

Pepper Money Direct Application Form

Lending Specialist	Justin Thompson		
ARM ID#	SF456test	Referrer Name	
Referrer Phone		Referrer Email	
Email	jthompson@pepper.com.au	Phone	13 73 77 Option 1

CHECKLIST (INFORMATION TO INCLUDE WITH THIS APPLICATION)

APPLICATION FORM

- | | |
|---|--|
| <input type="checkbox"/> Fully completed | <input type="checkbox"/> Identification statement completed |
| <input type="checkbox"/> Signed and dated in sections for Nomination Form, Valuation Fee Payment Authority, Declaration of Financial Position, Applicant's Declaration and Independent Privacy Declaration. | <input type="checkbox"/> Pepper Money's Preliminary Assessment form completed, signed and dated |
| <input type="checkbox"/> Authority to debit establishment fee signed | <input type="checkbox"/> All borrowers monthly living expenses completed in Personal Liabilities section |

INCOME EVIDENCE

APPLICANTS WITH FULL DOCUMENTATION

PAYG APPLICANTS

- 2 current computerised payslips plus one of the following:
- Most recent group certificate
 - Most recent tax return/taxation notice
 - Full employer's letter
- All Tax File Numbers (TFN) are to be deleted prior to document(s) being forwarded to Pepper Money

SELF-EMPLOYED APPLICANTS

- 2 years Financial Statements
- 2 years Certified Tax Returns + Tax Assessment Notice

APPLICANTS WITH ALTERNATE DOCUMENTATION

SELF-EMPLOYED APPLICANTS

- Self-Employed Advantage - Declaration of Financial Position
- 6 months Business Bank Statements
- Last 2 quarters Business Activity Statements (BAS)
- Letter from accountant using Pepper Money's template

OTHER DOCUMENTS (IF APPLICABLE)

- | | |
|--|---|
| <input type="checkbox"/> Copy of Lease or Managing Agent's Statement | <input type="checkbox"/> Copy of the latest rental statement on rent paid |
| <input type="checkbox"/> Copy of the Contract of Sale | <input type="checkbox"/> Copy of Council rates notice on all properties offered as security |
| <input type="checkbox"/> Evidence of 6 months history on Owner Occupied Debt, plus all other home loans being refinanced (evidence of 12 months history on any non-conforming loans) | <input type="checkbox"/> Pepper Money's Customer Identification Form, completed by the 'authorised person' certifying each applicant's identity |
| <input type="checkbox"/> Proof of funds to complete | <input type="checkbox"/> Certified copies of documents used to verify the identity of the applicant(s) |
| <input type="checkbox"/> Last 3 months statements of all other debts being refinanced | <input type="checkbox"/> Copies of all other income received such as maintenance and child support |

Please email applications to direct@pepper.com.au
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