Case study

Pepper Money

How Pepper Money achieves audit-ready compliance at scale with Safetrac.

Safetrac

About Pepper Money

Founded in 2000 and headquartered in North Sydney, Pepper Money is an ASX-listed, non-bank lender and one of Australia and New Zealand's leading financial services providers.

1000 employees across it's offices in Australia, New Zealand and Manila

Managing revenue of $326M+ AUD across home loans, car loans, asset finance, and commercial lending

Operates in a highly regulated environment with strict compliance and audit obligations

For highly regulated organisations like Pepper Money, compliance training is more than a box-ticking exercise. It is a critical part of protecting their business, maintaining trust with their customers, and ensuring teams are equipped to meet evolving regulatory obligations.

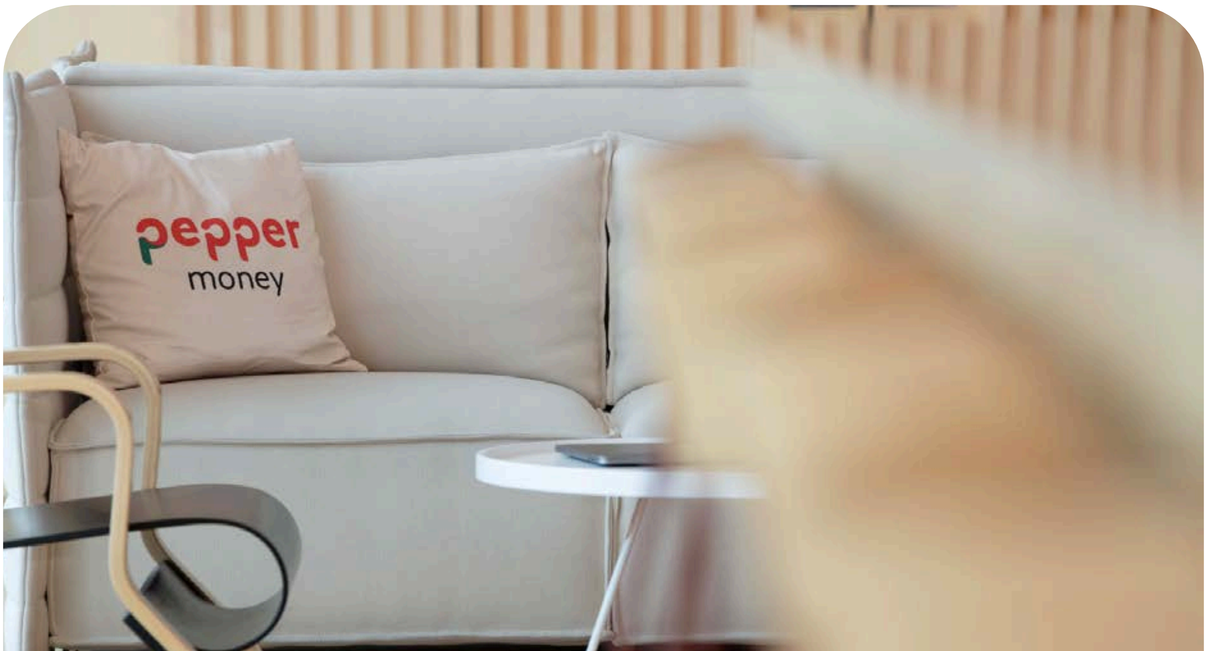
For Pepper Money, maintaining a consistent and audit-ready compliance program across the organisation requires more than just quality training content. It requires a platform that can reliably assign, track, report, and evidence completion - while reducing the administrative burden on internal teams.

That's why Pepper Money has continued its long-standing partnership with Safetrac for 12 years.

Over that time, Safetrac has become a central part of Pepper Money's compliance framework, supporting onboarding, mandatory training, policy attestations, and internal learning initiatives

We sat down with Stephen Robinson, Head of Learning at Pepper Money, to hear how the partnership has delivered results.

> "We are able to year-on-year report 100% completion for compliance training and are able to hold people to account if they do not complete it within allocated timeframes."
>
> **Stephen Robinson, Head of Learning, Pepper Money**



The Challenge

Closing the compliance gap

Pepper Money needed a compliance training solution that could do three things exceptionally well:

- Ensure training was consistently assigned and completed across the business
- Provide clear, detailed reporting and evidence for audit and governance requirements
- Reduce the manual administration burden associated with reminders, tracking, and exceptions management

Without a fit-for-purpose platform, compliance management at Pepper was quickly becoming fragmented and resource-intensive. Managers and compliance teams were often left manually chasing completion statuses, adjusting deadlines, and reconciling reporting inconsistencies.

This had the potential to create audit risks for Pepper.

Pepper Money also needed a solution capable of supporting evolving onboarding and internal learning requirements, including internally developed SCORM-based content and policy attestations.

At the time of contract renewal, Pepper Money reviewed whether to go to market and reassess alternative providers. The organisation ultimately decided to continue with Safetrac based on a combination of compliance defensibility, platform capability, operational reliability, and proven long-term support.

