

Pepper Product Selector (PPS)

How to Guide

Contents

1.	Overview of PPS	3
2.	How to log in to PPS	3
3.	PPS and Credit Bureau	4
4.	No Pepper Credentials?	5
5.	Need Help?	5

1. Overview of PPS

1. The Pepper Product Selector (PPS) is an innovative tool designed to help you and your clients' succeed in their home loan application.
2. PPS is a mobile and tablet friendly tool that intuitively suggests Pepper Money products that will best suit a client's individual situation. The products suggested are based on the applicant's credit history and their answers to some simple questions around income, expenditure and employment history.
3. PPS provides the following functionality:
 - Real time retrieval of Credit Reporting Body information, input directly into your PPS enquiry.
 - An Indicative Offer of the most appropriate Pepper Money home loan product, including indicative interest rate and repayment schedule.

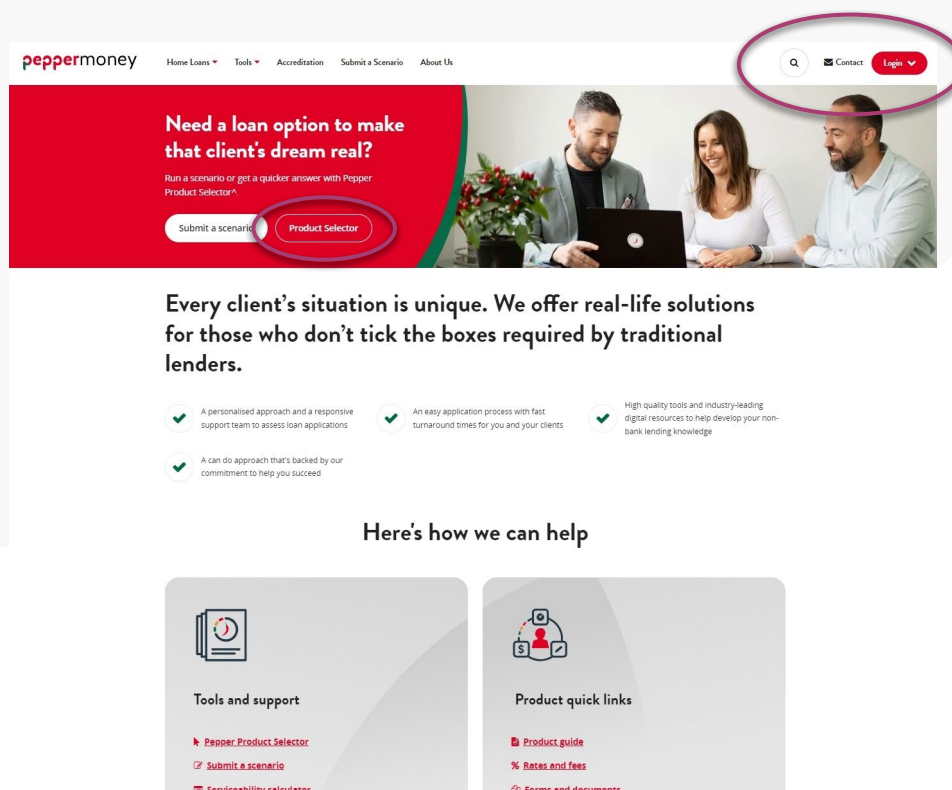
2. How to log in to PPS

PPS is accessed from the Pepper Money Adviser Portal. So you'll need your existing login to the portal at hand. If you don't have access to the Pepper Money Adviser Portal, Don't worry, we'll walk you through the process below.

Step 1

Option 1 – Access from the Pepper Money Adviser Website

1. Go to www.adviser.peppermoney.co.nz
2. Click on Pepper Money Adviser Portal from the Login dropdown menu in the top right-hand corner, or click on any button saying Product Selector, which will take you directly to the login screen. Both are pictured below.



Option 2 – Go directly to the PPS login screen

1. Go to <https://adviserportal.peppermoney.co.nz/sign-in>

Step 2

1. Login to the Pepper Money Adviser Portal using your existing Pepper Money login credentials.

If you've forgotten your username and/or password, click on 'Forgotten password?'

If you don't have login credentials to hand, please read point **4. No Pepper Credentials?**. No Pepper Credentials in this guide to understand your options.

2. Once you're logged in, click on Pepper Product Selector from the My Account drop down menu or click on the 'Access Pepper Product Selector' button.

If you don't see any of these functions, then you don't have access to PPS. In which case, refer to point **5. Need Help?**. Need help? in this guide.

