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:

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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 quoting the above Contract Number.

Again, thank you for choosing Pepper.

Yours sincerely,

Pepper Asset Finance Pty Ltd

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*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.