> We explored alternative hosting and learning platform options, including SharePoint and other LMS approaches, but found trade-offs around tracking, audit capability, implementation effort, and content quality. Safetrac continues to provide a reliable, proven solution for compliance assignment, reporting, operational governance, and high-quality compliance content.
>
> **Stephen Robinson, Head of Learning, Pepper Money**

The Solution

Why Pepper Money chose Safetrac

1 Audit-ready compliance management

Safetrac gives Pepper Money the ability to allocate training to specific users, assign due dates, and track completion through detailed reporting.

This structured approach allows the organisation to maintain strong audit readiness while creating clear accountability across teams.

Safetrac's ease of enrolment process and communication workflows ensure no employees are missing during course assignment, and due dates are followed. Reporting goes beyond basic completion, demonstrating where employees may be struggling with particular subject matter. Granular segmenting by team, location and role can be applied, uncovering deep insights as a result.

The platform's reporting and notification capabilities also encourage employees to proactively manage their own compliance obligations rather than relying solely on manual follow-up from managers or compliance teams.

These capabilities give Pepper confidence they can be audit-ready at a moment's notice.

2 Reduced administrative burden

A major factor in Pepper Money's continued partnership with Safetrac is the operational efficiency the platform enables. Scheduled reporting, automated notifications, and streamlined exception management help reduce the administrative overhead typically associated with compliance programs.

Safetrac supports real-world workforce scenarios, including:

- Leave and parental leave adjustments
- Offboarding processes for leavers
- Future due-date management
- Monthly reporting reconciliation
- Training allocation updates

This operational support allows Pepper Money's compliance processes to remain manageable and scalable.

3 A responsive and reliable partnership

Beyond platform functionality, Pepper Money values Safetrac's responsiveness and service quality. Over the course of the partnership, Safetrac has consistently provided fast, practical support when issues arise.

Examples include:

- Rapid resolution of training module issues
- Assistance with username and configuration updates for access and SSO alignment
- Hands-on support during rollouts and content updates
- Guidance on more efficient approaches to training allocation and reporting management

Pepper Money views Safetrac not simply as a software vendor, but as a trusted operational partner that actively helps keep the compliance program running smoothly.

> Safetrac has consistently gone above and beyond in helping us resolve issues quickly and identify more efficient ways to manage training allocation, reporting, and future due date adjustments.

Stephen Robinson
Head of Learning, Pepper Money

4 Flexibility to support internal learning initiatives

While Safetrac delivers vendor-created compliance training, Pepper Money also uses the platform to host internally developed learning content.

The organisation currently leverages Safetrac for:

- Bring-your-own courses
- SCORM-based learning modules
- Employee handbook acknowledgements
- Policy attestations
- Onboarding compliance pathways

Pepper Money expects this capability to expand further as the organisation continues investing in consistent onboarding experiences and on-demand learning.

5 Predictable enterprise-wide value

Safetrac's single annual cost model provides Pepper Money with predictable budgeting and enterprise-wide compliance coverage.

The organisation also evaluated alternative hosting and LMS approaches, including SharePoint-based options, but identified trade-offs around audit capability, tracking functionality, and implementation effort.

Safetrac remained the most operationally reliable and cost-effective solution for managing compliance assignment, reporting, and governance requirements.

Implementation and adoption

Pepper Money's relationship with Safetrac spans more than 12 years.

Over that time, Safetrac has become embedded within the organisation's compliance and onboarding processes.

Compliance learning is assigned with clear due dates and monitored through scheduled reporting and follow-up workflows. New employees are directed to complete mandatory compliance modules early in their onboarding journey, helping establish expectations and accountability from day one.

The platform is also regularly used for policy acknowledgements and organisational attestations, creating a centralised and trackable compliance environment.

The results

Safetrac has helped Pepper Money build a compliance program that is accountable, auditable, and manageable at scale, without placing excessive burden on internal teams.

Key outcomes include:

- **Year-on-year 100% completion rates** for compliance training
- **Between 200-300 hours saved annually** on manual administration for compliance and HR teams
- **Stronger audit readiness** through trackable assignment and reporting
- **Faster resolution** of operational issues and user access requests
- **Greater flexibility** to deliver both external and internally developed learning content
- **Improved consistency** in onboarding and policy acknowledgement processes

What makes this partnership stand out isn't just the platform, it's the combination of reliable technology and genuine service. Over 12 years, Safetrac has grown from a compliance tool into a trusted compliance partner, helping Pepper Money adapt to real-world workforce challenges, respond to evolving regulatory demands, and maintain confidence that their compliance program is always ready to withstand scrutiny.

For an organisation operating in one of Australia's most regulated industries, that kind of dependability isn't a nice-to-have. It's essential.

Streamline your compliance on the Safetrac.

Contact us today

1800 170 830

enquiries@safetrac.com

safetrac.com.au

Best compliance program for 15+ years

ISO certified and trusted

Australian made and owned for 25+ years