monthly Admin Fee		\$15.00		\$164,743.99 DR
02-Mar-18	Direct Debit Payment			\$591.88	\$164,152.11 DR
13-Mar-18	Direct Debit Payment			\$591.88	\$163,560.23 DR
13-Mar-18	Direct Debit Payment			\$591.88	\$162,968.35 DR
13-Mar-18	Payment Reversal		\$591.88		\$163,560.23 DR
14-Mar-18	Pmt Reversal Fee 13/03/18		\$5.00		\$163,565.23 DR
19-Mar-18	Interest		\$882.04		\$164,447.27 DR
	From 19/02/18 To 18/03/18				
19-Mar-18	Monthly Admin Fee		\$15.00		\$164,462.27 DR
03-Apr-18	Direct Debit Payment			\$1,106.88	\$163,355.39 DR
10-Apr-18	Direct Debit Payment			\$591.88	\$162,763.51 DR
17-Apr-18	Interest		\$910.91		\$163,674.42 DR

Continued on next page...

Credit entries are shown subject to clearance in full. Any unpaid items or withdrawals will be reversed and shown on a later statement.  
Please verify all entries and promptly report any discrepancies.

Pepper Group Limited

ABN 55 094 317 665 PO Box 244 Parramatta CBD NSW 2124, Australia Phone 1300 650 931 Fax 1300 650 924 pepper.com.au

28, August, 2018

DEALER ASSIST FINANCE PTY LTD  
36 Harris Street  
YERONGA QLD 4104

Dear Sir/Madam,

**Contract Number:** 60334

**Outstanding Arrears Amount:** \$592.23


You may not realise your finance agreement is in arrears by the above amount.

We can help you fix this by arranging a one-off payment for you. Just contact us on 1300 308 738.



Your next instalment is due on 20, September, 2018.

Alternatively, you can arrange to make a payment in the following ways:

## BPAY

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100603349</b>
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## POST BILLPAY OR BY MAIL

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 00000000000060334 53</b>
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The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please do not hesitate to contact us if you have any questions or if you would like to discuss your current situation.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

13 August, 2018

Mr Josh Davidson  
U 3, 26 Raws Cres  
HUME ACT 2620

Dear Mr Davidson,

**Contract Number:** 58359

**Outstanding Arrears Amount:** \$968.21

**Asset:** Used 2008 Ford Ranger Utility Rego:YGG22R

**Notice of Termination**

We refer to the previous correspondence titled Letter of Demand and to the Terms and Conditions of your abovementioned contract and of our right to terminate this Agreement if you fail to rectify the default.

This letter is to formally advise you of our intention to give Notice of Termination of your Agreement due to the outstanding default unless you immediately rectify the default paying the outstanding arrears amount of \$968.21.

In the instance where you fail to rectify the default and the Finance Agreement is terminated, we will demand you immediately:

- Make a payment for the total amount outstanding to finalise the Finance Agreement; **OR**
- Return the goods and
- Make a payment of any enforcement expenses incurred and
- Make a payment of any shortfall amount outstanding to finalise the Finance Agreement.

We may also instruct our solicitor to enforce the terms of the Finance Agreement.

The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please contact us immediately on 1300 308 738 if you would like to discuss your current situation or would like us to help you arrange a one-off payment to address the arrears or organise a satisfactory payment arrangement.

22, August, 2018

Mr Paul Carpenter  
55 Coonawarra Rd  
WINNELLIE NT 0820

Dear Mr Carpenter,

**Contract Number:** 97569

**Outstanding Arrears Amount:** \$200.22

According to our records we have not received a payment to clear the above outstanding arrears amount.

Your next instalment is due on 07, September, 2018.

If you would like to discuss your current situation and would like us to help you arrange a one-off payment or organise a satisfactory payment arrangement, please contact us on 1300 308 738.

Alternatively, you can arrange to make a payment in the following ways:

## BPAY



**BPAY® this payment via internet of phone banking.**

Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: [www.bay.com.au](http://www.bay.com.au)

**Biller Code: 229609**

**Ref:100975697**

## POST BILLPAY OR BY MAIL



**Telephone & Internet Banking**

Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.