The screenshot shows the Pepper Money Adviser Portal. At the top right, there is a phone icon with the number 0800 945 658 and a red button labeled 'My Account' with a user icon, which is circled in red. The main heading reads 'Welcome to the Financial Adviser Portal'. Below this, a paragraph states: 'The Pepper Money product suite can provide you with access to a wide range of flexible solutions that will enable you to cater to a diverse range of residential borrowers. From prime to those with a slightly impaired credit history, including:'. A list of three items follows, each with a green checkmark: 'Can't provide traditional income documentation', 'Credit issues', and 'Debt consolidation'. Below this, there are two images: one of a man in a blue suit working at a laptop, and another of two women sitting at a table with laptops. A horizontal line separates this section from the next. The next section is titled 'Access Product Selector: Find your clients' fit in under 5 minutes'. Below the title, there is a paragraph: 'PPS can provide an indicative offer with a Pepper Money home loan options matched to your client's unique situation. What's more this won't impact their credit score and the indicative offer is valid for 30 days.' Below this paragraph is a link: 'Access Product Selector below, or learn more about our online tool>'. At the bottom of this section, there is a circular logo with 'PPS' in the center, and a large red button with the text 'Access Pepper Product Selector' which is circled in red.

3. Click on either of the above functions and you'll be taken directly to the Pepper Product Selector tool.

Pepper Product Selector

Getting started

Client loan details

Income & Employment

Expenses

Borrowing Power

PPS is fast, easy and effective.

Fast
In under two minutes and just a handful of easy steps you could receive a Pepper Money indicative home loan offer, estimated interest rate and fees for your client*.

Easy
PPS works by combining some simple information provided by you about your client(s) with their credit bureau information to return a Pepper Money indicative offer*. PPS requests a copy of your client's credit record from the credit bureau. It leaves an enquiry on their credit file but will not impact their credit score.

Important
It is important to explain the PPS T&Cs to your client(s) and ensure they formally acknowledge the T&Cs and you hold your client(s) signed privacy consent:

- Allowing Pepper Money to make a credit enquiry on their credit report;
- Allowing Pepper Money to collect, store, use and disclose the client(s) personal information for future credit assessment purposes in accordance with Pepper's Privacy Policy.

Please note that Pepper Money may request a copy of your client's written consent for Pepper Money to complete a credit enquiry and hold their personal information.

Effective
By completing a PPS, your client could receive an Indicative Offer*, meaning you could continue the conversation with your client(s) knowing there's a potential solution.
Please note that the Indicative Offer is not a formal loan approval and is subject to an application being submitted to Pepper and approved.

Privacy consent
Before proceeding, it is important to explain the PPS T&Cs to your client(s) and ensure they consent to the T&Cs, which include:

- a. Making a credit enquiry
- b. Holding personal data for future credit assessment purposes in accordance with Pepper's Privacy Policy

If you have any questions on how PPS works or require further assistance, please contact your Pepper Money BDM or the Adviser help line on 0800 945 658.

Next

Important
You are protected by responsible lending laws. Because of these protections, the recommendations given to you about home loans are not regulated financial advice. This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.
All loan applications are subject to the lender completing responsible lending checks and considering the borrower's individual circumstances.
All information correct at 25 August 2023 and subject to change.
All applications for credit are subject to lender credit assessment and loan suitability, credit eligibility and lending limits. Terms, conditions, fees and charges apply.
*An Indicative Offer, estimated monthly repayments and fees and charges are not a formal approval for a loan and financial commitments should not be entered into based on it. It does not constitute a quote, pre-qualification, approval for credit or an offer for credit and you should not enter commitments based on it. This is not a suggestion or recommendation of any particular product. It is a guide only, based on the basic information provided and the credit score obtained for the primary applicant. Pepper's credit assessment and loan suitability criteria will apply.

4. From here you can enter the Pepper Product Selector application information for your client.

3. PPS and Credit Bureau

Pepper Product Selector automatically runs a Credit Reporting Body enquiry to obtain the credit history information of your client. This will leave an enquiry on your clients' credit file, but won't impact their credit score.

Note: It's important to ensure that you have your clients' consent to make this enquiry.

4. No Pepper Credentials?

If you don't have any Pepper Money credentials to access PPS, then don't panic. Getting access is easy. You have two options:

1. Contact the friendly Pepper Money team at [0800 945 658](tel:0800945658) and select Option 1 to speak with the Originations Support team, or
2. Send your contact details and enquiry to adviseraccreditation@peppermoney.co.nz and we'll be in touch.

5. Need Help?

If you need help, please reach out to your Pepper Money Support Team Member. You can find them [here](#).