



# Pepper PRIME Commercial

## Product Specifications

	Full Doc	Alt Doc
Loan Purpose	Purchase or refinance of commercial properties	
Minimum Loan Size	\$100,000	
Maximum Loan Size	\$5,000,000**	
Maximum LVR	Up to 80%^ for all loan purposes (inclusive of fees)	Up to 80%^ for all loan purposes (inclusive of fees)
Credit History	One paid default up to \$500 (Consumer) and \$1,000 (Commercial) may be considered	
Cash Out	Unlimited*	
Debt Consolidation	Debt consolidation (maximum of 4 debts)	
Income Documentation (PAYG)	Last 2 payslips <u>plus one</u> of the following: <ul style="list-style-type: none"> <li>• Letter of employment</li> <li>• Notice of assessment</li> </ul>	
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> <li>• Last 2 years tax returns;</li> <li>• Last 2 years notice of assessments;</li> <li>• Last 2 years Financial Statements</li> <li>• Copy of current lease documentation (where applicable)</li> </ul>	<ul style="list-style-type: none"> <li>• Latest PAYG Payment Summary</li> <li>• 3 months bank statements</li> </ul>
Acceptable Securities	<ul style="list-style-type: none"> <li>• Commercial securities in categories 1-3;<sup>1</sup></li> <li>• Residential securities in categories 1-3;<sup>1</sup></li> <li>• Vacant Industrial / Commercial Land (Hardstand)</li> </ul>	<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 (inclusive of the last 1 month);</li> <li>- 6 months BAS;</li> <li>- Pepper Money accountant's letter (not accepted on loan sizes &gt; \$3,000,000)</li> </ul> </li> <li>• Copy of current lease documentation (where applicable)</li> </ul>

## Product Features

Loan Term	Up to 30 years (Refer to Additional Lending Policies)	
Repayment Options	<ul style="list-style-type: none"> <li>• Principal and Interest: OR</li> <li>• Interest Only (maximum 5 years followed by Principal and Interest)</li> </ul>	
Redraw	<ul style="list-style-type: none"> <li>• Minimum manual redraw amount is \$1,000;</li> <li>• Minimum online redraw is \$50</li> </ul>	
Offset Sub-Account	100% Interest Offset Sub-Account available <sup>3</sup>	
Account Splits	Maximum of four splits (including 100% interest offset sub-account split)	
Lump Sum Payments	Free additional payments are allowed if funded on a variable rate.	
Transaction Facilities	<ul style="list-style-type: none"> <li>• Online</li> <li>• Redraw facility</li> </ul>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• BPAY</li> </ul>

\* Cash out for working capital not an acceptable purpose on Alt Doc loans

<sup>1</sup> Subject to security type. See Acceptable Securities on page 6.

\*\* Maximum \$3,000,000 for residential securities