

Commercial Property Loans

Interest Rates and Fees



For new business effective: 10-May-21

Interest Rates

LVR (%)	PRIME		NEAR PRIME	
	Full Doc	Alt Doc	Full Doc	Alt Doc
Up to 50	4.50%	4.99%	4.60%	5.25%
>50 - 60	4.65%	5.15%	4.75%	5.55%
>60 - 65	4.65%	5.15%	4.75%	5.55%
>65 - 70	4.75%	5.35%	4.85%	5.99%
>70 - 75	4.90%		4.99%	

Loan Size Limits

LVR (%)	PRIME		NEAR PRIME	
	Full Doc	Alt Doc	Full Doc	Alt Doc
Up to 50	\$3.0m	\$3.0m	\$3.0m	\$3.0m
>50 - 60	\$3.0m	\$3.0m	\$3.0m	\$2.0m
>60 - 65	\$3.0m	\$3.0m	\$3.0m	\$2.0m
>65 - 70	\$3.0m	\$2.0m	\$2.5m	\$1.5m
>70 - 75	\$2.5m		\$2.0m	

Fees

	PRIME		NEAR PRIME	
	Full Doc	Alt Doc	Full Doc	Alt Doc
Application Fee	\$0	\$0	\$0	\$0
Monthly Admin. Fee	\$25 per month per account split			
Legal Fee	From \$1750 plus disbursements			
Discharge Fee	\$300 plus costs and expenses			
Early Repayment Fee	Equivalent to 1 month interest on the original loan amount, if the loan is repaid within the first 3 years (Non-regulated loans only)			
Valuation Fee	At cost			

This rate card applies to commercial securities only. Contact your BDM for pricing on loans 100% secured by residential securities.

Note: Credit impairment on the Near Prime products will be considered on a case by case basis. A minimum rate loading of 1.0% p.a. will apply, subject to credit assessment.

Promotion

\$0 Application Fee

Offer valid from 10 May 2021 until 1 August 2021
Settlement is required by 30 September 2021

Interest rates and fees and charges are effective from 10 May 2021, subject to change at any time, and applicable for new loan applications only. This document is intended for internal purposes only and is not to be published. Applications are subject to Pepper Money's credit assessment and loan suitability criteria. Pepper reserves the right to change interest rates and fees at any time without notice. Other terms, conditions, fees and charges may apply. Full details will be included in loan documentation and are available on request.

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