

16 July 2018

Letter 803 - 2005301

Mr [REDACTED]  
[REDACTED]  
[REDACTED]

Dear Mr [REDACTED]

Loan Number [REDACTED]

Mortgagee [REDACTED]

We note that the minimum monthly payment due on the above loan on 2 July 2018 has not been made.

As you had available redraw we have adjusted your loan so that it does not reflect any arrears this month and you will not be charged an Arrears Fee.

However, please remember your loan contract does require the minimum monthly payment to be made every month.

For your records, the specific account we adjusted was:

<u>Account</u>	<u>Minimum Monthly Payment</u>
1	\$1,713.90

Please feel free to contact us on 1300 650 931 if you have any questions about this advice or your payment arrangements generally.

Yours sincerely

  
Collections  
Pepper Group Limited

198AFGX/02015/002265

10, July, 2018

[REDACTED]

Dear Mr [REDACTED],

**Contract Number:** [REDACTED]  
**Outstanding Arrears Amount:** \$342.00


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 02, August, 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:100801562</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 0000000000080156 30</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**

23, July, 2018

Mr [REDACTED]  
[REDACTED]  
[REDACTED]

Dear Mr [REDACTED]

**Contract Number:** [REDACTED]  
**Outstanding Arrears Amount:** \$695.05

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 14, August, 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:101097137</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 0000000000109713 42</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

11, July, 2018

Mr [REDACTED]  
[REDACTED]  
[REDACTED]

Dear Mr [REDACTED],

**Contract Number:** [REDACTED]  
**Dishonour Amount:** \$110.00


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:100651736</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 0000000000065173 61</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**

31, July, 2018

Mr [REDACTED]  
[REDACTED]  
[REDACTED]

Dear Mr [REDACTED]

**Contract Number:** [REDACTED]

**Outstanding Arrears Amount:** \$311.21

**Asset:** New 2016 Hyosung GT650R EFI ROAD [REDACTED]

**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 \$311.21.

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.

17, July, 2018

[REDACTED]  
[REDACTED]  
[REDACTED]

Dear Mr [REDACTED]

**Contract Number:** [REDACTED]

**Outstanding Arrears Amount:** \$151.83

**Asset:** [REDACTED]

**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)

**Billers Code: 229609**  
**Ref:100583376**

**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 0000000000058337 39**

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,

*[Signature]*

**Pepper Asset Finance Pty Ltd**

24 July 2018

Letter 501A - 2010173

Mr [REDACTED]  
[REDACTED] Road  
[REDACTED] 1563

Dear Mr [REDACTED]

Loan Number	: [REDACTED]
Mortgagee	: Pepper Finance Corporation Limited
Outstanding Arrears	: \$1,857.02
Current Loan Balance	: \$452,019.34

Did you realise your mortgage is currently in arrears by the amount shown above?

Please make a payment for the outstanding arrears amount to avoid an Arrears Fee that may be charged in accordance with your Contract.

Alternatively please contact us immediately on 1300 668 959 to enter into a satisfactory arrangement.

Payment can be arranged in a number of ways:

- Calling our Loan Service Line to make a payment on 1300 360 801
- Calling us on 1300 668 959 to arrange a one off payment.

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

Yours sincerely,

Collections  
Pepper Group Limited

205AFGX1/01638/001869

Pepper Group Limited

ABN 55 094 317 665 PO Box 244 Parramatta CBD NSW 2124, Australia Phone 1300 668 959 Fax 1300 597 502 [pepper.com.au](http://pepper.com.au)

24, July, 2018

[REDACTED]  
[REDACTED]  
[REDACTED] 4

Dear [REDACTED],

**Contract Number:** [REDACTED]  
**Outstanding Arrears Amount:** \$373.96


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 16, August, 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:100380369</b>
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## POST BILLPAY OR BY MAIL

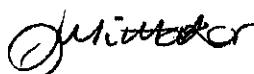
	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 0000000000038036 30</b>
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The total outstanding arrears amount 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**



10 July 2018

Loan no. [REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## The bank dishonoured your last repayment

Hi Andrew,

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 July 2018**

Dishonour amount

**\$150.00**

### Your payment options



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



**1300 360 801**



Bill ID: **0000215822**

Ref: **111278316**

**EFT**

BSB: **032-813**

Account: **111278314**

\*L000134\*

739

141287/A/000134 1/6

27 July 2018

Loan no. [REDACTED]

Mrs [REDACTED]  
[REDACTED]  
[REDACTED]

## The bank dishonoured your last repayment

Hi Carrie,

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

**25 July 2018**

Dishonour amount

**\$715.39**

### Your payment options



**EFT**

**1300 360 801**

Biller ID: **0000215822**

Ref: **121311512**

BSB: **032-813**

Account: **121311518**

24 July 2018

Loan no. [REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## The bank dishonoured your last repayment

