



# Residential Product Guide

July 2025

- **Broad range & better service**
- **Rates starting at 5.14% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**
- **LIMITED EDITION Special Rate products**
- **LIMITED EDITION Special 90% LTV products**



## Version 10.4

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# Highlights of our wide ranging criteria

<b>Debt Management Plan products</b> <ul style="list-style-type: none"><li>Available on Pepper 24, 18 and 12</li><li>Must have been active for a minimum of 12 months</li></ul>	<b>CCJs</b> <ul style="list-style-type: none"><li>Don't need to be satisfied</li><li>No value limit</li><li>Can be registered as recently as 6 months ago</li></ul>	<b>Self-Employed</b> <ul style="list-style-type: none"><li>Across the entire range</li><li>Minimum of 1 year's trading</li><li>Net profit for Sole Traders</li><li>Salary and dividends for Company Directors</li><li>Net profit accepted for Company Directors who own a majority share.</li><li>Additional remuneration add back allowed where applicants own 100% of the Company</li><li>Latest year's figures used for affordability</li></ul>
<b>No Credit Scoring</b> <ul style="list-style-type: none"><li>We don't credit score to make decisions</li><li>We don't credit score to determine product selection</li><li>What you see is what you get</li><li>Manual underwriting by a team of skilled decision makers</li></ul>	<b>Defaults</b> <ul style="list-style-type: none"><li>Don't need to be satisfied</li><li>No value limit</li><li>Can be registered as recently as 6 months ago</li><li>On Pepper 36 products we will ignore 1 individual defaults (per application) up to and including £200.00 each where these defaults relate to utilities, communications or mail order providers. We will ignore 2 individual defaults (per application) for Pepper 24, 18, 12, and 6 products, up to and including £200.00 each (excluding Bankruptcy range products)</li></ul>	<b>Day Rate Contractors</b> <ul style="list-style-type: none"><li>Income assessed based on daily rate whether self-employed, limited Company or umbrella Company</li><li>Minimum 12 months history and 3 months' bank statements</li><li>Average or current day rate to be minimum of £200 per day</li></ul>
<b>Capital Raising</b> <ul style="list-style-type: none"><li>To our maximum LTVs for most legal purposes</li><li>Debt consolidation to maximum LTVs</li></ul>	<b>Interest Only</b> <ul style="list-style-type: none"><li>Across the entire range</li><li>Max 60% LTV</li><li>Sale of main residence acceptable repayment with no minimum equity requirement and plausible trading down strategy</li></ul>	<b>First Time Buyers</b> <ul style="list-style-type: none"><li>No restrictions on LTV</li><li>100% cash gifted deposit acceptable with proof of 12 months rental history or household upkeep</li></ul>
<b>Minimum Income £18k</b> <ul style="list-style-type: none"><li>Can be the combined income of both applicants</li><li>Must be earned income</li><li>100% of secondary income accepted</li></ul>	<b>Concessionary Purchases</b> <ul style="list-style-type: none"><li>Family and Landlord Concessionary Purchases allowable</li><li>No deposit required (maximum LtPP of 100%)</li><li>Product LTV based on full market valuation</li><li>Maximum 75% LTV</li></ul>	<b>Strong Approach to Affordability</b> <ul style="list-style-type: none"><li>100% of monthly shift allowance, bonus commission and overtime</li><li>Flexibility around non-court ordered maintenance and many regular benefits e.g. Working Family Tax Credit, Child Benefit, Universal Credit, Disability Living Allowance etc.</li><li>Maximum term of 40 years</li></ul>

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	75%	5.14%	£1495	3.90%	R55461
	Cashback	-	-	75%	5.14%	£1495	3.90%	R55467
	Free Legals	Free Valuation	-	75%	5.29%	£795	3.90%	R55462
	Cashback	Free Valuation	-	75%	5.29%	£795	3.90%	R55468
	Free Legals	Free Valuation	-	75%	5.44%	£0	3.90%	R55463
	Cashback	Free Valuation	-	75%	5.44%	£0	3.90%	R55469
ERC:	4%,4%,3%,3%,2%							

Application fee = £150

\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper48 Light - Credit Criteria

Credit Criteria	
CCJs:	None
Default:	None or 0 registered in 48 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper48 Limited Edition Special Rate - Residential

LMR = 5.05%

Suitable for customers that haven't had a CCJ or Default in the last 48 months

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	75%	5.19%	£1495	3.90%	R55464
	Cashback	-	-	75%	5.19%	£1495	3.90%	R55470
	Free Legals	Free Valuation	-	75%	5.34%	£795	3.90%	R55465
	Cashback	Free Valuation	-	75%	5.34%	£795	3.90%	R55471
	Free Legals	Free Valuation	-	75%	5.49%	£0	3.90%	R55466
	Cashback	Free Valuation	-	75%	5.49%	£0	3.90%	R55472
ERC:	4%,4%,3%,3%,2%							

