pepper money

The quick guide **to** Pepper Money Loans

Home

Construction

Commercial

SMSF

Personal

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Quick guide to Home Loans

Who we can help:

Investors

How we can help:

- No notional rent
- No debt-to-income limit
- No rental yield restrictions
- Private rental/ board income accepted
- Negative gearing accepted
- No loading for professional investors
- Debts from other lenders taken at actual payments + a 25% buffer

Self-Employed

How we can help:

- Verify income with 1 of the following:
  - 2-year financials
  - 1-year financials
  - Accountant's Letter up to $3m
  - Business Bank Statements
  - BAS
- ABNs from 6 months
- ATO debt considered (payout/ remain)
- Company debt excluded from servicing

Refinancer

How we can help:

- Unlimited debt consolidation, ATO and business
- Unlimited cash out; personal and business use
- Payout private/solicitor loans
- Interest only (max 5 years)
- Common debt reducer

First Home Buyer

How we can help:

- Non-genuine savings
- Approved FHOG lender

What we can help with:

Credit history

- Defaults (paid/unpaid) listed any time
- Late payments & mortgage arrears
- Part IX or X agreements
- Discharged bankrupt (1 day)
- Companies under administration

Income types

- PAYG (1 day FT or PT)
- Second job/ casual
- Family Tax A & B / child support (no age limit)
- Centrelink
- Pension / super
- Workers' compensation or Income protection
- 100% overtime & allowances
- 1 year bonus/commission accepted

Additional options

- Up to 95% LVR in Cat 1 - 4 locations
- 1% serviceability buffer for Prime and Near Prime Clear scenarios
- Loan terms up to 40yrs
- Loan sizes up to $5m (single security). $5m global exposure
- LPF can be capitalised to max 98% LVR (Prime and Near Prime Clear Full Doc)

Features that can help:

- Direct access to Credit team
- Electronic signatures
- Digital ID
- Digital Loan Documents
- Core Logic property hub
- SMARTval, AVMs & EVRs
- Multiple securities
- Offset sub account
- Redraw available
- Internet banking
- Fixed rates, no break fees

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Quick guide to **Construction Loans**

Who we can help:

How we can help:

What we can help with:

Features that can help:

Self-employed

- 12-month ABN & GST (clean credit).
- Alt Doc up to 85% LVR

Income verification

Verify income with 1 of the following:

- 2-year financials
- 1-year financials
- Accountant's Letter
- Business Bank Statements
- BAS

Investors

- Up to 95% LVR
- Company or Trust borrowers.
- No loadings.

Refinancer

- ATO debts with payment plans can remain after settlement if the debt isn't overdue.

First Home Buyer

- Up to 95% LVR
- Approved FHOG lender
- 3 months clear rental conduct

What we can help with

Options:

- Prime & Near Prime for category 1 & 2 locations
- 30-year loan terms
- I/O on balance of loan during construction (max 18 months)
- Max loan size $2m

Credit history

- Discharged bankruptcy (1 day)
- Defaults and judgements
- Court writs and summons

Acceptable income:

- Income from inheritance or trusts
- Negative gearing
- 80% of rental income received for servicing post-construction
- Family & child support payments
- 100% of commission if received for the last 12 months.
- Maternity leave

Acceptable securities

- Vacant land as stand alone security, up to 85% LVR and 5 acres
- Residential home (multiple dwellings on single title)

Features that can help

- Build up to 2 properties on 1 title
- Interest rate reverts to equivalent standard home loan rate at end of construction period
- Direct access to Credit team
- No build time requirement for vacant land

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Quick guide to Can do Commercial

Who we can help: / How we can help:

Self-employed

- Single income verification on Alt Doc options
- 24 months ABN
- Discharged bankruptcy (>1 day)
- Unlimited judgement / writs and defaults
- Loans up to $5m

Investors

- Common debt reducer
- Commercial rent accepted at 100% net of outgoings.
- All other debts taken at actual repayment.
- Loans up to $5m

Refinancer

- Unlimited cash out
- No limit to the number of debts consolidated, including ATO debt.
- Up to 80% LVR
- 30 year loan terms
- Private loans

What we can help with:

Acceptable securities

- Residential >3 dwellings on one title. No acreage cap up to $2.5m
- Industrial Units
- Warehouses/Factories
- Mixed residential & commercial use
- Medical suites
- Retail/shop front
- Strata office & office showrooms
- Vacant industrial land (hard stand)
- Boarding houses
- Childcare centres
- Student accommodation
- NDIS (High & low support, using the higher value & rental income from NDIS)
- Studio apartments (incl. <40m^2)
- Dual key homes
- Serviced apartments
- Residential lifestyle properties with no acreage cap up to $2.5m

Features that can help:

- No annual reviews
- No GSAs on trading entity
- 100% off set sub account (fees apply)
- No commission clawback for early payout
- Direct access to Credit team
- One credit sign off for residential and commercial
- Up to 5 years I/O with no loadings

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Quick guide to Super Smart SMSF

Who we can help:

Residential security investors

refinancing properties acquired prior to 10 August 2026

Commercial security investors

purchasing and refinancing Business Real Property

How we can help:

Residential:

- Loan sizes up to $3m
- Max LVR 90%
- No LPF/Risk fees

Security types (single title)

- House
- Unit
- Townhouse/ villa
- Category 1 - 4 locations

Commercial:

- Loan sizes up to $5m
- Max LVR 80%
- No LPF/Risk fees
- O/O purpose (associated trading business tenancy agreement in place) available

Security types

- Office
- Industrial
- Retail
- Registered Boarding Houses
- Category 1 - 3 locations

What we can help with:

Options

- Refinancing existing SMSF loans
- Loan terms up to 30 years
- No loadings on interest only loans
- Directors with defaults accepted
- Full & Alt Doc options

Easy Refi - Like for Like

No cash flow serviceability required when following criteria met:

- Refinance existing SMSF dollar for dollar plus any set up fees.
- New loan interest rate and/ or repayment is reduced
- Max LVR 80%
- 6 months loan statements provided displaying up to date repayments

Income for servicing

- Additional contributions that can be satisfactorily evidenced from reoccurring income streams
- Rental from the SMSF security property
- Investment return on balance of SMSF assets

Features that can help:

- No commission clawback for early payout
- Only $150k net assets are required
- Redraw 2 times a year per the anniversary of the loan, up to $50k at a time for repairs/maintenance of security property
- No liquidity requirements
- Pre-approvals available
- Direct access to our Credit team
- Digital and manual application submission

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Quick guide to Personal Loans

Who we can help:

Refinancers

Young and independent

Families

How we can help:

Up to 4 loan purposes:
- Debt consolidation
- Travel
- Education
- Home improvement and furnishings
- Car purchase/repairs
- Medical/dental costs
- Sporting equipment and more

Secured loans:
- $15k-100k (personal loans solely for car purchase limited to $50k)

Unsecured loans:
- $5k-50k

What we can help with:

Options:
- Weekly or fortnightly payments
- Up to 7-year loan terms with no rate loading
- Joint applications

Acceptable income:
- PAYG from 3 months
- Self-employed from 24 months
- 90% rental income
- Income protection
- Bonus/commission
- Car allowance
- Some pension payments can supplement PAYG income up to 50% of total income.

Features that can help:

- No fees
- Get your client's tailored rate before applying.
- Access lower rates with a security
- Funds next business day.
- Earn up to $2,500 for writing the loan.
- Direct access to credit team.

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