

Pepper Product Selector How to Guide

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1. Overview of Pepper Product Selector

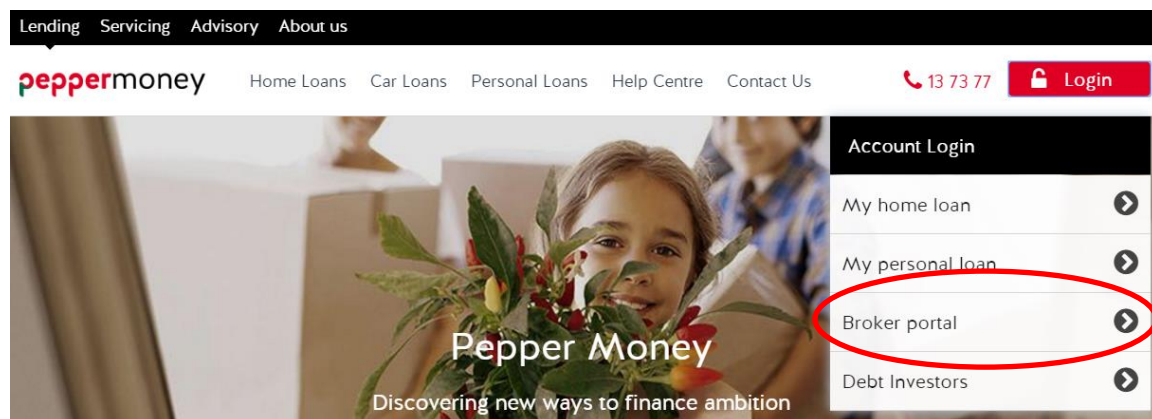
1. The Pepper Product Selector is an innovative new tool designed to help you convert more business.
2. Pepper Product Selector is a mobile/tablet enabled tool that facilitates the selection of best fit Pepper products based on the applicant's credit bureau score and a selection of dynamic questions.
3. Pepper Product Selector provides the following functionality;
 - a. Real time retrieval of an Access Seeker report, sent directly to your inbox;
 - b. An Indicative Offer of the most appropriate Pepper mortgage product, including interest rate and fee schedule. You will be able to rely on the Indicative Offer when formally applying for a home loan with Pepper Money;
 - c. Unique ID for each and every application to allow you to retrieve the application, for later reference.

2. How to log in to Pepper Product Selector

The Pepper Product Selector is accessed from the Pepper Broker Portal. You will therefore need to have an existing login to the Pepper Broker Portal. If you do not have access to the Pepper Broker Portal, see No Pepper Credentials below.

Step 1:

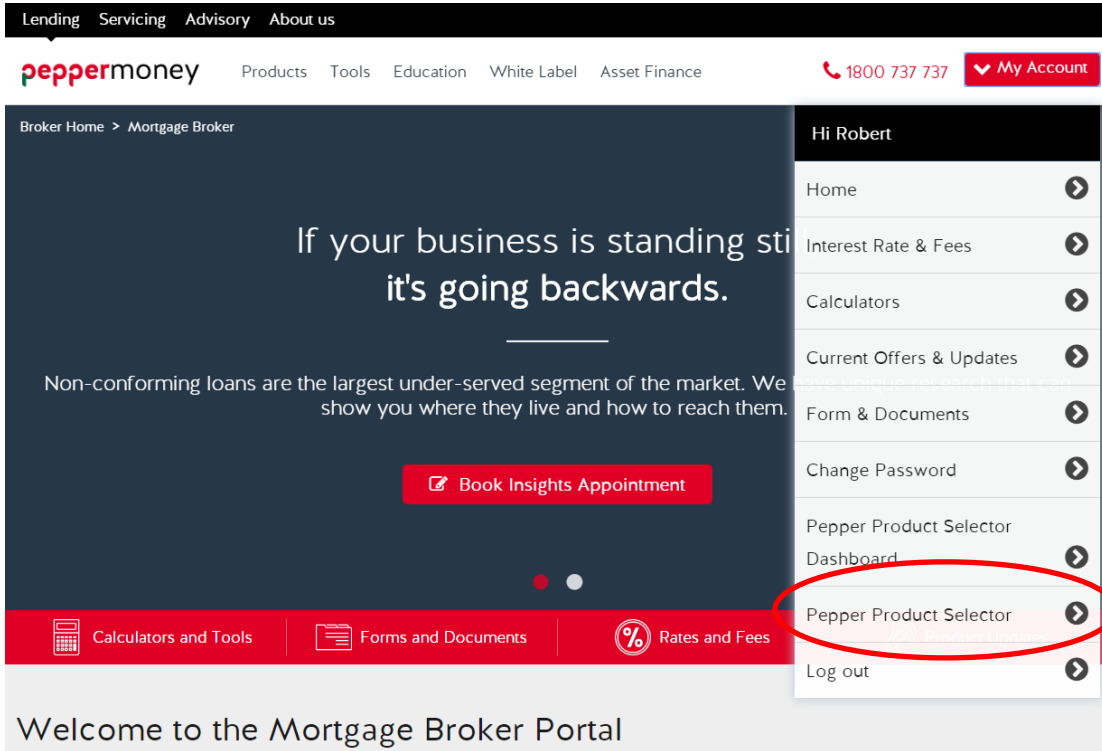
1. Go to pepper.com.au
2. Click on **Broker Portal** from the Login drop down menu.