Application fee = £150 *For Free Valuation products: One free standard valuation for properties valued up to £500,000.	All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard
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Pepper48 - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 48 months
Default:	None or 0 registered in 48 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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Pepper48 Light Limited Edition Special 90% LTV - Residential

LMR = 5.05%

Suitable for customers that haven't had a Default in the last 48 months and who have never had a CCJ

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	90%	6.39%	£1495	4.40%	R55476
	Cashback	-	-	90%	6.39%	£1495	4.40%	R55490
	Free Legals	Free Valuation	-	90%	6.54%	£795	4.40%	R55475
	Cashback	Free Valuation	-	90%	6.54%	£795	4.40%	R55489
	Free Legals	Free Valuation	-	90%	6.69%	£0	4.40%	R55474
	Cashback	Free Valuation	-	90%	6.69%	£0	4.40%	R55488
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	90%	6.99%	£1495	4.40%	R25759
	Cashback	-	-	90%	6.99%	£1495	4.40%	R25771
	Free Legals	Free Valuation	-	90%	7.14%	£795	4.40%	R25758
	Cashback	Free Valuation	-	90%	7.14%	£795	4.40%	R25770
	Free Legals	Free Valuation	-	90%	7.29%	£0	4.40%	R25757
	Cashback	Free Valuation	-	90%	7.29%	£0	4.40%	R25769
ERC:	3%,2%							

Application fee = £150

\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper48 Light - Credit Criteria

Credit Criteria	
CCJs:	None
Default:	None or 0 registered in 48 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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Pepper48 Limited Edition Special 90% LTV - Residential

LMR = 5.05%

Suitable for customers that haven't had a Default in the last 48 months and who have never had a CCJ

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	90%	6.44%	£1495	4.40%	R55480
	Cashback	-	-	90%	6.44%	£1495	4.40%	R55494
	Free Legals	Free Valuation	-	90%	6.59%	£795	4.40%	R55479
	Cashback	Free Valuation	-	90%	6.59%	£795	4.40%	R55493
	Free Legals	Free Valuation	-	90%	6.74%	£0	4.40%	R55478
	Cashback	Free Valuation	-	90%	6.74%	£0	4.40%	R55492
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	90%	7.04%	£1495	4.40%	R25762
	Cashback	-	-	90%	7.04%	£1495	4.40%	R25774
	Free Legals	Free Valuation	-	90%	7.19%	£795	4.40%	R25761
	Cashback	Free Valuation	-	90%	7.19%	£795	4.40%	R25773
	Free Legals	Free Valuation	-	90%	7.34%	£0	4.40%	R25760
	Cashback	Free Valuation	-	90%	7.34%	£0	4.40%	R25772
ERC:	3%,2%							

Application fee = £150

\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper48 - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 48 months
Default:	None or 0 registered in 48 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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Pepper36 Light Limited Edition Special 90% LTV - Residential

LMR = 5.05%

Suitable for customers that haven't had a Default in the last 36 months and who have never had a CCJ

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	90%	6.49%	£1495	4.40%	R55483
	Cashback	-	-	90%	6.49%	£1495	4.40%	R55497
	Free Legals	Free Valuation	-	90%	6.64%	£795	4.40%	R55482
	Cashback	Free Valuation	-	90%	6.64%	£795	4.40%	R55496
	Free Legals	Free Valuation	-	90%	6.79%	£0	4.40%	R55481
	Cashback	Free Valuation	-	90%	6.79%	£0	4.40%	R55495
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	90%	7.09%	£1495	4.40%	R25765
	Cashback	-	-	90%	7.09%	£1495	4.40%	R25777
	Free Legals	Free Valuation	-	90%	7.24%	£795	4.40%	R25764
	Cashback	Free Valuation	-	90%	7.24%	£795	4.40%	R25776
	Free Legals	Free Valuation	-	90%	7.39%	£0	4.40%	R25763
	Cashback	Free Valuation	-	90%	7.39%	£0	4.40%	R25775
ERC:	3%,2%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper36 Light - Credit Criteria

Credit Criteria	
CCJs:	None
Default:	0 registered in 36 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 36 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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Pepper36 Limited Edition Special 90% LTV - Residential

LMR = 5.05%

Suitable for customers that haven't had a Default in the last 36 months and who have never had a CCJ

