



PEPPER OFFERS BROKERS A PATHWAY TO SUCCESS

Pepper's "Better Business" Professional Education Program launches 600 brokers to attend interactive coaching workshops around Australia. Online coaching modules and videos will boost brokers' Continuing Professional Development. Thursday 18 April 2013, Sydney – Pepper Australia has today launched its "Better Business" Program, a new and ongoing professional education series that will assist brokers to build stronger relationships with their clients, enhance their marketing and earn hours towards their Continuing Professional Development (CPD).

The wide-ranging program has been developed in close consultation with brokers, independent sales leadership and business development experts SalesDNA.com.au, Pepper's sales team as well as the MFAA. The Pepper "Better Business" Program initially spans 12 months and launches with a series of nation-wide half-day interactive workshops led by SalesDNA.com.au, and includes follow-up online coaching modules and videos.

Mario Rehayem, Pepper's director of sales, said: "Following extensive consultation with our supporting brokers, Pepper is excited to reveal a significant investment in an education program that will help brokers to become better marketers and improve their customer relationships.

"This is the first time that brokers have been offered such a substantial professional development and education program that doesn't involve any sort of product push by a specialist lender, and I am delighted we are leading the way in supporting our brokers and adding real value to their ongoing businesses."

National Road Show – Program kick-off in May 2013

Following more than 12 months of development, with feedback from brokers, the Pepper "Better Business" Program will kick off via a series of interactive workshops, being held in six locations around Australia, which will equate to 2.5 CPD hours per event. It is anticipated that more than 600 brokers will participate in the sessions, with many brokers having already registered to attend the sessions.

Each workshop will be facilitated by a SalesDNA.com.au business coach, and is designed to help brokers focus on key aspects of the relationship management process. The workshops will demonstrate the importance of developing a compelling customer value proposition as well as provide brokers with new skills to assist with improving client interviewing techniques and processes, leading to more meaningful discussions with clients.

Venues and dates for the Pepper "Better Business" Road Shows are:

- WA: Tuesday 21 May – Duxton Hotel, Perth
- SA: Wednesday 22 May – Stamford Plaza, Adelaide
- NSW: Tuesday 28 May – Waterview, Bicentennial Park
- QLD: Tuesday 4 June – Victoria Park, Brisbane
- QLD: Wednesday 5 June – Gold Cast Convention & Exhibition Centre, Gold Coast
- VIC: Tuesday 11 June – Moonee Valley Racing Club, Melbourne.

Online Modules – Ongoing Learning

Complementing the workshops is a groundbreaking online education platform, which will facilitate rapid learning across a range of professional competencies.

Included with the online modules will be a video series, featuring advice from small business coaches and mortgage experts, who will help brokers to take advantage of the rapidly emerging opportunities in the specialist lending sector.

The online modules will be available via secure portal and will require registration to participate.

Industry Accreditation – Continuing Professional Development (CPD)

The Pepper "Better Business" Program has been endorsed by the MFAA and all participating brokers will receive hours towards their CPD record, required to maintain industry certification.

"Pepper is committed to providing the tools and knowledge to help brokers be as successful as they can be, and the "Better Business" Program will focus on exactly that," Mario Rehayem said. "The Program is not a sales platform; we won't be pushing Pepper's products, rates or fees – our primary objective is to impart business knowledge and skills to brokers, and to help them bring even more value to their clients.

"At Pepper, we greatly value the broker channel, and our investment in the new "Better Business" professional development program is a reflection of both our ongoing dialogue with brokers as well as our commitment to supporting their businesses," added Mr Rehayem.

Brokers are encouraged to register their attendance at one of the six national road shows as soon as possible, to ensure they don't miss out.

Registrations can be made by visiting: www.pepperonline.com.au/betterbusiness.

- ENDS -

For more information, contact:

DEC PR for Pepper Australia

Jo McIntosh / Natalie Cameron / Anna Frilingos

02 8014 5033

pepper@decpr.com.au

Notes to editors

About SalesDNA.com.au

SalesDNA.com.au provides online leadership and business communication skills for business leaders who are time poor and who need immediate solutions to everyday business issues. The directors, Angus Patterson and David Dowe together bring over 50 years' sales management and leadership experience, delivering succinct 'how to' personal development modules that are easily accessible over the internet.

For more information visit: www.salesDNA.com.au

About Pepper – Key Facts

Pepper Australia Group ("Pepper") is Australia's largest non-bank residential mortgage lender (as measured by total assets under management), a leading provider of specialty residential mortgage financing and a highly experienced third-party loan servicer and asset manager. The Group currently has approximately A\$6.0 Billion of loan and lease assets under management (comprising residential mortgages, commercial mortgages, equipment leases, small business loans, personal loans and car loans). Since establishing itself as a specialist residential mortgage lender in the Australian market in March 2001, Pepper has originated more than A\$3.8 billion of specialist residential mortgages in Australia. In 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. In June 2012 Pepper also announced the acquisition of GE Capital's Irish mortgage assets and business platform as part of a servicing-led business strategy to participate in future balance sheet deleveraging and asset management opportunities in select European markets. In February 2013 Pepper continued its geographic expansion in Europe with the acquisition of the Spanish Group Celeris' business platform and portfolio of consumer loans. Pepper's current wholesale funding partners include Commonwealth Bank of Australia, National Australia Bank and Westpac Banking Corporation. In addition to lending and servicing its own mortgage portfolio, Pepper provides third party servicing of various types of mortgages, leases and unsecured loan products. Pepper is jointly led by Executive Chairman, Mike Culhane, and Group Managing Director & CEO, 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 under-served markets in Europe and Asia. Pepper is ranked by S&P as a "STRONG" Residential Loan Servicer and is included on S&P's Global Select Servicer List.