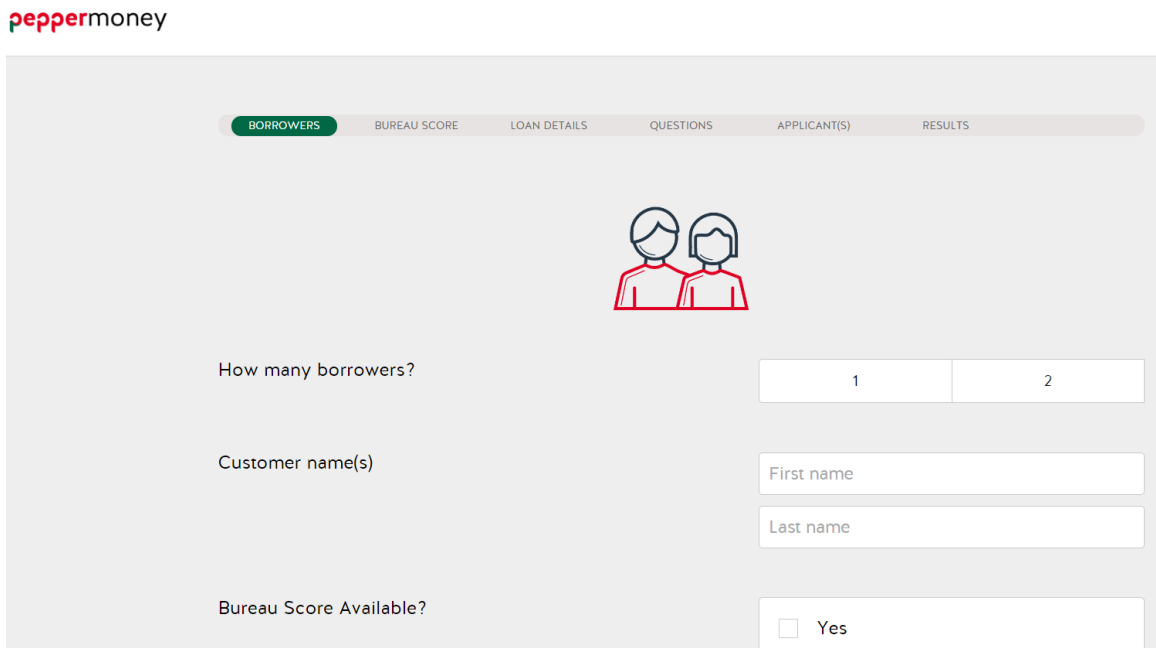
3. Log in to the Broker Portal using your existing Pepper login credentials.
(If you have forgotten your username and/or password, simply click on Forgotten password?)

Step 2:

1. Once logged in, click on **Pepper Product Selector** from the My Account drop down menu.



2. You will be taken directly to the Pepper Product Selector app.



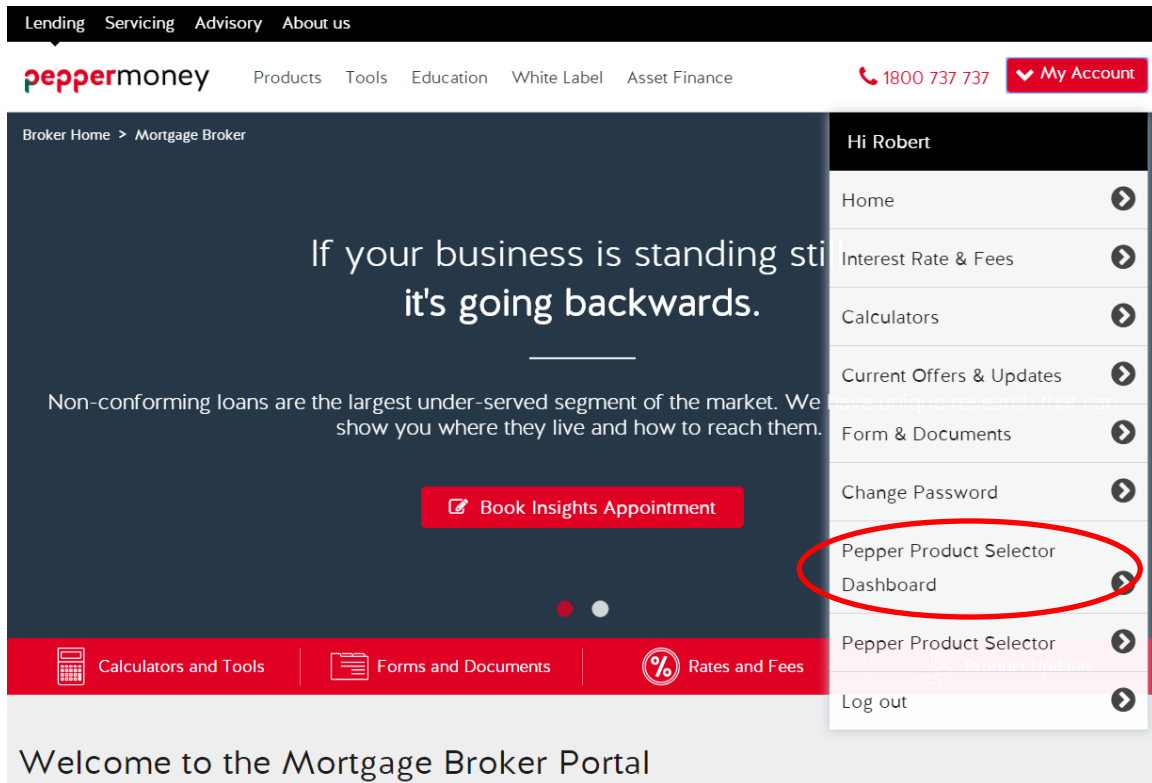
3. You can now go ahead and enter the Pepper Product Selector application information.