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	90%	6.59%	£1495	4.40%	R55486
	Cashback	-	-	90%	6.59%	£1495	4.40%	R55500
	Free Legals	Free Valuation	-	90%	6.74%	£795	4.40%	R55485
	Cashback	Free Valuation	-	90%	6.74%	£795	4.40%	R55499
	Free Legals	Free Valuation	-	90%	6.89%	£0	4.40%	R55484
	Cashback	Free Valuation	-	90%	6.89%	£0	4.40%	R55498
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	90%	7.19%	£1495	4.40%	R25768
	Cashback	-	-	90%	7.19%	£1495	4.40%	R25780
	Free Legals	Free Valuation	-	90%	7.34%	£795	4.40%	R25767
	Cashback	Free Valuation	-	90%	7.34%	£795	4.40%	R25779
	Free Legals	Free Valuation	-	90%	7.49%	£0	4.40%	R25766
	Cashback	Free Valuation	-	90%	7.49%	£0	4.40%	R25778
ERC:	3%,2%							

Application fee = £150

\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper36 - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 36 months
Default:	0 registered in 36 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 36 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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Pepper48 Light - Residential

LMR = 5.05%

Suitable for customers that haven't had a Default in the last 48 months and who have never had a CCJ

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	5.34%	£1495	3.90%	R55214
	Free Legals	-	-	75%	5.34%	£1495	3.90%	R55205
	Free Legals	Free Valuation	-	75%	5.49%	£795	3.90%	R55202
	Cashback	Free Valuation	Remortgage Only	75%	5.49%	£795	3.90%	R55211
	Free Legals	Free Valuation	-	75%	5.64%	£0	3.90%	R55199
	Cashback	Free Valuation	Remortgage Only	75%	5.64%	£0	3.90%	R55208
	Cashback	-	Remortgage Only	80%	5.74%	£1495	4.15%	R55215
	Free Legals	-	-	80%	5.74%	£1495	4.15%	R55206
	Free Legals	Free Valuation	-	80%	5.89%	£795	4.15%	R55203
	Cashback	Free Valuation	Remortgage Only	80%	5.89%	£795	4.15%	R55212
	Free Legals	Free Valuation	-	80%	6.04%	£0	4.15%	R55200
	Cashback	Free Valuation	Remortgage Only	80%	6.04%	£0	4.15%	R55209
	Free Legals	-	-	85%	6.09%	£1495	4.40%	R55207
	Cashback	-	Remortgage Only	85%	6.09%	£1495	4.40%	R55216
	Cashback	Free Valuation	Remortgage Only	85%	6.24%	£795	4.40%	R55213
	Free Legals	Free Valuation	-	85%	6.24%	£795	4.40%	R55204
	Cashback	Free Valuation	Remortgage Only	85%	6.39%	£0	4.40%	R55210
	Free Legals	Free Valuation	-	85%	6.39%	£0	4.40%	R55201
	Free Legals	-	-	90%	6.99%	£1495	4.40%	R55473
	Cashback	-	-	90%	6.99%	£1495	4.40%	R55487
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals	-	-	75%	5.54%	£1495	3.90%	R30671
	Cashback	-	Remortgage Only	75%	5.54%	£1495	3.90%	R30674
	Free Legals	-	-	80%	5.94%	£1495	4.15%	R30672
	Cashback	-	Remortgage Only	80%	5.94%	£1495	4.15%	R30675
	Free Legals	-	-	85%	6.29%	£1495	4.40%	R30673
	Cashback	-	Remortgage Only	85%	6.29%	£1495	4.40%	R30676
ERC:	3%,2%,1%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	5.64%	£1495	3.90%	R25510
	Free Legals	-	-	75%	5.64%	£1495	3.90%	R25501
	Free Legals	Free Valuation	-	75%	5.79%	£795	3.90%	R25498
	Cashback	Free Valuation	Remortgage Only	75%	5.79%	£795	3.90%	R25507
	Free Legals	Free Valuation	-	75%	5.94%	£0	3.90%	R25495
	Cashback	Free Valuation	Remortgage Only	75%	5.94%	£0	3.90%	R25504
	Cashback	-	Remortgage Only	80%	6.04%	£1495	4.15%	R25511
	Free Legals	-	-	80%	6.04%	£1495	4.15%	R25502
	Free Legals	Free Valuation	-	80%	6.19%	£795	4.15%	R25499
	Cashback	Free Valuation	Remortgage Only	80%	6.19%	£795	4.15%	R25508
	Free Legals	Free Valuation	-	80%	6.34%	£0	4.15%	R25496
	Cashback	Free Valuation	Remortgage Only	80%	6.34%	£0	4.15%	R25505
	Free Legals	-	-	85%	6.39%	£1495	4.40%	R25503
	Cashback	-	Remortgage Only	85%	6.39%	£1495	4.40%	R25512
	Cashback	Free Valuation	Remortgage Only	85%	6.54%	£795	4.40%	R25509
	Free Legals	Free Valuation	-	85%	6.54%	£795	4.40%	R25500
	Cashback	Free Valuation	Remortgage Only	85%	6.69%	£0	4.40%	R25506
	Free Legals	Free Valuation	-	85%	6.69%	£0	4.40%	R25497
ERC:	3%,2%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper48 Light - Credit Criteria