**Payment Code:4793 0000000000097569 25**

The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks

Yours sincerely,

**Pepper Asset Finance Pty Ltd**

16, August, 2018

Mr Mitchell Pearce  
Robertson Barracks 455 Thorngate Rd  
HOLTZE NT 0829

Dear Mr Pearce,

**Contract Number:** 83252  
**Dishonour Amount:** \$451.72


Your bank or financial institution has advised us that your direct debit payment has been dishonoured for the following reason: **Refer to Customer**

You must ensure you have adequate funds available in your bank account to cover your loan repayments, and that the bank details nominated are correct.



All dishonours attract a fee of \$5.00 and this has been charged to your account.

A one-off payment can be arranged for the dishonoured amount in the following ways:

**BPAY**

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100832526</b>
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**POST BILLPAY OR BY MAIL**

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 0000000000083252 19</b>
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Further repayments will continue to be made via direct debit as previously arranged. Alternatively, please contact us on 1300 308 738 to enter into a satisfactory arrangement.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

07, August, 2018

JD ROOFING AND MAINTENANCE PTY LTD  
U 3, 26 Raws Cres  
HUME ACT 2620

Dear Sir/Madam,

**Contract Number:** 58359  
**Dishonour Amount:** \$453.61

Your bank or financial institution has advised us that your direct debit payment has been dishonoured for the following reason: **Refer to Customer**

You must ensure you have adequate funds available in your bank account to cover your loan repayments, and that the bank details nominated are correct.

All dishonours attract a fee of \$5.00 and this has been charged to your account.

A one-off payment can be arranged for the dishonoured amount in the following ways:

## BPAY



**BPAY® this payment via internet of phone banking.**  
Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: [www.bay.com.au](http://www.bay.com.au)

**Billers Code: 229609**  
**Ref:100583590**

## POST BILLPAY OR BY MAIL



**Telephone & Internet Banking**  
Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.



**Payment Code:** 4793 0000000000058359 20

Further repayments will continue to be made via direct debit as previously arranged. Alternatively, please contact us on 1300 308 738 to enter into a satisfactory arrangement.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,

**Pepper Asset Finance Pty Ltd**

05, September, 2018

CROCKFORD INVESTMENTS PTY LTD  
Level 1, 2 Memorial Dr  
SHELLHARBOUR CITY CENTRE NSW 2529

Dear Sir/Madam,

**Pepper Asset Finance – Contract Number 119925**

Thank you for choosing to Partner with Pepper Money. We are pleased that we helped make your purchase possible.

We have included some important information about your new Finance Agreement in this letter. Please read the letter carefully to ensure your details have been recorded correctly and let us know if any of your details change.

Your Finance Agreement commenced on 04, September, 2018.

Repayments will be automatically presented by direct debit on the 4th of each month or otherwise as agreed with Pepper as documented in your Finance Agreement. Your first repayment will be presented on 04, October, 2018.

We confirm that we have received your payment instruction details as follows:

Bank Name	WBC
Account Name	L Crockford
BSB Number	732-605
Account Number	626667

In terms of your Finance Agreement, comprehensive insurance of your asset is mandatory. It is your responsibility to ensure that your comprehensive insurance cover remains in force for the duration of your Finance Agreement. If you require assistance or change your insurance, we encourage you to advise us immediately.

If you would like to discuss any information in this letter or if we can help you in any other way, please contact us on 1300 308 738 or at [assetservice@pepper.com.au](mailto:assetservice@pepper.com.au) quoting the above Contract Number.

Again, thank you for choosing Pepper.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

\*Note that if you have entered into a Consumer Loan & Mortgage with us, you may change your payment frequency from monthly to weekly or fortnightly by contacting us on 1300 308 738. Please make sure you have paid at least one full monthly instalment prior to making this request.

09, August, 2018

J.C WILLETT & K.E WILLETT  
29 Stanley St  
GREENMOUNT QLD 4359

Dear Sir/Madam,

**Contract Number:** :80171

**Outstanding Arrears Amount:** \$171.13

**Asset:** :Used 2008 Volkswagen Golf Hatchback Rego:170XEG

## Letter of Demand

According to our records your account remains seriously in arrears by the above amount and requires your urgent action.

