

Prime Solutions

Is this you?



Got a clear credit history but need help because you don't quite tick the usual loan applicant assessment boxes? You are not alone.

Here's a simple, flexible home loan solution that might work for you.

Key features of a Connective Home Loans Prime Solutions home loan:

- ✓ Non-genuine savings – like an inheritance or bonus can be considered in the assessment
- ✓ Cash out available up to 90% LVR
- ✓ Interest only repayments available
- ✓ Up to four debts can be consolidated
- ✓ 100% interest offset sub-account
- ✓ Redraw facility and Visa debit card access
- ✓ No third party Lenders' Mortgage Insurance (LMI) approval required
- ✓ Affordable variable interest rates
- ✓ Phone & internet transaction functionality

Product Summary

Loan purpose	Purchase or refinance of owner occupied or investment properties. Cash out available for personal purposes
Maximum LVR	Borrow up to 95% of the property's value for purchases and 90% for refinances. 80% for alt doc loans
Maximum amount	\$2,000,000 up to 70% LVR
Minimum amount	\$100,000
Maximum term	30 years (subject to expected retirement age)
Minimum term	10 years
Interest structure	Principal & interest OR interest only (interest only available to a maximum of 5 years on Prime PLUS only). Additional terms and conditions apply to interest only loans
Repayment frequency	Weekly, fortnightly or monthly (interest only is monthly)
Extra payments	Permitted
Statement frequency	6 monthly or on request (a fee applies for requested statements)
Offset Sub-account	Yes - 100% interest offset sub-account is available. The terms and conditions applicable to offset sub-accounts are set out in the customer's loan agreement

Connective Home Loans Solutions is funded by Pepper Group Limited. All loans are subject to Pepper's normal credit assessment and loan suitability criteria. Terms, conditions, fees and charges apply. Pepper Group Limited ACN 094 317 665, Australian Credit Licence Number 286655, is the servicer of loans made by Pepper Finance Corporation Ltd ACN 094 317 647.

Like to know more:

Speak to your Connective Home Loans Solutions broker or visit connectivehomeloans.com.au

Near Prime Solutions

Is this you?



Got a clear credit history with no defaults for the last two years?

Here's a simple, flexible home loan solution that might work for you.

Key features of a Connective Home Loans Near Prime Solutions home loan:

- ✓ No restrictions on length of employment
- ✓ No third party Lenders Mortgage Insurance (LMI) approval required
- ✓ Alternative income verification methods available
- ✓ Phone and internet transaction functionality.
- ✓ Unlimited number of debts consolidated
- ✓ 100% interest offset sub-account
- ✓ Redraw facility and Visa debit card access
- ✓ Split loan facility
- ✓ Cash out available for acceptable purposes including renovations, business use and payout of ATO debts.
- ✓ Unlimited defaults under \$1,000 accepted (paid or unpaid)
- ✓ Unlimited defaults, judgements or writs registered more than 24 months prior to your home loan application (paid or unpaid) considered
- ✓ Affordable variable interest rates.

Product Summary

Loan purpose	Purchase or refinance of owner occupied or investment properties, also includes unlimited debt consolidation, cash out and payment of tax debts
Maximum LVR	Borrow up to 95% of the property's value for purchases and 90% for refinances. 85% for purchases and 80% for refinances on alt doc loans
Maximum amount	\$2,500,000 up to 65% LVR
Minimum amount	\$50,000
Maximum term	30 years (subject to expected retirement age)
Minimum term	10 years
Interest structure	Principal & Interest OR Interest Only (Interest Only available to a maximum of 5 years on Near Prime PLUS only). Additional terms and conditions apply to Interest Only loans
Repayment frequency	Weekly, fortnightly or monthly (interest only is monthly)
Extra payments	Permitted
Statement frequency	6 monthly or on request (a fee applies for requested statements)
Offset Sub-account	Yes - 100% interest offset sub-account is available. The terms and conditions applicable to offset sub-accounts are set out in the customer's loan agreement

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Specialist Solutions

Is this you?



If you're a borrower who is unable to meet the criteria of banks or mortgage insurers.

Here's a simple, flexible home loan solution that might work for you.

Key features of a Connective Home Loans Specialist Solutions home loan:

- ✓ We accept defaults registered more than 12 months ago from one credit event
- ✓ We accept mortgage arrears (within last 6 months)
- ✓ Alternative income verification methods available
- ✓ Affordable variable interest rates
 - Borrowers discharged from bankruptcy more than 1 day ago considered
- ✓ Unlimited debt consolidation
- ✓ No third party Lenders Mortgage Insurance (LMI) approval required
- ✓ Phone and internet transaction functionality
- ✓ Cash out available for a range of purposes including business use and ATO debt payout
- ✓ Split loan facility
- ✓ 100% interest offset sub-account
- ✓ Redraw facility and Visa debit card access

Product Summary

Loan purpose	Purchase or refinance of owner occupied or investment properties, also includes unlimited debt consolidation, cash out and payment of tax debts.
Maximum LVR	Borrow up to 95% of the property's value for purchases and 85% for refinances. 85% for purchases and 80% for refinances on alt doc loans.
Maximum amount	\$2,500,000 up to 65% LVR.
Minimum amount	\$50,000
Maximum term	30 years (subject to expected retirement age)
Minimum term	10 years
Interest structure	Principal & Interest OR Interest Only (Interest Only available to a maximum of 5 years). Additional terms and conditions apply to Interest Only loans.
Repayment frequency	Weekly, fortnightly or monthly (interest only is monthly)
Extra payments	Permitted
Statement frequency	6 monthly or on request (a fee applies for requested statements)
Offset Sub-account	Yes - 100% interest offset sub-account is available. The terms and conditions applicable to offset sub-accounts are set out in the customer's loan agreement.

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