Credit Criteria	
CCJs:	None
Default:	None or 0 registered in 48 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper48 - Residential

LMR = 5.05%

Suitable for customers that haven't had a CCJ or Default in the last 48 months

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	5.39%	£1495	3.90%	R55232
	Free Legals	-	-	75%	5.39%	£1495	3.90%	R55223
	Free Legals	Free Valuation	-	75%	5.54%	£795	3.90%	R55220
	Cashback	Free Valuation	Remortgage Only	75%	5.54%	£795	3.90%	R55229
	Free Legals	Free Valuation	-	75%	5.69%	£0	3.90%	R55217
	Cashback	Free Valuation	Remortgage Only	75%	5.69%	£0	3.90%	R55226
	Cashback	-	Remortgage Only	80%	5.79%	£1495	4.15%	R55233
	Free Legals	-	-	80%	5.79%	£1495	4.15%	R55224
	Free Legals	Free Valuation	-	80%	5.94%	£795	4.15%	R55221
	Cashback	Free Valuation	Remortgage Only	80%	5.94%	£795	4.15%	R55230
	Free Legals	Free Valuation	-	80%	6.09%	£0	4.15%	R55218
	Cashback	Free Valuation	Remortgage Only	80%	6.09%	£0	4.15%	R55227
	Free Legals	-	-	85%	6.14%	£1495	4.40%	R55225
	Cashback	-	Remortgage Only	85%	6.14%	£1495	4.40%	R55234
	Cashback	Free Valuation	Remortgage Only	85%	6.29%	£795	4.40%	R55231
	Free Legals	Free Valuation	-	85%	6.29%	£795	4.40%	R55222
	Cashback	Free Valuation	Remortgage Only	85%	6.44%	£0	4.40%	R55228
	Free Legals	Free Valuation	-	85%	6.44%	£0	4.40%	R55219
	Free Legals	-	-	90%	7.04%	£1495	4.40%	R55477
	Cashback	-	-	90%	7.04%	£1495	4.40%	R55491
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals	-	-	75%	5.59%	£1495	3.90%	R30677
	Cashback	-	Remortgage Only	75%	5.59%	£1495	3.90%	R30680
	Free Legals	-	-	80%	5.99%	£1495	4.15%	R30678
	Cashback	-	Remortgage Only	80%	5.99%	£1495	4.15%	R30681
	Free Legals	-	-	85%	6.34%	£1495	4.40%	R30679
	Cashback	-	Remortgage Only	85%	6.34%	£1495	4.40%	R30682
ERC:	3%,2%,1%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	5.69%	£1495	3.90%	R25528
	Free Legals	-	-	75%	5.69%	£1495	3.90%	R25519
	Free Legals	Free Valuation	-	75%	5.84%	£795	3.90%	R25516
	Cashback	Free Valuation	Remortgage Only	75%	5.84%	£795	3.90%	R25525
	Free Legals	Free Valuation	-	75%	5.99%	£0	3.90%	R25513
	Cashback	Free Valuation	Remortgage Only	75%	5.99%	£0	3.90%	R25522
	Cashback	-	Remortgage Only	80%	6.09%	£1495	4.15%	R25529
	Free Legals	-	-	80%	6.09%	£1495	4.15%	R25520
	Free Legals	Free Valuation	-	80%	6.24%	£795	4.15%	R25517
	Cashback	Free Valuation	Remortgage Only	80%	6.24%	£795	4.15%	R25526
	Free Legals	Free Valuation	-	80%	6.39%	£0	4.15%	R25514
	Cashback	Free Valuation	Remortgage Only	80%	6.39%	£0	4.15%	R25523
	Free Legals	-	-	85%	6.44%	£1495	4.40%	R25521
	Cashback	-	Remortgage Only	85%	6.44%	£1495	4.40%	R25530
	Cashback	Free Valuation	Remortgage Only	85%	6.59%	£795	4.40%	R25527
	Free Legals	Free Valuation	-	85%	6.59%	£795	4.40%	R25518
	Cashback	Free Valuation	Remortgage Only	85%	6.74%	£0	4.40%	R25524
	Free Legals	Free Valuation	-	85%	6.74%	£0	4.40%	R25515
ERC:	3%,2%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper48 - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 48 months
Default:	None or 0 registered in 48 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper36 Light - Residential

