

Hi,

As the year comes to an end, I wanted to take a moment to wish you a happy holidays and an awesome new year.

From all of us at Pepper Money White Label, we'd like to personally thank you for your ongoing support in helping every day families achieve their goals - we couldn't do it without you!

Our office hours will differ slightly over the festive season:

| Operational hours |                         |
|-------------------|-------------------------|
| Fri 23 December   | 8:00am - 12:00pm (AEDT) |
| Mon 26 December   | Public Holiday          |
| Tue 27 December   | Public Holiday          |
| Wed 28 December   | 8:00am - 6:00pm (AEDT)  |
| Thu 29 December   | 8:00am - 6:00pm (AEDT)  |
| Fri 30 December   | 8:00am - 12:00pm (AEDT) |
| Mon 2 January     | Public Holiday          |
| Tue 3 January     | Public Holiday          |

## Existing loan applications

For new purchases, we ask for all documents to be returned **prior to close of business on 16 December** to increase the opportunity to book settlements before Christmas.

For refinance applications, we will work with you to settle the home loan as quickly as possible, however we are dependent on the other lender's turnaround times.

There will be no changes to our payment processing times, with Loan Service Net (LSN) available to our home loan customers each business day of the holiday period.

## New loan applications

We will try to assess/fund new home loans on each business day, however

Refinance applications must be submitted prior to 30 December 2022.

- New applications submitted on 23 and 30 December, may not be assessed until the next business day.
- Settlements booked to settle on 23 and 30 December must occur prior to 12pm (AEDT).

If you have any questions, please don't hesitate to reach out. I'm here to help.

## peppermoney









© 2022 Pepper Money Limited Level 27,177 Pacific Highway, North Sydney, NSW, 2060, Australia Call 1800 737 737

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Important Information

Applications are subject to credit assessment and eligibility criteria. Terms and conditions apply.

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