This is a formal notice to advise you that you are in default of your contract and in order to avoid further action against you, a payment for the outstanding arrears amount must be made within 7 days from the date of this notice.

We would also like to remind you that interest is accruing on the outstanding arrears amount at the default interest rate and will be payable in addition to the outstanding arrears amount.

The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

If you would like to discuss your current situation or would like us to help you arrange a one-off payment to address the arrears or organise a satisfactory payment arrangement, please contact us immediately on 1300 308 738.

Alternatively, you can arrange to make a payment in the following ways:

### BPAY



**BPAY® this payment via internet of phone banking.**

Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: [www.bay.com.au](http://www.bay.com.au)

**Biller Code: 229609**

**Ref:100801711**

### POST BILLPAY OR BY MAIL



**Telephone & Internet Banking**

Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.



**Payment Code:4793 0000000000080171 65**

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,

**Pepper Asset Finance Pty Ltd**



22 August, 2018

Mr Thomas Popp  
1200, Kildonan Rd  
KURUMBUL QLD 4388

Dear Mr Popp,

**Contract Number:** 36282

**Asset:** Used 2007 Toyota Landcruiser Cab Chassis Rego:331KHW

We are pleased to confirm that your loan has been finalised on 21 June, 2017.

We confirm final payment was received on 14 June, 2017, for the amount of \$36,885.18. Pepper Asset Finance Pty Limited will no longer hold an interest in the above asset and will remove any security information from the Personal Property Securities Register.

Thank you for choosing Pepper Asset Finance Pty Limited to satisfy your finance needs. We look forward to assisting you again in the future.

If you have any further queries, please contact Customer Service on 1300 308 738.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

21, August, 2018

Mr Colin Stuart  
30, Coconut Grove Caravan Park 1 McIver St  
KAWUNGAN QLD 4655

Dear Mr Stuart,

**Contract Number:** 43924

**Outstanding Arrears Amount:** \$3,200.06


You may not realise your finance agreement is in arrears by the above amount.

We can help you fix this by arranging a one-off payment for you. Just contact us on 1300 308 738.



Your next instalment is due on 13, September, 2018.

Alternatively, you can arrange to make a payment in the following ways:

## BPAY

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100439249</b>
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## POST BILLPAY OR BY MAIL

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 0000000000043924 64</b>
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The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please do not hesitate to contact us if you have any questions or if you would like to discuss your current situation.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

SL1 V1 240217

15, August, 2018

Mr Emidio Navarroli  
U 2602, 45 Clarke St  
SOUTHBANK VIC 3006

Dear Mr Navarroli,

**Contract Number:** 106185

**Outstanding Arrears Amount:** \$504.67

**Asset:** New 2017 OT - Yellow Goods Forklift Rego:270178

**Notice of Termination**

We refer to the previous correspondence titled Letter of Demand and to the Terms and Conditions of your abovementioned contract and of our right to terminate this Agreement if you fail to rectify the default.

This letter is to formally advise you of our intention to give Notice of Termination of your Agreement due to the outstanding default unless you immediately rectify the default paying the outstanding arrears amount of \$504.67.

In the instance where you fail to rectify the default and the Finance Agreement is terminated, we will demand you immediately:

- Make a payment for the total amount outstanding to finalise the Finance Agreement; **OR**
- Return the goods and
- Make a payment of any enforcement expenses incurred and
- Make a payment of any shortfall amount outstanding to finalise the Finance Agreement.

We may also instruct our solicitor to enforce the terms of the Finance Agreement.

The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please contact us immediately on 1300 308 738 if you would like to discuss your current situation or would like us to help you arrange a one-off payment to address the arrears or organise a satisfactory payment arrangement.

5 September 2018

Mr A D Haugh  
88 Reynolds Road  
BELMONT VIC 3216

Hi Aaron

## **New personal password**

Your personal password for accessing your Pepper Group Limited loan is 861029.

The first time you use this password, you will be asked to change it. You should then memorise your new password and destroy this letter.

Remember, you should not disclose your password to anyone.

If you have any questions or need help in any way, please contact us on 1300 650 931.

