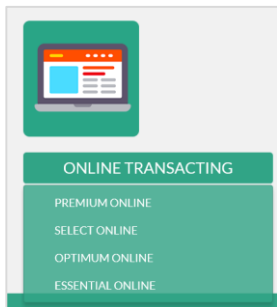


MANAGING YOUR HOME LOAN - OAK OPTIMUM

We are pleased to provide you with online facilities to manage your loan accounts. Once your access has been established you will be able to view and manage your loan accounts 24 hours a day, 7 days a week. You can make standard or additional loan repayments, view transactions, redraw funds into your external nominated bank account, pay bills using BPAY facilities or use many of the other exciting features that are available.

Online Transacting

1. You will need an Access Number & Password for Online Banking. These will be sent to you by mail separately directly from Pepper after settlement.
You can also call 1300 650 931
2. Go to our Website www.oaklending.com.au



3. Click on the 'Customer Care' tab
Click on 'Online Transacting'
Click on 'Optimum Online'



With Online Transacting, you will be able to quickly and easily:

- ✓ Check your loan details eg rate, balance, available funds, minimum repayment amount
- ✓ Check other scheduled payments such as direct debits and credits
- ✓ Make direct payments from your account
- ✓ Update your personal details

Repayment

Interest Calculations	Calculated daily on the closing balance and charged monthly in arrears
Repayment Frequency	Principal & Interest Loans -> Weekly/Fortnightly/Monthly Interest Only Loans -> Monthly only
Interest Only Loans	Available - up to 5 years
Principal & Interest Loans	Available - up to 30 years
Repayment Methods	Direct Debit or from Offset account
Statements	Home Loans -> Bi-annually

Over the Counter Deposits

Available at any Westpac branch; you will need:

BSB: 032 813

Account Number: found on your settlement letter

Account Name for deposits: Pepper Finance Corporation Limited

Cheques must be payable to "Pepper Finance Corporation Limited"

Redraw Facility

Available

Offset Facility

Available

Note: Interest Only Loans – The interest only repayment stated in your loan agreement is payable each month however any excess amount paid after the Offset savings have been calculated will be available for redraw similar to a Principal & Interest repayment loan.

Fees & Charges

Refer to your loan contract