



Product and pricing update

Some changes you need to know about:



An update on rates

Following the Reserve Bank of Australia's (RBA) decision to increase the official cash rate by 0.25% to 3.10% on 6 December 2022, we've updated our interest rates.

New applications, effective 16 December 2022:

- Variable home loan, construction loan and commercial loan interest rates will increase by 0.25% p.a.
- Updates to fixed home loan interest rates apply.
- Please refer to the updated rate cards attached for our full range of interest rates and fees, for new applications submitted from 16 December 2022.

Applications that have not yet settled, effective 16 December 2022:

- Variable home loan, construction loan and commercial loan interest rates, will increase by 0.25% p.a. The applicable variable interest rate on the date of settlement will apply.
- For fixed interest rates, unless a fixed rate lock has been approved, the applicable fixed interest rate on the date of settlement will apply.

Existing customers, effective 16 December 2022:

- Variable home loan, construction loan and commercial loan interest rates will increase by 0.25% p.a.
- The change to interest rate and repayments will be communicated to customers.



What's on offer?

Help customers achieve their home loan goals this Summer.

Until 16 January, we're discounting variable interest rates for home loan applications with an 80-95% LVR, as well as reducing the Prime Investment loan interest rate loading¹. See the rate card for more information.

Ease on fees

For a limited time, customers can enjoy the following discounted fees:

- \$0 Lender Protection Fee (LPF) for Prime Full Doc owner occupied home loans between 80-85% LVR.²
- \$0 Establishment Fee across all home loan options. Offer ends 16 January 2023.³

As always, thank you for your ongoing support. If you have any questions, just shout.

Pepper Money White Label

whitelabel@pepper.com.au | [1800 737 737](tel:1800737737)

Sent by © 2022 Pepper Money Limited

Level 27, 177 Pacific Highway,
North Sydney, NSW, 2060, Australia

Useful Links

[Pepper Money's Privacy Policy](#)
[View in browser](#)

Important Information

Information is correct as of 13 December 2022 and subject to change at any time. Applications are subject to credit assessment, eligibility criteria and lending limits. Terms, conditions, fees and charges apply. Offers may be continued, withdrawn or changed at any time without notice.

¹The variable interest rate promotion is available for new Prime, Near Prime Clear, Near Prime and Specialist home loan applications with an 80-95% LVR, and Prime Investment loan applications submitted between 12:01am AEDT 23 November 2022 until 11:59 AEDT 16 January 2023. Offer is not available to existing Pepper Money home loan, construction or commercial customers. See the updated rate card for our full range of

interest rates and fees, for new applications submitted from 16 December 2022.

²The Lender Protection Fee (LPF) promotion is available for new Prime Full Doc 80-85% LVR owner occupied home loan applications, submitted from 12:00am AEDT 1 April 2022. Offer is not available to existing Pepper Money home loan, commercial or construction customers. This offer is subject to change, and may be varied or withdrawn at any time.

³The Establishment fee promotion is available for a limited time and applies only for Prime, Near Prime Clear, Near Prime and Specialist home loan applications. Offer is not available for existing Pepper Money home loan, construction or commercial customers. Applications must be submitted between 12:01am AEDT on 17 October 2022 until 11:59pm AEDT on 16 January 2023.

© Pepper Money Limited ABN 55 094 317 665; AFSL and Australian credit licence 286655 is the servicer of home loans provided by Pepper Finance Corporation Limited ABN 51 094 317 647.

As a Pepper Money accredited broker you will receive emails regarding Pepper Money products and services. If you have any queries in relation to your accreditation with Pepper Money, please email accreditations@pepper.com.au