LMR = 5.05%

Suitable for customers that haven't had a Default in the last 36 months and who have never had a CCJ

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	5.44%	£1495	3.90%	R55250
	Free Legals	-	-	75%	5.44%	£1495	3.90%	R55241
	Free Legals	Free Valuation	-	75%	5.59%	£795	3.90%	R55238
	Cashback	Free Valuation	Remortgage Only	75%	5.59%	£795	3.90%	R55247
	Free Legals	Free Valuation	-	75%	5.74%	£0	3.90%	R55235
	Cashback	Free Valuation	Remortgage Only	75%	5.74%	£0	3.90%	R55244
	Cashback	-	Remortgage Only	80%	5.84%	£1495	4.15%	R55251
	Free Legals	-	-	80%	5.84%	£1495	4.15%	R55242
	Free Legals	Free Valuation	-	80%	5.99%	£795	4.15%	R55239
	Cashback	Free Valuation	Remortgage Only	80%	5.99%	£795	4.15%	R55248
	Free Legals	Free Valuation	-	80%	6.14%	£0	4.15%	R55236
	Cashback	Free Valuation	Remortgage Only	80%	6.14%	£0	4.15%	R55245
	Free Legals	-	-	85%	6.19%	£1495	4.40%	R55243
	Cashback	-	Remortgage Only	85%	6.19%	£1495	4.40%	R55252
	Cashback	Free Valuation	Remortgage Only	85%	6.34%	£795	4.40%	R55249
	Free Legals	Free Valuation	-	85%	6.34%	£795	4.40%	R55240
	Cashback	Free Valuation	Remortgage Only	85%	6.49%	£0	4.40%	R55246
	Free Legals	Free Valuation	-	85%	6.49%	£0	4.40%	R55237
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals	-	-	75%	5.64%	£1495	3.90%	R30683
	Cashback	-	Remortgage Only	75%	5.64%	£1495	3.90%	R30686
	Free Legals	-	-	80%	6.04%	£1495	4.15%	R30684
	Cashback	-	Remortgage Only	80%	6.04%	£1495	4.15%	R30687
	Free Legals	-	-	85%	6.39%	£1495	4.40%	R30685
	Cashback	-	Remortgage Only	85%	6.39%	£1495	4.40%	R30688
ERC:	3%,2%,1%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	5.74%	£1495	3.90%	R25546
	Free Legals	-	-	75%	5.74%	£1495	3.90%	R25537
	Free Legals	Free Valuation	-	75%	5.89%	£795	3.90%	R25534
	Cashback	Free Valuation	Remortgage Only	75%	5.89%	£795	3.90%	R25543
	Free Legals	Free Valuation	-	75%	6.04%	£0	3.90%	R25531
	Cashback	Free Valuation	Remortgage Only	75%	6.04%	£0	3.90%	R25540
	Cashback	-	Remortgage Only	80%	6.14%	£1495	4.15%	R25547
	Free Legals	-	-	80%	6.14%	£1495	4.15%	R25538
	Free Legals	Free Valuation	-	80%	6.29%	£795	4.15%	R25535
	Cashback	Free Valuation	Remortgage Only	80%	6.29%	£795	4.15%	R25544
	Free Legals	Free Valuation	-	80%	6.44%	£0	4.15%	R25532
	Cashback	Free Valuation	Remortgage Only	80%	6.44%	£0	4.15%	R25541
	Free Legals	-	-	85%	6.49%	£1495	4.40%	R25539
	Cashback	-	Remortgage Only	85%	6.49%	£1495	4.40%	R25548
	Cashback	Free Valuation	Remortgage Only	85%	6.64%	£795	4.40%	R25545
	Free Legals	Free Valuation	-	85%	6.64%	£795	4.40%	R25536
	Cashback	Free Valuation	Remortgage Only	85%	6.79%	£0	4.40%	R25542
	Free Legals	Free Valuation	-	85%	6.79%	£0	4.40%	R25533
ERC:	3%,2%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper36 Light - Credit Criteria

Credit Criteria	
CCJs:	None
Default:	0 registered in 36 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 36 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper36 - Residential

