

Standard Home Loans

For new business only - Effective 20 August 2019



Promotional Rate Card
NEW! We're waiving the Investment Rate loading of 0.60% for Premium and Easy
 • Effective 20 August 2019 – 31 October 2019

ASCENTEON
 HOME LOAN

Interest Rates (Variable) for Owner Occupied Borrowers

		PREMIUM		EASY		SPECIALIST					
		FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC		ALT DOC			
		ASCENTEON PREMIUM FULL DOC	ASCENTEON PREMIUM ALT DOC	ASCENTEON EASY FULL DOC	ASCENTEON EASY ALT DOC	ASCENTEON SPECIALIST FULL DOC	ASCENTEON SPECIALIST FULL DOC PLUS	ASCENTEON SPECIALIST ALT DOC	ASCENTEON SPECIALIST ALT DOC PLUS		
MAXIMUM LOAN AMOUNT	Up to 70%			\$2.5m Auckland \$2.0m Category 1 \$1.5m Category 2 \$1.0m (Other locations)				\$2.5m Auckland \$2.0m Category 1 \$1.5m Category 2 \$1.0m (Other locations)		\$1.5m Category 1 \$1.0m Category 2	
	>70% - 75%			\$2.5m Auckland \$2.0m Category 1 \$1.5m Category 2 \$1.0m (Other locations)		\$2.0m Category 1 \$1.5m Category 2 \$1.0m (Other locations)		\$1.5m Category 1 \$1.0m Category 2 \$750k (Other locations)		\$2.0m Auckland \$1.5m Category 1 \$1.5m Category 2 \$1.0m (Other locations)	
	>75% - 80%			\$2.0m Category 1 \$1.5m Category 2 \$1.0m (Other locations)		\$1.5m Category 1 \$1.25m Category 2 \$750k (Other locations)		\$1.0m Category 1 & 2 \$750k (Other locations)			
	>80% - 85%	\$1.0m Category 1 \$750k (Other locations)				\$1.0m (Category 1) \$750k (Other locations)					
	>85% - 90%	\$1.0m Category 1 \$750k (Other locations)									
LOAN TO VALUE RATIO (LVR)	Up to 55%	4.79%	5.19%	5.19%	5.74%	6.29%	6.39%	6.39%	6.49%		
	>55% - 65%	4.80%	5.29%	5.29%	5.84%	6.39%	6.59%	6.59%	6.79%		
	>65% - 70%	4.93%	5.39%	5.39%	5.94%	6.54%	6.84%	6.84%	7.14%		
	>70% - 75%	5.03%	5.49%	5.49%	6.04%	6.74%	7.14%	7.14%	7.54%		
	>75% - 80%	5.18%	5.64%	5.64%	6.19%	7.59%	8.04%	8.04%	N/A		
	>80% - 85%	5.55%	N/A	6.19%	N/A	8.74%	N/A	9.14%	N/A		
	>85% - 90%	5.68%	N/A	N/A	N/A	N/A	N/A	N/A	N/A		

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	PREMIUM	EASY	SPECIALIST
Establishment Fee	\$1,499 (includes 1 standard valuation, legal and settlement fees)	\$1,499 (includes 1 standard valuation, legal and settlement fees)	\$1,499 (includes 1 standard valuation, legal and settlement fees)
Monthly Administration Fee	\$10 per month per account (split)	\$15 per month per account (split)	\$15 per month per account (split)

Interest Rates - Fixed

Fixed Interest Rates – All Products	2 Years	3 Years
Percentage Variation to Variable rate	-0.20%	-0.20%

Notes:

All fees are in NZD.

Category 1: Auckland, Christchurch, Hamilton, Wellington, Tauranga.

Category 2: Dunedin, Nelson, Napier, New Plymouth

An investor rate loading of 0.60% applies in addition to the interest rate where the purpose of the loan is Investment. **[Waived on Premium & Easy Loans – limited time only!]**

A maximum LVR of 70% applies to all loans where the purpose of the loan is investment.

2 & 3 year fixed rate funding options are available on all of the above products.

Prime: Full Doc: Up to 90%. Prime loans have a monthly administration fee of \$10 per month per account

Near Prime: Full Doc: Up to 85%. Alt Doc: Up to 80%. Near Prime loans have a monthly administration fee of \$15 per month per account.

Specialist: Full Doc: Up to 85%. Alt Doc: Up to 80%. Specialist loans have a monthly administration fee of \$15 per month per account.

The interest rates and fees quoted are current as at the date of publication. Pepper reserves the right to change interest rates and fees at any time without notice. Applications are subject to the lender's credit assessment and loan suitability criteria. Terms, conditions, fees and charges apply. A copy of all our fees and charges are available upon request.

The lender for Ascenteon Home Loans is Pepper New Zealand Limited NZBN 9429031065153 (trading as Pepper Money).