

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**