

Pepper Money Home Loan Application Checklist

STEP 1: GETTING TO KNOW YOU

Before we dive into documents, we'll chat about your goals and financial position.

Identification:

- ☐ **Primary ID** (e.g. Driver's licence or Passport)
→ Make sure your ID is current and clearly legible.
- ☐ **Secondary ID** (e.g. Medicare card, utility bill, birth certificate)
→ Gather two secondary documents if primary ID is unavailable.

Income Details:

- ☐ **PAYG Income – Option 1**
→ Your most recent payslip AND 3 months of bank statements showing proof of salary.
- ☐ **PAYG Income – Option 2**
→ Either your most recent payslip OR 3 months of bank statements showing proof of salary
→ PLUS one of the following: Letter of Employment, Notice of Assessment, Latest PAYG Payment Summary.

Your payslip must:

- Include your name and your employer's name and ABN
- Be dated within the last four weeks
- Show at least 3 months of year-to-date (YTD) gross and net income

- ☐ **Casual / Contract**
→ Up to 6 months of bank statements showing income.
- ☐ **Self-employed – Full Doc**
→ Last one or two years' tax returns and notice of assessments
→ OR financial statements executed by a registered tax agent or accountant.
- ☐ **Self-employed – Alt Doc**
→ Evidence of GST and ABN registration for at least 6 months
→ Declaration of financial position
→ PLUS one of the following: 6 months of business bank statements, 6 months of lodged Business Activity Statements (BAS), Pepper Money accountant's letter (eligibility criteria applies).

Please note: The exact documentation required will be dependent on a full review of your situation.

- ☐ **Government income**

Financial Details:

- ☐ **Details of assets** (e.g. savings, vehicles, superannuation)
→ List your assets and gather supporting documents like account balances or registration papers.
- ☐ **Details of liabilities** (e.g. credit cards, personal/car loans)
→ Print statements showing current balances and repayment amounts.
- ☐ **Living expenses breakdown** (e.g. food, transport, insurance)
→ Review your monthly spending using budgeting tools or banking app summaries.

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STEP 2: REVIEWING YOUR DOCUMENTS

We'll assess your position and may issue an Approval in Principle.

- ☐ **Proof of deposit**
→ Provide a bank statement showing your savings or deposit amount.
- ☐ **Gift letter** (if receiving financial help)
→ Ask your benefactor to write and sign a letter confirming the gift.
- ☐ **Property details** (if applicable)
→ Include the signed contract of sale or agent listing.
- ☐ **First Home Owner Grant application** (if eligible)
→ Complete the FHOG form and attach required documents.
- ☐ **Insurance declarations**
→ Provide your home and contents insurance policy or quote.
- ☐ **Existing loan statements** (if refinancing)
→ Download recent statements for all loans being refinanced.

STEP 3: FINAL APPROVAL

After valuation and final checks, we'll issue your Formal Approval.

- ☐ **Review your loan agreement carefully**
→ Read through all terms and conditions before signing.
- ☐ **Ask questions if anything's unclear**
→ Contact your Pepper Money expert or broker for clarification.
- ☐ **Sign and return the documents**
→ Sign electronically or in person and return promptly.

STEP 4: SETTLEMENT - IT'S TIME TO MOVE IN

We'll confirm your settlement date and finalise everything.

- ☐ **Confirm settlement details with your conveyancer or solicitor**
→ Ensure your legal representative has all final documents.
- ☐ **Ensure all signed documents are returned**
→ Double-check that nothing is missing or unsigned.
- ☐ **Celebrate your new home!**
→ Take a moment to enjoy your achievement!

Important information

This checklist is a guide only, and is intended to assist you in consolidating information you may need during the loan application process. Completion of the checklist does not guarantee an approval (conditional or formal) of a loan with us. Information provided is factual information only, and is not intended to imply any recommendation about any financial product(s) or constitute tax advice. If you require financial or tax advice you should consult a licensed financial or tax adviser. Applications are subject to credit assessment and eligibility criteria. Terms and conditions fees and charges apply.

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