

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"> Pay out mortgage and credit arrears Pay out defaults and judgements Loans for business purposes Pay out Tax debt | |
| Acceptable Borrow Type | <ul style="list-style-type: none"> Consumer only (applicants must be over the age of 18 and an Australian citizen or permanent resident) 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 | |
| Unacceptable Borrow Type | <ul style="list-style-type: none"> Applicants requiring guarantors Full-time students with no demonstrated or sustainable income Undischarged bankrupts/Discharged bankrupts | |
| Maximum LVR | Up to 300% of asset value | |
| Minimum Loan Size | \$15,000 | \$5,000 |
| Maximum Loan Size | \$50,000 (incl. car purchase) \$100,000 (excl. car purchase) | \$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"> 1 paid telco default or utility default accepted Any financial or unpaid defaults, bankruptcy or court judgements not accepted | |
| 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

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|------------------------------|---|
| 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 17 December 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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