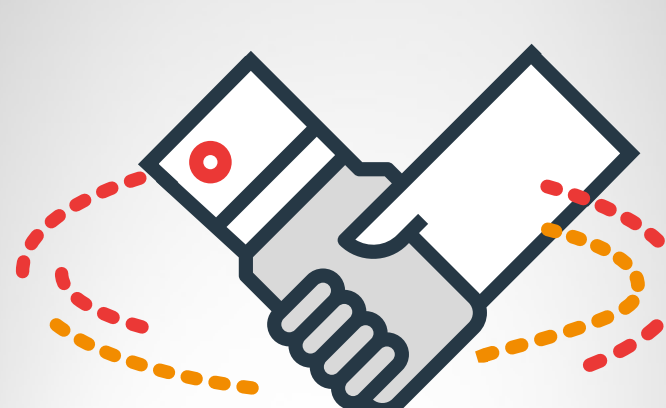


Pepper home loan fee summary

Curious about our fees? Each fee is dependent on the loan product you apply for. Here's a high level summary of the main fees for Pepper Money home loan products.*

Fees paid upfront (on or before settlement date)

Establishment Fee



Required as part of the application process on all new loans, including refinancing existing Pepper Money loans. The establishment fee includes a valuation.

Valuation Fee



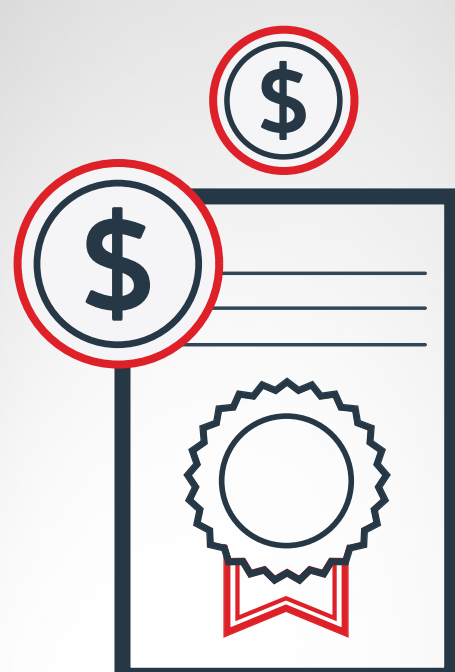
If a valuation is ordered by Pepper Money it's included as part of the establishment fee.

Title Protection Fee



A one-off, non-refundable payment similar to title protection insurance as it protects the lender against loss caused by legal matters relating to the title of the property.

Legal Fee



Covers the cost of solicitors used in all the legal matters for home loan contracts and settlement.



Fees paid upon settlement of your loan

Monthly Administration Fee



A monthly fee for administering the loan and is payable in arrears on the same day each month as the settlement date.

Lender Protection Fee (LPF)



A one-off non-refundable fee used to offset the risk associated with loans of a higher Loan to Value Ratio (LVR). A bit like LMI it protects lenders against the unfortunate event of a defaulted loan.

Mortgage Risk Fee (MRF)



Similar to LPF, it protects Pepper Money against the unfortunate event of a defaulted loan. There is a slight difference in the way the MRF fee structure is calculated.

Discharge Administration Fee



A fee you pay when you discharge the loan agreement early.



* These fees and charges are correct as at 23 January 2018 and are subject to change at any time. Other fees and charges may apply depending on an applicant's circumstances including loan purpose, loan features, loan defaults or arrears. Contact us to obtain a full list of all fees and charges and when these might apply.

To find out which Pepper Money home loan could work for you, or if you just have some questions you'd like answered around our fees and charges, speak to a Lending Specialist on 13 73 77. We have a variety of flexible home loan solutions whether you're looking to refinance, buy your first home or add a new property to your portfolio.