

# Pepper Resolve

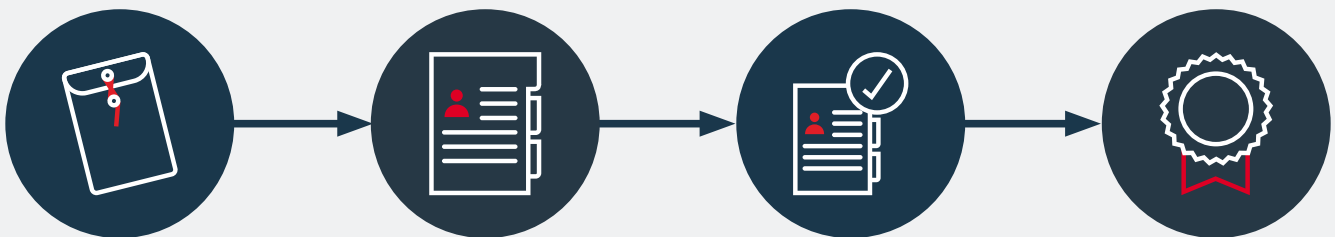
A revolutionary broker tool to help you convert more business



Pepper Resolve is a new tool designed to provide brokers with an alternative product solution in the event where their original client application has been declined or cannot easily proceed.

The Resolve technology equips brokers with a Pepper Money Indicative Offer that they can move forward with when the first choice lender is unable to meet the needs of the client.

## How does Pepper Resolve work?



Your CRM sends Resolve back channel messages on applications which may be declined by another lender.

Original application is auto-filtered through Pepper Money's flexible solutions.

Indicative Offer is returned - including a specific product & interest rate and supporting information.

You can complete client conversation armed with a genuine alternative solution.

All of this activity occurs automatically - and without impacting the client's credit bureau score and at no cost to you or your client.

### For more information:

Talk to your Pepper Money BDM

Call 1800 737 737

Email [resolve@pepper.com.au](mailto:resolve@pepper.com.au)

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# Pepper Resolve: A revolutionary broker tool to help you convert more business

## There are many benefits of Pepper Resolve:

- ✔ **Ease of use** – seamless integration into your CRM
- ✔ **Fast** – where a solution is available, you'll receive a notification in a matter of seconds
- ✔ **Reliable** – the notification you'll receive will be in the form of an Indicative Offer
- ✔ **Improve customer service** – increase your likelihood to be recommended to a friend
- ✔ **Convert more business** – drive new revenue opportunities for your business
- ✔ **No cost** – there is no fees involved in using Pepper Resolve

## How does Pepper Resolve work from a privacy and security perspective?

- Pepper Resolve is hosted by an external provider, and operates as a cloud based service independently of Pepper Money. Pepper Money cannot see your client's personal information until such time as the application is formally submitted.
- As part of the set-up process to connect your organisation's system to Pepper Resolve, your Privacy Consent has been reviewed and may have been updated to ensure it complies with applicable privacy laws so there is no need to obtain additional special customer consent.

## How will Pepper Resolve assess applications?

Pepper Resolve will use a cascading approach where the application will automatically be assessed under Pepper Money's range of Prime loans initially, followed by the Near Prime range and finally the Specialist range to ensure that the most suitable solution is made available to your client.

Some of the most common reasons where Pepper Resolve can provide a solution are for applications that have been declined due to:

- credit scoring
- mortgage insurer restrictions
- credit impairment
- unusual income
- loan purpose
- length of time self employed

## What are the next steps?

With the comfort of a genuine alternative solution at your fingertips, you can confidently continue the conversation with your client. In the majority of cases a client will be more than grateful of an alternative solution after receiving negative news about their original application. An alternative solution will enable them to move forward if they wish.

The good news is submitting an application with Pepper Money is no different to submitting an application with a mainstream lender. The challenging part can be in offering the alternative loan to your client especially if they were surprised to hear they have fallen outside of the lending criteria of the original lender.

However we have the help you need in place - for tips on managing this conversation watch Pepper Money's 'Specialist Lending' module located in our Better Business Hub at [pepper.com.au/broker/education](https://pepper.com.au/broker/education).

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