

Requirements and Objectives

APPLICATION DETAILS

Application ID

Customer 1 Full Name:

Customer 2 Full Name:

What are the Requirements of the Customer?

must select minimum one of these:

- Owner Occupied
 Investment
 Floating Interest Rate
 Fixed Interest Rates
 P&I Repayments
 Interest Only Repayments
 Redraw
 Make Additional Repayments
 Repay The Loan Early
 Split Loan Requirements

If the customer requires a Fixed Rate loan and wishes to make additional payments and/or payout loan early, please provide comment(s):

If the customer requires interest only repayments on an Owner Occupied Loan, please provide reason(s):

Loan Amount Sought:

Preferred Loan Term:

Does the customer need to borrow additional funds to meet loan establishment fees and/or legal costs? Yes No

If yes, please estimate the amount required

Any other loan features required by the customer not covered above?

WHAT ARE THE OBJECTIVES OF THE CUSTOMER?

Loan Purpose (select more than one if applicable)	Amount	Comments (including how the customer will benefit)
1. Purchase		
2. Refinance		
		If the customer's preferred loan term above exceeds the current term remaining on their existing loan, please provide reason(s) (required)
3. Renovations		
4. Debt Consolidation		
5. Business Purpose		
6. Pay IRD		
7. Cash Out		
8. Other		
TOTAL		

Has any customer had any late payments, loan arrears, or adverse credit history such as current or prior defaults or bankruptcies?
 Yes No

If yes, please provide further details including a detailed explanation, date of occurrence and current status.

POSSIBLE ADVERSE CHANGE TO FINANCIAL SITUATION

Does the customer plan or anticipate changes to their lifestyle, other than retirement, that will impact their current and future financial circumstances (e.g. taking unpaid leave, moving region, reducing their work hours)

Yes No

If yes, provide details including expected impact of anticipated changes, such as when they are likely to start and cease.

HOW DOES THE CUSTOMER INTEND TO REPAY THE LOAN AFTER THEY RETIRE?

Required if the customer is 50 years old or greater AND loan terms will extend beyond their 67th birthday AND security property is owner occupied.

- | | |
|---|--|
| <input type="checkbox"/> Repay by instalments prior to retirement | <input type="checkbox"/> Downsize principal place of residence |
| <input type="checkbox"/> Sale of investment property | <input type="checkbox"/> Sale of business |
| <input type="checkbox"/> Lump sum from Superannuation | <input type="checkbox"/> Recurring income from Superannuation |
| <input type="checkbox"/> Income from other investments | <input type="checkbox"/> Other, please specify: |

Revolving Credit Facilities

- Mortgages not being refinanced - will the borrower repay the credit contract within the contract term
- Unsecured Overdrafts (not including Credit Cards) - will the borrower make payments to repay the limit advanced under the contract within the remaining term.

CUSTOMER ACKNOWLEDGEMENTS

1. I/we have carefully considered my/our financial position and have sought and obtained such financial and other advice as I/we consider appropriate for the loan.
2. I/We are aware of my/our financial obligations under my/our proposed loan with Pepper.
3. I/We are satisfied that I/we are able to meet the repayments on the proposed loan as well as all of my/our other financial commitments (including living expenses) without hardship;
4. For refinances: I/We confirm that I/we understand and accepts the costs of refinancing and that refinancing these debts may result in more interest being paid and the equity in the security property(ie's) building at a slower rate in order to achieve my/our objectives
5. I/We understand and accept all costs and fees and charges including the additional costs of fees or any charges being financed
6. I/We understand that if I/we have chosen a fixed interest rate loan (or split loan with a fixed interest rate component) and I/we wish to prepay the loan, a prepayment fee will apply.
7. I/We have reviewed this document and confirm that all information provided is true and accurate including in relation to all financial commitments.
8. I/We understand that Pepper may request documentation to verify the information provide in this application.
9. I/We confirm that this application meets my requirements and objectives.

Name

Date

Signature

Name

Date

Signature

ADVISER ACKNOWLEDGEMENTS

The customer(s) speaks and understands English fluently, if not, the interview was conducted in the following language which I am fluent in and the customer speaks and understands fluently.

1. For refinances: I confirm that the customer understands and accepts the costs of refinancing and that refinancing and repaying these refinanced debts may result in more interest being paid and equity in the security property(ies) built at a slower rate in order to achieve their objectives.
2. For refinances to relieve financial difficulties, I confirm that I have:
 - Made inquiries as to whether the refinancing will relieve, and not prolong or worsen, these financial difficulties;
 - Checked with the borrower(s) that they have considered seeking repayment relief from their existing lender(s);
 - Provided information about other relevant options (e.g. by providing contact details for financial mentors); and
 - If the existing loan is unsecured, made the borrower(s) aware of the implications of this.
3. I confirm all information provided to Pepper in relation to this customer's application for credit is true and accurate.
4. I confirm I have discussed and the customer has accepted all costs and fees and charges involved in this transaction with the customer.
5. I confirm the customer understands the pros and cons of the product features selected above for their loan.
6. I confirm that the Pepper Money loan is within the range of products that will meet the customer's requirements and objectives.

Adviser Signature

Date

Adviser Name