Yours sincerely



Per Pepper Group Limited

248AFGX1/00134/000171

13 August, 2018

JD ROOFING AND MAINTENANCE PTY LTD  
U 3, 26 Raws Cres  
HUME ACT 2620

Dear Sir/Madam,

**Contract Number:** 58359

**Outstanding Arrears Amount:** \$968.21

**Asset:** Used 2008 Ford Ranger Utility Rego:YGG22R

**Notice of Termination**

We refer to the previous correspondence titled Letter of Demand and to the Terms and Conditions of your abovementioned contract and of our right to terminate this Agreement if you fail to rectify the default.

This letter is to formally advise you of our intention to give Notice of Termination of your Agreement due to the outstanding default unless you immediately rectify the default paying the outstanding arrears amount of \$968.21.

In the instance where you fail to rectify the default and the Finance Agreement is terminated, we will demand you immediately:

- Make a payment for the total amount outstanding to finalise the Finance Agreement; **OR**
- Return the goods and
- Make a payment of any enforcement expenses incurred and
- Make a payment of any shortfall amount outstanding to finalise the Finance Agreement.

We may also instruct our solicitor to enforce the terms of the Finance Agreement.

The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please contact us immediately on 1300 308 738 if you would like to discuss your current situation or would like us to help you arrange a one-off payment to address the arrears or organise a satisfactory payment arrangement.

28 August 2018

Mr N Kerry  
5 Willora Road  
EDEN HILLS SA 5050

Hi Nick

161

## **New personal password**

Your personal password for accessing your Pepper Group Limited loan is 260665.

The first time you use this password, you will be asked to change it. You should then memorise your new password and destroy this letter.

Remember, you should not disclose your password to anyone.

If you have any questions or need help in any way, please contact us on 1300 650 931.

Yours sincerely



Per Pepper Group Limited

240AFGX1/00366/000461



047

Mr N Kerry  
5 Willora Road  
EDEN HILLS SA 5050

## Statement of Account

**Loan Number** 1226163/1  
**Reference** 697829  
**Statement Number** 2  
**Page number** 1 of 1  
**Statement From** 01/07/18  
**Statement To** 24/08/18  
**Statement Issued** 29/08/18  
**Opening Balance** \$413,199.08

**Borrowers** Nick Kerry

Please advise this office if your postal address has changed

Date	Transaction Details	Rate %	Debit	Credit	Balance
01-Jul-18	Balance C/F	7.19			\$413,199.08 DR
06-Jul-18	Interest Rate Change	7.37			\$413,199.08 DR
13-Jul-18	Interest		\$2,458.36		\$415,657.44 DR
	From 13/06/18 To 12/07/18				
13-Jul-18	Monthly Admin Fee		\$15.00		\$415,672.44 DR
13-Aug-18	Interest		\$2,601.88		\$418,274.32 DR
	From 13/07/18 To 12/08/18				
13-Aug-18	Monthly Admin Fee		\$15.00		\$418,289.32 DR
24-Aug-18	Payment Direct Credit			\$419,468.38	\$1,179.06 CR
	20003740055891 AMS				
24-Aug-18	Interest		\$929.06		\$250.00 CR
24-Aug-18	Discharge Admin Fee		\$250.00		\$0.00
			<b>Total Debit</b>	<b>Total Credit</b>	<b>Closing Balance</b>
			<b>\$6,269.30</b>	<b>\$419,468.38</b>	<b>\$0.00</b>

\*\* This statement is printed upon discharge of the Loan \*\*

Credit entries are shown subject to clearance in full. Any unpaid items or withdrawals will be reversed and shown on a later statement. Please verify all entries and promptly report any discrepancies.

Pepper Group Limited

ABN 55 094 317 665 PO Box 244 Parramatta CBD NSW 2124, Australia Phone 1300 650 931 Fax 1300 650 924 [pepper.com.au](http://pepper.com.au)

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



03, April, 2018

Miss amy Down  
U 1, Malber Place 30 Burleigh St  
BURLEIGH HEADS QLD 4220

Dear Miss Down,

**Notice of Default issued pursuant to section 88 of the National Credit Code and any other legislation as specified below**

**Contract Number: 84828**

This notice is given by the Lender as credit provider and mortgagee under the Consumer loan and mortgage (Agreement). The Agreement requires you to pay amounts due. The total amount which has not been paid as at 03, April, 2018 is shown below.

