

Application Guide

APPLICATION DETAILS

Applicant Name(s)			
Broker Name		Company Name	
Broker ID		Email	
Contact Number		ACL/ACR Number	
Application ID		Date	

SCENARIO DETAILS

Case Number		PPS Reference	
Exception Details (where applicable)			

WARNING

This document is intended only for Pepper Money Limited and contains confidential information. Confidentiality is not waived if you are not the intended recipient, nor may you use, review, disclose, disseminate or copy any information contained in or attached to this document.

If you received this document in error please destroy and notify the sender immediately.

Please email application to origination@pepper.com.au.

CHECKLIST (INFORMATION TO INCLUDE WITH THIS APPLICATION)

Online Application Form

Form must be fully completed with all relevant supporting documents including Pepper Serviceability Calculator attached. The turnaround time for this application may be impacted if submitted with incomplete or omitted information.

Identification Verification

Please provide a completed Pepper Customer Identification Form for each borrower, guarantor and individual beneficial owner with clear copies of ID (attached to this form).

Refinance / Debt Consolidation:

Statements for loans being refinanced (only required if Comprehensive Credit Reporting does not have repayment history available):

- 3 months for all non-mortgages,
- 6 months for mortgages and
- 12 months for loans with other non-conforming lenders .

Discharge Authority

Please provide a completed discharge authority form for refinance applications. This will assist in a quicker settlement.

PAYG Income Evidence:

Two recent pay slips within 30 days plus **one** of the following:

- Most recent PAYG Payment Summary,
- Notice of Assessment,
- Letter of Employment (On company letterhead, dated within last 30 days, signed by payroll and must state the applicants' name, position, length of service and salary), or
- Three-month bank statements showing salary credits

OR Choose from any **two** of the following:

- Most recent pay slip
- Three months bank statements
- Employment check completed by Pepper or Mortgage Manager

Self Employed Income Evidence (Full Doc):

If Prime, Near Prime or Specialist:

- Last two years lodged Tax Returns for all relevant parties and last two years Notice of Assessment/s or
- Recent two years Financial Statements executed by a registered tax agent or Accountant

If Near Prime Clear:

- Last 1 year tax returns and last 1 year notice of assessments (tax returns < 6 months old) or
- Last 1 year tax returns and last 1 year notice of assessments (tax returns > 6 months) and Most recent BAS OR last 3 months business banks statements or
- Last 1 year Financial Statements executed by a registered tax agent or Accountant* (Financial Statements < 6 months old) or
- Last 1 year Financial Statements executed by a registered tax agent or Accountant* (Financial Statements > 6 months) and Most recent BAS OR last 3 months business banks statements

Self Employed Income Evidence (Alt Doc):

Pepper Self Employed Income Declaration Form

Plus **two** of the following if Prime or **one** of the following if Near Prime Clear, Near Prime and Specialist:

- Six months Business Activity Statements (BAS),
- Six months Business Bank Statements, or
- Fully completed Pepper Accountant Letter (N/A for Specialist Loans >\$1.5M or Specialist Plus loans)

Rental Income

- Most recent agent rental statement, or
- Agent tenancy agreement, or
- Three-month bank statements and lodged tax return confirming rental income, or
- Rental appraisal (if applicable) if the property is not currently tenanted

Security

- Contract of Sale (Purchase)
- Funds to Complete (Purchase)

Security Valuation

- Please provide a valuation carried out by a Pepper Panel Valuer ordered through Pepper Customer Ordering Valuation tool, or
- Upon fee payment authority being completed, Pepper will order the valuation

Fixed Interest Rate Lock Request (for fixed rate loans only)

Please provide a customer completed and signed fixed interest rate lock authority form if the customer wishes to lock in a fixed interest rate.

FEE PAYMENT AUTHORITY

Please supply payment of an application fee through the Credit Card tab in Broker Centre prior to completion OR complete the fields below. This fee includes one standard valuation cost. Upon payment of this fee a valuation will be ordered by Pepper Money.

I have ordered a valuation on <https://propertyhub.corelogic.asia/>, or

I authorise Pepper to debit my credit card for payment of the valuation fee payable in relation to this application.

I have provided my credit card details via the Fee Payment Tab in Apply online, or

I have provided my credit card details via bit.ly/2qqFX1Y and received a token number:

Token No: