

Comparison Rate Schedule

Pepper Homeloans Full Documentation Loan ≤80% Loan to Value Ratio

Loan Amount	Term (years)	Annual interest rate	Comparison rate
\$50,000	7	7.50%	8.84%
\$70,000	25	7.50%	7.99%
\$100,000	25	7.50%	7.87%
\$130,000	25	7.50%	7.81%
\$150,000	25	7.50%	7.79%
\$200,000	25	7.50%	7.74%
\$225,000	25	7.50%	7.73%
\$250,000	25	7.50%	7.72%
\$275,000	30	7.50%	7.69%
\$300,000	30	7.50%	7.68%

Pepper Homeloans Full Documentation Loan >80% Loan to Value Ratio Pepper Homeloans Alternative Documentation Loan

Loan Amount	Term (years)	Annual interest rate	Comparison rate
\$50,000	7	7.99%	9.33%
\$70,000	25	7.99%	8.48%
\$100,000	25	7.99%	8.37%
\$130,000	25	7.99%	8.31%
\$150,000	25	7.99%	8.28%
\$200,000	25	7.99%	8.24%
\$225,000	25	7.99%	8.22%
\$250,000	25	7.99%	8.21%
\$275,000	30	7.99%	8.18%
\$300,000	30	7.99%	8.08%

Credit provided by Pepper Finance Corporation Ltd ABN 094 317 647

Pepper Homeloans is a trading name of Pepper Finance Corporation Ltd ABN 094 317 647
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WARNING: This Comparison Rate Schedule applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers are not included in the Comparison Rate Schedule but may influence the cost of the loan.

* Pepper does not provide credit for this loan term. The law requires that for comparison purposes the term specified is used to calculate comparison rates.