



Product and pricing update

Some changes you need to know about:



What's new?

Updated Serviceability Calculator

Effective 1 February 2023, we're updating our home loan and commercial loan servicing calculators. Changes include an updated Household Expenditure Measure (HEM) benchmark and the non-HEM primary residence living expense field, which will now collect the property tax payable under the First Home Buyer Choice stamp duty scheme for those who opt for this scheme.

Extended: Discounted Rates

Until 17 February 2023, customers can enjoy discounted interest rates for home loan applications with an 80-95% LVR, as well as a discounted Prime investment loan interest rate loading.¹ See the rate card attached for more information.

Extended: Discounted Establishment Fee

Until 17 February 2023, we're waiving the Establishment Fee across all home loan options.² See the rate card attached for more information.

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

Pepper Money White Label

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Important Information

Information is correct as of 16 January 2023 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 Offers may be continued, withdrawn or changed at any time without notice.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 11:59pm AEDT 17 February 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 January 2023.

²The 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 17 February 2023.

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