3. How to access a saved Pepper Product Selector application

The Pepper Product Selector saves applications submitted previously. You can access saved applications in two ways:

Direct from the Broker Login page:

1. Once you have successfully logged in to the Pepper Broker Portal, click on **Pepper Product Selector Dashboard** from the My Account drop down menu.



2. From the Dashboard screen, you can click on the specific application you are looking for or run a search.

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Application Id	Request Date	Name	Decision	Queue	Edit
118848F53E	2017-03-08 10:39:39	Wheels, Wagon	Approved		
1188495FD2	2017-03-08 10:40:44	Wheels, Wagon	Approved		
11884966C4	2017-03-08 16:28:22	Wheels, Wagon	Approved	Incomplete Queue	EDIT
11884C634A	2017-03-07 14:06:12	Teddy, Tiny	Approved		
11884C776D	2017-03-07 14:11:47	Teddy, Tiny	Approved		

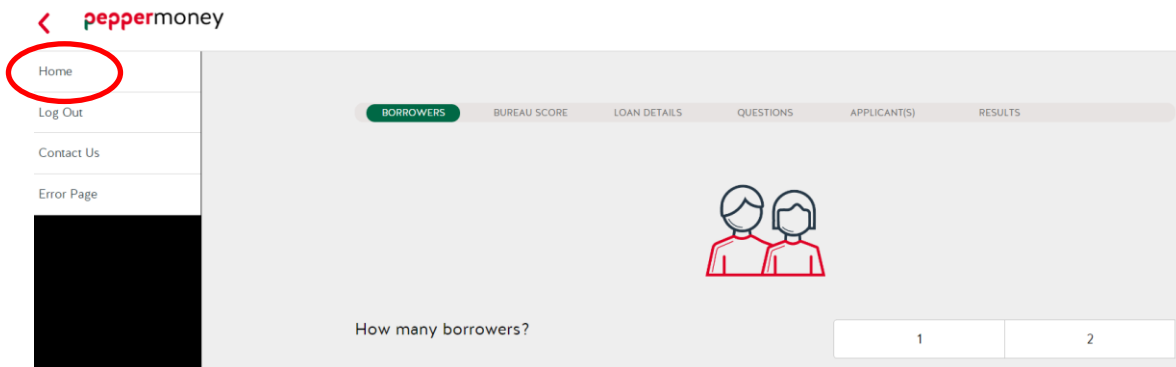
Search

Date Range: Date Filter:

Date From: (dd/mm/yyyy) Date To: (dd/mm/yyyy)

From the main menu in Pepper Product Selector:

1. From the “hamburger menu” drop down on the main screen, click on **Home**. This will take you to the Pepper Product Selector Dashboard.



4. Pepper Product Selector and Veda Access Seeker

If the applicant’s credit score is not known, the Pepper Product Selector runs a Veda Access Seeker report to obtain the credit score. Running a Veda Access Seeker does not leave a record on the applicant’s credit file, but you must ensure you have your customers’ consent.

Pepper Money will monitor the Veda Access Seeker requests being created by Pepper Product Selector.

5. No Pepper Credentials?

Establishing your Pepper Money credentials in order to access Pepper Product Selector is easy. Either

1. Contact Pepper Money on **1800 737 737** (at the prompt select Option 1 for the Originations Support team), or
2. Send your details to **accreditations@pepper.com.au**

6. Need Help?

If you need help, please contact your Pepper Money BDM.