

# Pepper Money Personal Loans

Product Specifications		
	Secured	Unsecured
Loan Purposes	Car purchase, other vehicle purchase, car repairs, auto upgrade, travel, home improvements, household furnishings, educational expenses, debt consolidation, sporting equipment, medical, dental, cosmetic surgery, and mortgage cost funding	
Unacceptable Loan Purposes	<ul style="list-style-type: none"> <li>Pay out mortgage and credit arrears</li> <li>Pay out defaults and judgements</li> <li>Loans for business purposes</li> <li>Pay out Tax debt</li> </ul>	
Acceptable Borrow Type	<ul style="list-style-type: none"> <li>Consumer only (applicants must be over the age of 18 and an Australian citizen or permanent resident)</li> <li>Joint applicants accepted and one of them can be an unemployed applicant/homemaker who has no demonstrated income apart from spousal payments or social security payments</li> </ul>	
Unacceptable Borrow Type	<ul style="list-style-type: none"> <li>Applicants requiring guarantors</li> <li>Full-time students with no demonstrated or sustainable income</li> <li>Undischarged bankrupts/Discharged bankrupts</li> </ul>	
Maximum LVR	Up to 300% of asset value	
Minimum Loan Size	\$15,000	\$5,000
Maximum Loan Size	\$50,000	\$50,000
Minimum Loan Term	18 months	
Maximum Loan Term	84 months	36 months for loans up to \$7,999 84 months for loans up to \$50,000
Credit History	<ul style="list-style-type: none"> <li>1 paid telco default or utility default accepted</li> <li>Any financial or unpaid defaults, bankruptcy or court judgements not accepted</li> </ul>	
Debt Consolidation	Up to 4 debts only and pay day lenders accepted (subject to credit score)	
Income Documentation (PAYG)	Recent payslip(s) or bank statements, dated within 30 days of proposed settlement date, showing salary deposits	
Income Documentation (Self-Employed)	Notice of assessment no greater than 21 months old AND latest BAS statement OR 90 days bank statements	
Banks Statements	90 days bank statements required for all applications	
Acceptable Securities	New and used vehicles (up to 16 years old from original build date). Caravans, motorbike, boats & jet skis (incl. engine & trailer)	N/A

## Product Features

Interest Rate Type	Fixed
Repayment Options	Weekly or fortnightly only via Direct Debit. Additional repayment can be made via BPAY*
Establishment Fee	\$0
Security Registration Fee	\$0
Break Fee (Fixed rates only)	\$0
Early Repayment Fee	\$0
Administration Fee	\$0 monthly fee

\*No limit to additional repayment

### Important information

Information is correct as of 9 February 2024 and subject to change at any time.

All applications are subject to credit assessment, loan eligibility criteria and lending limits. Terms and conditions, fees and charges apply.

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.

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