LMR = 5.05%

Suitable for customers that haven't had a CCJ or Default in the last 36 months

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	5.54%	£1495	3.90%	R55268
	Free Legals	-	-	75%	5.54%	£1495	3.90%	R55259
	Free Legals	Free Valuation	-	75%	5.69%	£795	3.90%	R55256
	Cashback	Free Valuation	Remortgage Only	75%	5.69%	£795	3.90%	R55265
	Free Legals	Free Valuation	-	75%	5.84%	£0	3.90%	R55253
	Cashback	Free Valuation	Remortgage Only	75%	5.84%	£0	3.90%	R55262
	Cashback	-	Remortgage Only	80%	5.94%	£1495	4.15%	R55269
	Free Legals	-	-	80%	5.94%	£1495	4.15%	R55260
	Free Legals	Free Valuation	-	80%	6.09%	£795	4.15%	R55257
	Cashback	Free Valuation	Remortgage Only	80%	6.09%	£795	4.15%	R55266
	Free Legals	Free Valuation	-	80%	6.24%	£0	4.15%	R55254
	Cashback	Free Valuation	Remortgage Only	80%	6.24%	£0	4.15%	R55263
	Free Legals	-	-	85%	6.29%	£1495	4.40%	R55261
	Cashback	-	Remortgage Only	85%	6.29%	£1495	4.40%	R55270
	Cashback	Free Valuation	Remortgage Only	85%	6.44%	£795	4.40%	R55267
	Free Legals	Free Valuation	-	85%	6.44%	£795	4.40%	R55258
	Cashback	Free Valuation	Remortgage Only	85%	6.59%	£0	4.40%	R55264
	Free Legals	Free Valuation	-	85%	6.59%	£0	4.40%	R55255
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	5.84%	£1495	3.90%	R25564
	Free Legals	-	-	75%	5.84%	£1495	3.90%	R25555
	Free Legals	Free Valuation	-	75%	5.99%	£795	3.90%	R25552
	Cashback	Free Valuation	Remortgage Only	75%	5.99%	£795	3.90%	R25561
	Free Legals	Free Valuation	-	75%	6.14%	£0	3.90%	R25549
	Cashback	Free Valuation	Remortgage Only	75%	6.14%	£0	3.90%	R25558
	Cashback	-	Remortgage Only	80%	6.24%	£1495	4.15%	R25565
	Free Legals	-	-	80%	6.24%	£1495	4.15%	R25556
	Free Legals	Free Valuation	-	80%	6.39%	£795	4.15%	R25553
	Cashback	Free Valuation	Remortgage Only	80%	6.39%	£795	4.15%	R25562
	Free Legals	Free Valuation	-	80%	6.54%	£0	4.15%	R25550
	Cashback	Free Valuation	Remortgage Only	80%	6.54%	£0	4.15%	R25559
	Free Legals	-	-	85%	6.59%	£1495	4.40%	R25557
	Cashback	-	Remortgage Only	85%	6.59%	£1495	4.40%	R25566
	Cashback	Free Valuation	Remortgage Only	85%	6.74%	£795	4.40%	R25563
	Free Legals	Free Valuation	-	85%	6.74%	£795	4.40%	R25554
	Cashback	Free Valuation	Remortgage Only	85%	6.89%	£0	4.40%	R25560
	Free Legals	Free Valuation	-	85%	6.89%	£0	4.40%	R25551
ERC:	3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals	-	-	75%	5.74%	£1495	3.90%	R30689
	Cashback	-	Remortgage Only	75%	5.74%	£1495	3.90%	R30692
	Free Legals	-	-	80%	6.14%	£1495	4.15%	R30690
	Cashback	-	Remortgage Only	80%	6.14%	£1495	4.15%	R30693
	Free Legals	-	-	85%	6.49%	£1495	4.40%	R30691
	Cashback	-	Remortgage Only	85%	6.49%	£1495	4.40%	R30694
ERC:	3%,2%,1%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper36 - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 36 months
Default:	0 registered in 36 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 36 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper24 Light - Residential

LMR = 5.05%

Suitable for customers that haven't had a Default in the last 24 months and who have never had a CCJ