Hi [REDACTED]

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

**20 July 2018**

Dishonour amount

**\$4,340.00**

### Your payment options



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



**1300 360 801**



Biller ID: **0000215822**

Ref: **122643710**

**EFT**

BSB: **032-813**

Account: **122643713**

09, April, 2018

[REDACTED]

Dear Sir/Madam,

**Contract Number:** 34334

**Dishonour Amount:** [REDACTED]


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**

	<p><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></p>	<p><b>Biller Code: 229609</b> <b>Ref:100343342</b></p>
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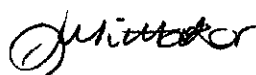
**POST BILLPAY OR BY MAIL**

	<p><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.</p>	 <p><b>Payment Code:4793 0000000000034334 73</b></p>
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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**

24, July, 2018

[REDACTED]  
1 [REDACTED]  
[REDACTED]

Dear Mr [REDACTED]

**Contract Number:** [REDACTED]  
**Outstanding Arrears Amount:** \$46.79


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 16, August, 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:100529551</b>
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## POST BILLPAY OR BY MAIL

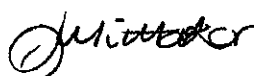
	<b>Telephone &amp; Internet Banking</b> Aus Post Biller – Call your bank, credit union or building society to make this payment from your cheque or savings account.	 <b>Payment Code:4793 0000000000052955 43</b>
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The total outstanding arrears amount 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**

26, July, 2018

[REDACTED]  
[REDACTED]  
[REDACTED]

Dear Mr [REDACTED]

**Contract Number:** [REDACTED]

**Outstanding Arrears Amount:** \$351.52

**Asset:** New 2017 OT - Yellow Goods Other Yellow Machine

## 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

	<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:100833573</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 0000000000083357 40</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**

26 July 2018

[REDACTED]  
[REDACTED]  
[REDACTED]

Dear Mr [REDACTED]

**Your loan** [REDACTED]

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 26 August 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**

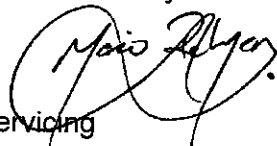
Your new minimum monthly payment has been increased to \$3,357.42.

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 \$1,685.63 which will be deducted on 27 July 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

23 July 2018

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Dear Mr [REDACTED]

**Your loan [REDACTED]**

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 21 August 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 \$2,732.42.

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 \$2,747.42 which will be deducted on 21 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

205AFGX1/00969/001111



07, June, 2018

Ms [REDACTED]  
[REDACTED]  
WOOLLOONGABBA QLD 4102

Dear Ms [REDACTED]

**Contract Number:** [REDACTED]  
**Outstanding Arrears Amount:** \$474.49  
**Asset:** [REDACTED] G

## 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.bpay.com.au](http://www.bpay.com.au)

**Biller Code: 229609**  
**Ref: 100333095**

### 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 00000000000033309 9

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, June, 2018

Mr [REDACTED]  
[REDACTED]  
[REDACTED]

Dear Mr [REDACTED]

**Contract Number:** [REDACTED]  
**Outstanding Arrears Amount:** \$150.44


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 27, June, 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:100277946</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 0000000000027794 4</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**

03, July, 2018

[REDACTED]  
[REDACTED]  
[REDACTED]

Dear Mr [REDACTED]

**Contract Number:** [REDACTED]  
**Outstanding Arrears Amount:** \$35.98

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, July, 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: 100847284**

## 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 0000000000084728 92**

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**

26, July, 2018

[REDACTED]  
[REDACTED]  
C [REDACTED] QLD 4800

Dear [REDACTED]

**Contract Number:** [REDACTED]  
**Dishonour Amount:** \$424.39

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)

**Biller Code: 229609**  
**Ref:100424555**

## 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 0000000000042455 34**

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**

20, July, 2018

[REDACTED]  
[REDACTED]  
[REDACTED]

Dear [REDACTED]

**Contract Number:** [REDACTED]  
**Dishonour Amount:** \$255.99

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)

**Biller Code: 229609**  
**Ref:100900117**

## 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 0000000000090011 46

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**

18, July, 2018

[REDACTED]

Dear Sir/Madam,

**Contract Number:** [REDACTED]  
**Dishonour Amount:** \$856.95


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:100680727</b>
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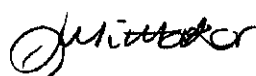
**POST BILLPAY OR BY MAIL**

	<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 0000000000068072 74</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**

12, July, 2018

[REDACTED]  
[REDACTED]  
[REDACTED]

Dear Mr [REDACTED]

**Contract Number:** [REDACTED]  
**Dishonour Amount:** \$611.22


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:100805134</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 0000000000080513 63</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**