



Pepper joins forces with St Kilda Football Club

MEDIA RELEASE

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St Kilda Football Club has spiced up its corporate partnerships by announcing financial services provider Pepper Group Limited ('Pepper') as its new principal partner.

As one of Australia's leading non-bank lenders, with a growing global presence, Pepper offers a range of consumer finance products and services, including home and car loans, and complements St Kilda Football Club's existing line-up of exciting brand partners. Pepper's relationship with 'The Saints' is in place for the next three years.

Patrick Tuttle, Co-Group CEO of Pepper, said: "As a founding club of the Victorian Football League, St Kilda has a strong heritage in the AFL and Pepper is excited by the opportunity to be associated with such an iconic Australian sporting organisation.

"As a club, The Saints proudly supports ambition, celebrates achievements and encourages all who are connected with it to aspire to its philosophy of 'How I Want To Be'. These values are mirrored in Pepper's culture, where we believe that everyone deserves the help and guidance necessary to realise their personal and financial goals."

St Kilda Football Club CEO, Matt Finnis, welcomed Pepper Group to The Saints: "There is so much positivity surrounding our club and having an international business like Pepper join us and commit to being part of the journey we are taking is fantastic."

Pepper is seeking to boost awareness of its brand in key AFL states nationally and in particular, Victoria. The loyal St Kilda fan base represents the type of customers Pepper typically works with to help them get ahead in life, whatever their circumstances.

As part of the partnership announcement, Pepper will also unveil its new consumer-facing brand 'Pepper Money', which will be introduced over the course of 2016.

Commenting on the new brand, Pepper's Co Group CEO, Mike Culhane said: "Following an extensive, and ongoing, period of acquisition, growth, and an ever-expanding suite of lending products, Pepper is embarking on a comprehensive rebranding exercise to better explain what products we offer to consumers."

"To be named principal sponsor of St Kilda is a defining moment in Pepper's story, bringing our brand to a wider audience of sporting fans in Victoria and across Australia, as well as expanding on our existing sporting relationships with the Western Sydney Wanderers and as naming rights sponsor of Pepper Stadium."

Pepper is the only financial services brand to be associated with St Kilda and shares the principal partnership role with Dare Iced Coffee.

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For more information, please contact DEC PR on behalf of Pepper Group:

Joanne McIntosh or Sarah Bullen

02 8014 5036 | pepper@decpr.com.au

About Pepper Group Pepper Group ("Pepper") is Australia's largest non-bank residential mortgage lender (as measured by total assets under management), is a leading provider of specialty residential mortgage and consumer financing, and a highly experienced third-party loan servicer and asset manager. Pepper is listed on the Australian Securities Exchange (ASX:PEP) Worldwide, the Group currently has approximately A\$36.8 billion

of loan and lease assets under management (comprising prime and specialist residential mortgages, commercial mortgages, equipment leases, small business loans, consumer loans and car loans). Pepper Group now comprises approximately 1,400 employees worldwide and has offices in Sydney, Parramatta, London, Dublin, Shannon, Madrid, Singapore and Seoul. Since establishing itself as a specialist residential mortgage lender in the Australian market in March 2001, Pepper has originated more than A\$5.7 billion of specialist residential mortgages in Australia. It also commenced originating commercial auto & equipment finance in April 2013. In August 2011 Pepper acquired GE Capital's Australian and New Zealand mortgage lending businesses, which comprised a portfolio of approximately A\$5.0 billion of Australian and New Zealand residential mortgages. This transaction was one of the largest whole loan transactions in Australian history. Pepper's current wholesale funding partners in Australia include Commonwealth Bank of Australia, National Australia Bank and Westpac Banking Corporation. In addition to lending and servicing its own residential mortgage and consumer finance portfolio, Pepper provides third party primary and special servicing across various types of mortgages, leases and unsecured loan products. Pepper is jointly led by Co-Group Chief Executive Officers, Mike Culhane and Patrick Tuttle. Mike and Patrick are focused on ensuring Pepper continues to leverage its core credit underwriting and loan servicing expertise both in its home market of Australia and other underserved markets in Europe and Asia. Pepper is regulated by the Australian Securities & Investments Commission ("ASIC") in Australia. Pepper Finance Corporation (Ireland) is regulated by the Central Bank of Ireland (CBI) in Ireland. Pepper Savings Bank is regulated in South Korea by the Financial Supervisory Service (FSS). Pepper is ranked by S&P as a "STRONG" Residential Loan Servicer and is included on S&P's Global Select Servicer List.