

Interest Rates & Fees

For new business only - Effective 2 June 2017



Pepper Money's Upfront Fee Promotion

- Waived Fees: Title Protection Fee
- Effective Friday 2 June 2017 – Friday 30 June 2017
- Excludes construction loans



		PRIME				NEAR PRIME		SPECIALIST			
		FULL DOC		ALT DOC		FULL DOC	ALT DOC	FULL DOC		ALT DOC	
		ALTERNATE PRIME FULL DOC	ALTERNATE PRIME FULL DOC PLUS	ALTERNATE PRIME ALT DOC	ALTERNATE PRIME ALT DOC PLUS	ULTIMATE FULL DOC	ULTIMATE LO DOC	ALTERNATE OPTION STANDARD	ALTERNATE OPTION PLUS	ALTERNATE OPTION LO-DOC STANDARD	ALTERNATE OPTION LO-DOC PLUS
MAX LOAN AMOUNT		\$2.0m (up to 70% LVR)		\$2.0m (up to 70% LVR)		\$2.5m (up to 65% LVR)	\$2.5m (up to 65% LVR)	\$2.5m (up to 65% LVR)	\$1.0m (up to 70% LVR)	\$2.5m (up to 65% LVR)	\$1.0m (up to 70% LVR)
		\$1.5m (up to 75% LVR)		\$1.5m (up to 75% LVR)		\$2.0m (up to 70% LVR)	\$2.0m (up to 70% LVR)	\$2m (up to 70% LVR)	\$750k (up to 80% LVR)	\$2m (up to 70% LVR)	\$750k (up to 75% LVR)
		\$1.0m (up to 80% LVR)		\$1.0m (up to 80% LVR)		\$1.75m (up to 75% LVR)	\$1.75m (up to 75% LVR)	\$1.75m (up to 75% LVR)		\$1.75m (up to 75% LVR)	
		\$850k (up to 85% LVR)				\$1.25m (up to 80% LVR)	\$1.25m (up to 80% LVR)	\$1.25m (up to 80% LVR)		\$1.25m (up to 80% LVR)	
		\$750k (up to 90% LVR)				\$1.0m (up to 85% LVR)	\$650k (up to 85% LVR)	\$750k (up to 90% LVR)		\$650k (up to 85% LVR)	
		\$650k (up to 95% LVR)				\$750k (up to 90% LVR)		\$650k (up to 95% LVR)			
						\$650k (up to 95% LVR)					
LOAN TO VALUE RATIO (LVR)	Up to 55%	4.04%	4.24%	4.54%	4.74%	5.29%	5.64%	5.84%	6.14%	5.99%	6.39%
	> 55% up to 65%	4.20%	4.40%	4.94%	5.14%	5.29%	5.64%	5.84%	6.34%	5.99%	6.39%
	> 65% up to 70%	4.24%	4.44%	5.04%	5.24%	5.49%	5.84%	6.04%	6.54%	6.39%	6.79%
	> 70% up to 75%	4.24%	4.44%	5.14%	5.34%	5.69%	6.04%	6.24%	6.99%	6.59%	7.24%
	> 75% up to 80%	4.34%	4.54%	5.24%	5.44%	5.74%	6.24%	6.39%	7.19%	7.09%	N/A
	> 80% up to 85%	4.54%	4.74%	N/A	N/A	6.24%	6.94%	6.89%	N/A	7.79%	N/A
	> 85% up to 90%	4.75%	5.14%	N/A	N/A	6.64%	N/A	7.99%	N/A	N/A	N/A
	> 90% up to 95%	4.99%	5.34%	N/A	N/A	6.84%	N/A	8.19%	N/A	N/A	N/A

The interest rates and fees quoted are current as at the effective date of this update and are applicable for new applications only. Pepper reserves the right to change its interest rates and fees at any time without notice. Applications are subject to Pepper's normal credit criteria. Full terms and conditions will be included in our loan offer. Other fees and charges may be payable. A copy of all our fees and charges are available upon request.

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	PRIME	NEAR PRIME	SPECIALIST
Establishment Fee	\$499 (excludes valuation)		\$990
Lender Protection Fee	Please refer to website for calculator		N/A (refer to mortgage risk fee)
Monthly Administration Fee	\$10 per month per account (split)		\$15 per month per account (split)
Legal Fee	From \$440 plus disbursements		From \$440 plus disbursements
Discharge Fee	\$250 per loan		\$250 per loan
Title Protection Fee	N/A		\$400 per loan \$0
Mortgage Risk Fees	N/A	Up to 2.00% of the amount advanced. Note: an additional 0.50% MRF loading will apply for specialist loan sizes > \$1m	

Mortgage Risk Fees

		NEAR PRIME		SPECIALIST			
		FULL DOC	ALT DOC	FULL DOC		ALT DOC	
		ULTIMATE FULL DOC	ULTIMATE LO DOC	ALTERNATE OPTION STANDARD	ALTERNATE OPTION PLUS	ALTERNATE OPTION LO-DOC STANDARD	ALTERNATE OPTION LO-DOC PLUS
LOAN TO VALUE RATIO (LVR)	Up to 55%	0.50%	0.65%	0.50%	1.00%	0.65%	1.25%
	> 55% up to 65%	0.50%	0.65%	0.50%	1.25%	0.65%	1.25%
	> 65% up to 70%	1.00%	1.00%	1.00%	1.25%	1.25%	1.50%
	> 70% up to 75%	1.25%	1.25%	1.25%	1.50%	1.50%	1.75%
	> 75% up to 80%	1.25%	1.25%	1.50%	1.75%	1.75%	N/A
	> 80% up to 85%	1.55%	1.55%	2.00%	N/A	2.00%	N/A
	> 85% up to 90%	1.75%	N/A	2.00%	N/A	N/A	N/A
	> 90% up to 95%	2.00%	N/A	2.00%	N/A	N/A	N/A

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