



# Pepper CLEAR

## Near Prime Clear

Loan Purpose	Purchase or refinance of owner occupied and/or investment properties
Maximum Loan	\$2,500,000 (inclusive of fees)
Credit History	Paid/Unpaid Defaults up to \$1,000 may be considered Up to 1 month non-mortgage arrears (within the last 3 months)*
Genuine Savings	Not required
Debt Consolidation	Debt consolidation for an unlimited number of debts including pay out of ATO debts. Only allowed if the debt is not overdue. This is where the due date has not passed OR the customer entered into a payment arrangement prior to the due date.
Acceptable Securities	Residential securities in categories 1 - 4 <sup>1</sup> with a maximum land size of 25 acres (10 hectares)
Fee Capitalisation	All fees can be capitalised to maximum LVR available

## Product Specifications

### Full Doc

Maximum LVR	<ul style="list-style-type: none"> <li>Up to 95% for purchases</li> <li>Up to 90% for all other loan purposes</li> </ul>
Cash Out	Unlimited for acceptable purposes, including renovations and business use
Income Documentation (PAYG)	Last 2 pay slips <u>plus one</u> of the following: <ul style="list-style-type: none"> <li>Letter of employment</li> <li>Notice of assessment</li> <li>Latest PAYG Payment Summary</li> <li>3 months bank statements</li> </ul> OR Choose from any <u>two</u> of the following: <ul style="list-style-type: none"> <li>Most recent pay slip</li> <li>3 months bank statements</li> <li>Employment check completed by Pepper or Mortgage Manager</li> </ul>
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> <li>Last 1 year<sup>^</sup> tax returns and last 1 year notice of assessments (tax returns &lt; 6 months old) OR</li> <li>Last 1 year<sup>^</sup> tax returns and last 1 year notice of assessments (tax returns &gt; 6 months old) and one of the following:               <ul style="list-style-type: none"> <li>Most recent BAS or last 3 months business banks statements OR</li> <li>Interim accounts from Accountant from end of last financial year to date</li> </ul> </li> <li>Last 1 year<sup>^</sup> Financial Statements executed by a registered tax agent or Accountant* (Financial Statements &lt; 6 months old) OR</li> <li>Last 1 year<sup>^</sup> Financial Statements executed by a registered tax agent or Accountant* (Financial Statements &gt; 6 months old) and one of the following:               <ul style="list-style-type: none"> <li>Most recent BAS or last 3 months business banks statements OR</li> <li>Interim accounts from Accountant from end of last financial year to date</li> </ul> </li> </ul>
Acceptable Securities	Vacant Residential Land only in categories 1 and 2 with a maximum size of 2.5 acres (max 75% LVR and max loan size of \$650,000)

### Alt Doc

Maximum LVR	<ul style="list-style-type: none"> <li>Up to 90% for purchases</li> <li>Up to 80% for all other loan purposes</li> </ul>
Cash Out	Unlimited for acceptable purposes, including renovations and business use
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> <li>ABN registered for 24 months;</li> <li>GST registered for 12 months;</li> <li>Declaration of financial position <u>plus one</u> of the following:               <ul style="list-style-type: none"> <li>6 months business bank statements</li> <li>6 months BAS</li> <li>Pepper Money accountant's letter</li> </ul> </li> </ul>

For all loan sizes and loan term, please refer to Product Comparison on page 9  
Refer to page 14 for additional notes

\*registered with CPA, CAA or NIA

<sup>^</sup> If prior years' financial results are also provided, we are obliged to consider this in our assessment.

# Refer to Repayment History Information on page 13