As you have not made the payment(s) listed below, you are in breach of the terms of your Agreement and therefore an event of default has occurred under the Agreement.

**HOW TO REMEDY THE DEFAULT**

To remedy this default, the Total Amount Due must be paid to the Lender no later than 03, May, 2018 (**Rectification Date**).

Interest, fees, and charges continue to accrue on this amount until paid. Your default interest rate may apply, and if so, interest will accrue at the higher interest rate. Additional enforcement expenses may also be incurred.

Total repayments overdue and unpaid as at 03, April, 2018	\$314.80
Enforcement expenses, additional interest and fees owing to the date of this Notice	\$7.50
<b>TOTAL AMOUNT DUE</b>	<b>\$322.30</b>
<b>You must pay this amount to rectify your default.</b>	

Account Balance as at 03, April, 2018	\$13056.75
<b>Payout Figure as at 03, April, 2018</b>	<b>\$14,013.81</b>
This figure includes any early termination fee, security discharge fees, and any other fees payable on final repayment.	

25, June, 2018

Ms Michelle Badge  
26 Collins Weir Rd  
MUTCHILBA QLD 4872

Dear Ms Badge,

**Contract Number:** 18592

**Outstanding Arrears Amount:** \$419.99

**Asset:** Used 2006 Ford F250 Utility Rego:396JFY

## Notice of Default

According to our records we have not yet received a payment to clear the above outstanding arrears amount.

We would also like to remind you that interest is accruing on the outstanding arrears amount at the default interest rate and will be payable in addition to the outstanding arrears amount.

The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

If you would like to discuss your current situation or would like us to help you arrange a one-off payment to address the arrears or organise a satisfactory payment arrangement, please contact us on 1300 308 738.

Alternatively, you can arrange to make a payment in the following ways:

### BPAY



**BPAY® this payment via internet of phone banking.**  
Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: [www.bay.com.au](http://www.bay.com.au)

**Billers Code: 229609**  
**Ref:100185925**

### POST BILLPAY OR BY MAIL



**Telephone & Internet Banking**  
Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.



**Payment Code:**4793 0000000000018592 25

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,

**Pepper Asset Finance Pty Ltd**

04, September, 2018

Mr Jason Madden  
16 Peter Pl  
BLIGH PARK NSW 2756

Dear Mr Madden,

**Contract Number: 47744**  
**Dishonour Amount: \$100.00**


Your bank or financial institution has advised us that your direct debit payment has been dishonoured for the following reason: **Refer to Customer**

You must ensure you have adequate funds available in your bank account to cover your loan repayments, and that the bank details nominated are correct.



All dishonours attract a fee of \$5.00 and this has been charged to your account.

A one-off payment can be arranged for the dishonoured amount in the following ways:

**BPAY**

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Billers Code: 229609</b> <b>Ref:100477447</b>
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**POST BILLPAY OR BY MAIL**

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 0000000000047744 37</b>
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Further repayments will continue to be made via direct debit as previously arranged. Alternatively, please contact us on 1300 308 738 to enter into a satisfactory arrangement.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

04, September, 2018

Miss Erin Magri  
16 Peter Pl  
BLIGH PARK NSW 2756

Dear Miss Magri,

**Contract Number:** 47744  
**Dishonour Amount:** \$100.00


Your bank or financial institution has advised us that your direct debit payment has been dishonoured for the following reason: **Refer to Customer**

You must ensure you have adequate funds available in your bank account to cover your loan repayments, and that the bank details nominated are correct.



All dishonours attract a fee of \$5.00 and this has been charged to your account.

A one-off payment can be arranged for the dishonoured amount in the following ways:

**BPAY**

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>	<b>Billers Code: 229609</b> <b>Ref:100477447</b>
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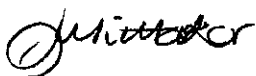
**POST BILLPAY OR BY MAIL**

	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 0000000000047744 37</b>
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Further repayments will continue to be made via direct debit as previously arranged. Alternatively, please contact us on 1300 308 738 to enter into a satisfactory arrangement.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

03, September, 2018

Mr Anthony Costa  
PO Box 322  
FIVE DOCK NSW 2046

Dear Mr Costa,

**Contract Number:** 51141  
**Outstanding Arrears Amount:** \$363.24


You may not realise your finance agreement is in arrears by the above amount.

