

Pepper Money – Niches

INVESTOR

- No DTI
- No notional rent
- No professional investor loading
- No cash out restrictions
- No genuine savings
- Full negative gearing benefits
- 1% buffer for scenarios that meet criteria or 2% for everything else
- Payments on OFI debts +25%
- Increased borrowing power – market leading servicing in many scenarios
- Quick turnaround times, expertise in underwriting

REAL LIFE

- Cascading credit model, PPS ease of use, resolve enhancements
- Unlimited defaults with allowance of \$3k default now under NP irrespective of date listed
- 40-year loan terms
- Unlimited debt consolidation
- Cash out for business use
- ATO Debt Payouts
- Discharged Bankrupt
- Part 9/10 debt agreements
- Late payments and arrears
- Quick turnaround times, expertise in underwriting

SELF EMPLOYED

- Broad range of income verification options for both Full Doc and Alt Doc options
- Tax returns and Financial Statements offered for Full Doc
- BAS, BBS, Accountants Letter offered for Alt Doc
- ABN from 6 months
- Single Verification
- Accountants Letter up to \$2,500,000
- Company debts excluded from servicing
- Quick turnaround times, expertise in underwriting

COMMERCIAL

- Generous servicing calculator, down to 1.0x DSCR and now no ICR mandate
- Flexible cash out options
- Prime Alt Doc now only needs ONE form of income verification from either 6 months BAS OR 6 months Business Bank Statements OR Accountant Letter
- NDIS, Boarding Houses / Student Accommodation and Childcare security now all available
- Debt consolidation, ATO debt and historical credit events
- 100% offset sub-account and loan splits
- Upfront & Trail with No clawback
- Quick turnaround times, expertise in underwriting

SMSF

- No liquidity test
- Minimum assets required only \$200k
- Additional super contributions (above the compulsory amount) can be used for servicing purposes
- HOLISTIC servicing options available
- Submission optionality – digital (AOL) and Manual available
- “Near Prime” also available – unique offering within market
- Redraw functionality
- Loan sizes up to \$3,000,000
- 1 day SLA and direct access to Credit
- Pre-approvals available without Trust set up
- No clawback
- Quick turnaround times, expertise in underwriting