



Some changes you need to know about:



## What's new?

### Certainty at a great rate, with no break fees<sup>^</sup>

For new applications submitted from 17 April 2023, your clients can fix:

- Their variable interest rate for 2 years with **no additional loading**.
- Their variable interest rate for 3 years with a 0.10% loading.
- Their variable interest rate for 5 years with a 0.30% loading.

#### Fixed rate loan option overview:

- No break cost fees apply to changing to a variable rate or repaying the loan in full.
- No limit on additional repayments (redraw isn't available for the fixed period).
- Option to lock in the interest rate at final approval (fees apply).
- Repayment certainty for your customers.

For more information on our rate lock feature, see the attached Fixed Interest Rate Lock Authority Request form.



## An update on variable rates

#### For new applications effective 17 April 2023:

- Our variable interest rate remains unchanged, effective 17 March 2023.
- New variable interest rates will apply for Commercial Real Estate loan applications submitted from 17 April 2023.



## An update on fees

#### For new applications effective 17 April 2023:

- A 1.5% risk fee loading for vacant land securities will apply for our Prime Full Doc, Prime Alt Doc, Near Prime Clear Full Doc and Near Prime Full Doc home loan options.
- A 0.5% risk fee loading for loans equal to or greater than \$1,500,000 will apply for our Near Prime Clear and Near Prime home loan options.

Refer to the attached home loan and commercial loan rate cards for all interest rates and fees.

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

Pepper Money

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**Important Information**

Information is correct as of 13 April 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 Offers may be continued, withdrawn or changed at any time without notice.

<sup>^</sup>Pepper Money's fixed interest rate promotion is available for new home loan applications. Applications must be submitted between 12:00 am AEST 17 April 2023 until 11:59 pm AEST 12 May 2023 (Promotion Period). Home loan applications lodged after the Promotion Period will be offered the current interest rates then applicable. Offer is not available to existing Pepper home loan borrowers. This offer is subject to change, may be varied or withdrawn at any time.

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