

# Comparison Rate Schedule

Effective 10 November 2010

Product Type	Annual % Rate	Loan Terms and Amounts							
		\$100,000	\$130,000	\$150,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000
		25	25	25	25	25	25	30	30
Comparison Rates									
Pepper Flexi Advantage® (Up to 70% LVR)	8.74%	9.13%	9.06%	9.04%	8.99%	8.98%	8.97%	8.94%	8.93%
Pepper Flexi Advantage® (>70% up to 80% LVR)	8.99%	9.41%	9.35%	9.32%	9.28%	9.26%	9.25%	9.22%	9.21%
Pepper Flexi Advantage® (>80% up to 85% LVR)	9.24%	9.69%	9.63%	9.61%	9.56%	9.55%	9.53%	9.50%	9.49%
Pepper Self-Employed Advantage® 1 Year Introductory Rate (Up to 70% LVR)	8.49%	9.35%	9.29%	9.26%	9.22%	9.20%	9.19%	9.17%	9.16%
Pepper Self-Employed Advantage® 1 Year Introductory Rate (>70% up to 80% LVR)	8.74%	9.63%	9.57%	9.54%	9.50%	9.49%	9.47%	9.45%	9.44%
Pepper Self-Employed Advantage® (Up to 70% LVR)	8.99%	9.41%	9.35%	9.32%	9.28%	9.26%	9.25%	9.22%	9.21%
Pepper Self-Employed Advantage® (>70% up to 80% LVR)	9.24%	9.69%	9.63%	9.61%	9.56%	9.55%	9.53%	9.50%	9.49%

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. Credit provided by Pepper Finance Corporation Ltd ABN. Pepper Homeloans is a trading name of Pepper Finance Corporation Ltd ABN 51 094 317 647 Level 6, 146 Arthur Street, North Sydney, NSW 2060

PEP12158/SYN

**Pepper Homeloans Pty Ltd**  
ABN 86 092 110 079  
PO Box 6186 North Sydney NSW 2060

T 1800 737 737  
F 02 9463 4666  
W [www.pepperonline.com.au](http://www.pepperonline.com.au)

