



Product and pricing update

Here are the changes you need to know, effective 11 March 2024.



Update on Interest Rates

SMSF loans

Extended until 16 May 2024, continue to enjoy access to our Smart Start promotions.

- **Residential security SMSF loans:** Help your SMSF loan clients unlock savings with promotional interest rates¹ and 50% off our establishment fee².
- **Commercial security SMSF loans:** For a limited time, your Prime commercial security SMSF loan clients can access up to 25bps off interest rates³.

SMSF loan options are for corporate trustee SMSF borrowers only.



What's new?

Servicing calculator

We've updated our servicing calculator. It now aligns with the latest HEM benchmarks and serves as your one-stop for home, commercial, and SMSF loan servicing.

The updated documents have been attached for your systems

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 11 March 2024 and subject to change at any time.

Applications are subject to credit assessment, eligibility criteria and lending limits. Terms, conditions, fees and charges apply. Information provided is factual information only and isn't intended to imply any recommendation about any financial product(s) or constitute tax advice. It's recommended that Independent legal, financial and tax advice is obtained.

¹Interest rate promotion (Promotion) applies to new SMSF residential security loan applications. Refer to the rate card for our full range of interest rates and fees. Applications must be submitted between 12:00 am AEDT 16 October 2023 and 11:59 pm AEDT 16 May 2024. 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 This Promotion is subject to change and may be varied or withdrawn at any time. The actual interest rate will depend on the borrower's circumstances and the information verified during the loan application assessment.

²Establishment fee promotion (Promotion) applies to new SMSF residential security loan applications. Refer to the rate card for our full range of interest rates and fees. Applications must be submitted between 12:00 am AEDT 16 October 2023 and 11:59 pm AEDT 16 May 2024. Applications lodged after the Promotion period will be offered the current establishment fee then applicable. This Promotion is subject to change and may be varied or withdrawn at any time.

³Interest rate promotion (Promotion) applies to new SMSF commercial security loan applications. Refer to the rate card for our full range of interest rates and fees. Applications must be submitted between 12:00 am AEDT 15 February 2024 and 11:59 pm AEDT 16 May 2024. 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. The actual interest rate will depend on the borrower's circumstances and the information verified during the loan application assessment.

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