

Commercial Property Quick Guide



Product Features

Pepper Money can offer commercial solutions with the following product features.

- ✓ Full and alternate documentation
- ✓ Single form of income verification for the Prime option
- ✓ Accountant letter accepted up to \$3,000,000
- ✓ Redraw facility
- ✓ 100% interest offset sub-account available
- ✓ Ability to split loan accounts
- ✓ Additional payments permitted
- ✓ Flexible cash out options
- ✓ SMSF available for residential and commercial securities
- ✓ No clawback



Policy Features

Pepper Money can offer commercial solutions with the following credit policy features.

- ✓ Commercial secured loans up to \$5,000,000¹
- ✓ Up to 80% LVR
- ✓ Terms of 1 – 30 years
- ✓ Debt consolidation, including tax debts
- ✓ Credit history impairments considered, including director defaults²
- ✓ Interest Only and Principal & Interest³
- ✓ One credit sign-off for residential and commercial applications
- ✓ Category 1 and 2 locations
- ✓ Annual reviews not required in all cases



Acceptable Securities

Pepper Money will accept the following as security for commercial lending.

- ✓ Boarding houses
- ✓ Industrial units
- ✓ Medical suites
- ✓ Mixed residential and commercial use
- ✓ Residential securities
- ✓ Shop fronts/retail
- ✓ Showrooms
- ✓ Strata office
- ✓ Vacant industrial land
- ✓ Warehouses
- ✓ NDIS Property
- ✓ Childcare facilities
- ✓ Student Accommodation

Contact your Pepper Money BDM for more information:



[1800 737 737](tel:1800737737)



crescenarios@pepper.com.au



pepperbroker.com.au

¹ LVR limits apply.

² Impairment acceptability limits and time frames apply, depending on product, and whether the application is full or alternative documentation.

³ Maximum 5 years Interest Only followed by Principal and Interest.