



Product and pricing update

Hi,

Here are some changes you need to know about:



What's new?

Divorce. Illness. Job loss. Cost of living. We get it.

Real life can happen to anyone. That's why, starting 15 September 2023, we're increasing the default limit from 1K to 3K for Near Prime and Specialist home loan options - regardless of when they were registered. You can find all the details, including a new credit impairment matrix in the updated product guide attached.

Plus with our Red Hot Rates package, brokers can help clients move forward.



Reduced interest rates on select LVRs until 13 October 2023. See the rate card for more details.



Reduced buffer rates: 2% serviceability buffer, and 1% for eligible refinances, including debt consolidation, investor purchases, and fixed interest rate loans. Check out the serviceability calculator for T&Cs.



Leading turnaround rates: Same day turnaround for deals in by 11am AEST

Stay in the know

To support brokers throughout the borrower journey, we're introducing SMS updates for application milestones. Over the coming weeks brokers will begin receiving SMS updates from "Pepper Money" when a home loan application enters the following status:

- Assessment in progress
- Conditional Approval
- Final Approval
- Outstanding Conditions (Reminder)

Please note all SMS updates will only be sent to brokers, to the mobile number attached to their profile held by Pepper Money.

As always thank you for your ongoing support.

Pepper Money

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Important Information:

Information is correct as of 15 September 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.

¹Interest rate promotion (Promotion) applies to select LVRs for new home loan and commercial loan applications. Refer to the rate card for our full range of interest rates and fees. Applications must be submitted between 12:00 am AEST 7 August 2023 and 5:00 pm AEDT 13 October 2023. Applications lodged after the Promotion period will be offered the current interest rates then applicable. This Promotion is subject to change and may be varied or withdrawn at any time.

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If you have any queries about your accreditation with Pepper Money, please
email accreditations@pepper.com.au