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	5.84%	£1495	3.90%	R55286
	Free Legals	-	-	75%	5.84%	£1495	3.90%	R55277
	Free Legals	Free Valuation	-	75%	5.99%	£795	3.90%	R55274
	Cashback	Free Valuation	Remortgage Only	75%	5.99%	£795	3.90%	R55283
	Free Legals	Free Valuation	-	75%	6.14%	£0	3.90%	R55271
	Cashback	Free Valuation	Remortgage Only	75%	6.14%	£0	3.90%	R55280
	Cashback	-	Remortgage Only	80%	5.99%	£1495	4.15%	R55287
	Free Legals	-	-	80%	5.99%	£1495	4.15%	R55278
	Free Legals	Free Valuation	-	80%	6.14%	£795	4.15%	R55275
	Cashback	Free Valuation	Remortgage Only	80%	6.14%	£795	4.15%	R55284
	Free Legals	Free Valuation	-	80%	6.29%	£0	4.15%	R55272
	Cashback	Free Valuation	Remortgage Only	80%	6.29%	£0	4.15%	R55281
	Free Legals	-	-	85%	6.59%	£1495	4.40%	R55279
	Cashback	-	Remortgage Only	85%	6.59%	£1495	4.40%	R55288
	Cashback	Free Valuation	Remortgage Only	85%	6.74%	£795	4.40%	R55285
	Free Legals	Free Valuation	-	85%	6.74%	£795	4.40%	R55276
	Cashback	Free Valuation	Remortgage Only	85%	6.89%	£0	4.40%	R55282
	Free Legals	Free Valuation	-	85%	6.89%	£0	4.40%	R55273
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	6.14%	£1495	3.90%	R25582
	Free Legals	-	-	75%	6.14%	£1495	3.90%	R25573
	Free Legals	Free Valuation	-	75%	6.29%	£795	3.90%	R25570
	Cashback	Free Valuation	Remortgage Only	75%	6.29%	£795	3.90%	R25579
	Free Legals	Free Valuation	-	75%	6.44%	£0	3.90%	R25567
	Cashback	Free Valuation	Remortgage Only	75%	6.44%	£0	3.90%	R25576
	Cashback	-	Remortgage Only	80%	6.29%	£1495	4.15%	R25583
	Free Legals	-	-	80%	6.29%	£1495	4.15%	R25574
	Free Legals	Free Valuation	-	80%	6.44%	£795	4.15%	R25571
	Cashback	Free Valuation	Remortgage Only	80%	6.44%	£795	4.15%	R25580
	Free Legals	Free Valuation	-	80%	6.59%	£0	4.15%	R25568
	Cashback	Free Valuation	Remortgage Only	80%	6.59%	£0	4.15%	R25577
	Free Legals	-	-	85%	6.99%	£1495	4.40%	R25575
	Cashback	-	Remortgage Only	85%	6.99%	£1495	4.40%	R25584
	Cashback	Free Valuation	Remortgage Only	85%	7.14%	£795	4.40%	R25581
	Free Legals	Free Valuation	-	85%	7.14%	£795	4.40%	R25572
	Cashback	Free Valuation	Remortgage Only	85%	7.29%	£0	4.40%	R25578
	Free Legals	Free Valuation	-	85%	7.29%	£0	4.40%	R25569
ERC:	3%,2%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper24 Light - Credit Criteria

Credit Criteria	
CCJs:	None
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional Intermediaries only; not for public distribution.