We can help you fix this by arranging a one-off payment for you. Just contact us on 1300 308 738.



Your next instalment is due on 25, September, 2018.

Alternatively, you can arrange to make a payment in the following ways:

## BPAY

	<b>BPAY® this payment via internet of phone banking.</b> Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: <a href="http://www.bay.com.au">www.bay.com.au</a>	<b>Biller Code: 229609</b> <b>Ref:100511419</b>
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## POST BILLPAY OR BY MAIL

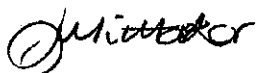
	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:</b> 4793 0000000000051141 74
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The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please do not hesitate to contact us if you have any questions or if you would like to discuss your current situation.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,



**Pepper Asset Finance Pty Ltd**

18, July, 2018

Mr Gary Kaeding  
100 Pheasant Dr  
MCMINNS LAGOON NT 0822

Dear Mr Kaeding,

**Contract Number: 28382**

**Outstanding Arrears Amount: \$54.64**

You may not realise your finance agreement is in arrears by the above amount.

We can help you fix this by arranging a one-off payment for you. Just contact us on 1300 308 738.

Your next instalment is due on 10, August, 2018.

Alternatively, you can arrange to make a payment in the following ways:

## BPAY



**BPAY® this payment via internet of phone banking.**

Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: [www.bay.com.au](http://www.bay.com.au)

**Biller Code: 229609**  
**Ref: 100283829**

## POST BILLPAY OR BY MAIL



**Telephone & Internet Banking**

Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.



**Payment Code: 4793 0000000000028382 83**

The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please do not hesitate to contact us if you have any questions or if you would like to discuss your current situation.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,

**Pepper Asset Finance Pty Ltd**

20, July, 2018

Mr Raymond Dodd  
125 daniels Circu  
HERBERT NT 0832

Dear Mr Dodd,

**Contract Number: 50025**

**Outstanding Arrears Amount: \$530.54**

You may not realise your finance agreement is in arrears by the above amount.

We can help you fix this by arranging a one-off payment for you. Just contact us on 1300 308 738.

Your next instalment is due on 12, August, 2018.

Alternatively, you can arrange to make a payment in the following ways:

**BPAY**



**BPAY® this payment via internet of phone banking.**

Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Biller Code: 229609**  
**Ref:100500255**

**POST BILLPAY OR BY MAIL**



**Telephone & Internet Banking**

Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.



**Payment Code:4793 0000000000050025 81**

The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please do not hesitate to contact us if you have any questions or if you would like to discuss your current situation.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,

**Pepper Asset Finance Pty Ltd**

20, August, 2018

Mr James Ward  
16 Edward St  
SUMMER HILL NSW 2130

Dear Mr Ward,

**Contract Number:** 100851

**Outstanding Arrears Amount:** \$555.70

You may not realise your finance agreement is in arrears by the above amount.

We can help you fix this by arranging a one-off payment for you. Just contact us on 1300 308 738.

Your next instalment is due on 12, September, 2018.

Alternatively, you can arrange to make a payment in the following ways:

## BPAY



**BPAY® this payment via internet of phone banking.**  
Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: [www.bay.com.au](http://www.bay.com.au)

**Biller Code: 229609**  
**Ref:101008514**

## POST BILLPAY OR BY MAIL



**Telephone & Internet Banking**  
Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.



**Payment Code:**4793 0000000000100851 40

The total outstanding arrears amount specified above has been calculated as at the date of this letter and additional overdue interest will continue to accumulate whilst the contract remains in arrears.

Please do not hesitate to contact us if you have any questions or if you would like to discuss your current situation.

If you have already paid the arrears amount or agreed to some other arrangement with us, please ignore this letter and accept our thanks.

Yours sincerely,

**Pepper Asset Finance Pty Ltd**