Pepper24 - Residential

LMR = 5.05%

Suitable for customers that haven't had a CCJ or Default in the last 24 months

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	5.94%	£1495	3.90%	R55304
	Free Legals	-	-	75%	5.94%	£1495	3.90%	R55295
	Free Legals	Free Valuation	-	75%	6.09%	£795	3.90%	R55292
	Cashback	Free Valuation	Remortgage Only	75%	6.09%	£795	3.90%	R55301
	Free Legals	Free Valuation	-	75%	6.24%	£0	3.90%	R55289
	Cashback	Free Valuation	Remortgage Only	75%	6.24%	£0	3.90%	R55298
	Cashback	-	Remortgage Only	80%	6.09%	£1495	4.15%	R55305
	Free Legals	-	-	80%	6.09%	£1495	4.15%	R55296
	Free Legals	Free Valuation	-	80%	6.24%	£795	4.15%	R55293
	Cashback	Free Valuation	Remortgage Only	80%	6.24%	£795	4.15%	R55302
	Free Legals	Free Valuation	-	80%	6.39%	£0	4.15%	R55290
	Cashback	Free Valuation	Remortgage Only	80%	6.39%	£0	4.15%	R55299
	Free Legals	-	-	85%	6.69%	£1495	4.40%	R55297
	Cashback	-	Remortgage Only	85%	6.69%	£1495	4.40%	R55306
	Cashback	Free Valuation	Remortgage Only	85%	6.84%	£795	4.40%	R55303
	Free Legals	Free Valuation	-	85%	6.84%	£795	4.40%	R55294
	Cashback	Free Valuation	Remortgage Only	85%	6.99%	£0	4.40%	R55300
	Free Legals	Free Valuation	-	85%	6.99%	£0	4.40%	R55291
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	6.24%	£1495	3.90%	R25600
	Free Legals	-	-	75%	6.24%	£1495	3.90%	R25591
	Free Legals	Free Valuation	-	75%	6.39%	£795	3.90%	R25588
	Cashback	Free Valuation	Remortgage Only	75%	6.39%	£795	3.90%	R25597
	Free Legals	Free Valuation	-	75%	6.54%	£0	3.90%	R25585
	Cashback	Free Valuation	Remortgage Only	75%	6.54%	£0	3.90%	R25594
	Cashback	-	Remortgage Only	80%	6.39%	£1495	4.15%	R25601
	Free Legals	-	-	80%	6.39%	£1495	4.15%	R25592
	Free Legals	Free Valuation	-	80%	6.54%	£795	4.15%	R25589
	Cashback	Free Valuation	Remortgage Only	80%	6.54%	£795	4.15%	R25598
	Free Legals	Free Valuation	-	80%	6.69%	£0	4.15%	R25586
	Cashback	Free Valuation	Remortgage Only	80%	6.69%	£0	4.15%	R25595
	Free Legals	-	-	85%	7.09%	£1495	4.40%	R25593
	Cashback	-	Remortgage Only	85%	7.09%	£1495	4.40%	R25602
	Cashback	Free Valuation	Remortgage Only	85%	7.24%	£795	4.40%	R25599
	Free Legals	Free Valuation	-	85%	7.24%	£795	4.40%	R25590
	Cashback	Free Valuation	Remortgage Only	85%	7.39%	£0	4.40%	R25596
	Free Legals	Free Valuation	-	85%	7.39%	£0	4.40%	R25587
ERC:	3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals	-	-	75%	6.14%	£1495	3.90%	R30701
	Cashback	-	Remortgage Only	75%	6.14%	£1495	3.90%	R30704
	Free Legals	-	-	80%	6.29%	£1495	4.15%	R30702
	Cashback	-	Remortgage Only	80%	6.29%	£1495	4.15%	R30705
	Free Legals	-	-	85%	6.99%	£1495	4.40%	R30703
	Cashback	-	Remortgage Only	85%	6.99%	£1495	4.40%	R30706
ERC:	3%,2%,1%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper24 - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.



Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.05%	£1495	4.05%	R55327
	Free Legals	-	-	70%	6.05%	£1495	4.05%	R55315
	Free Legals	Free Valuation	-	70%	6.20%	£795	4.05%	R55311
	Cashback	Free Valuation	Remortgage Only	70%	6.20%	£795	4.05%	R55323
	Free Legals	Free Valuation	-	70%	6.35%	£0	4.05%	R55307
	Cashback	Free Valuation	Remortgage Only	70%	6.35%	£0	4.05%	R55319
	Cashback	-	Remortgage Only	75%	6.10%	£1495	4.20%	R55328
	Free Legals	-	-	75%	6.10%	£1495	4.20%	R55316
	Free Legals	Free Valuation	-	75%	6.25%	£795	4.20%	R55312
	Cashback	Free Valuation	Remortgage Only	75%	6.25%	£795	4.20%	R55324
	Free Legals	Free Valuation	-	75%	6.40%	£0	4.20%	R55308
	Cashback	Free Valuation	Remortgage Only	75%	6.40%	£0	4.20%	R55320
	Free Legals	-	-	80%	6.40%	£1495	4.45%	R55317
	Cashback	-	Remortgage Only	80%	6.40%	£1495	4.45%	R55329
	Free Legals	Free Valuation	-	80%	6.55%	£795	4.45%	R55313
	Cashback	Free Valuation	Remortgage Only	80%	6.55%	£795	4.45%	R55325
	Cashback	Free Valuation	Remortgage Only	80%	6.70%	£0	4.45%	R55321
	Free Legals	Free Valuation	-	80%	6.70%	£0	4.45%	R55309
	Free Legals	-	-	85%	7.19%	£1495	4.70%	R55318
	Cashback	-	Remortgage Only	85%	7.19%	£1495	4.70%	R55330
	Free Legals	Free Valuation	-	85%	7.34%	£795	4.70%	R55314
	Cashback	Free Valuation	Remortgage Only	85%	7.34%	£795	4.70%	R55326
	Cashback	Free Valuation	Remortgage Only	85%	7.49%	£0	4.70%	R55322
	Free Legals	Free Valuation	-	85%	7.49%	£0	4.70%	R55310
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.30%	£1495	4.05%	R25623
	Free Legals	-	-	70%	6.30%	£1495	4.05%	R25611
	Free Legals	Free Valuation	-	70%	6.45%	£795	4.05%	R25607
	Cashback	Free Valuation	Remortgage Only	70%	6.45%	£795	4.05%	R25619
	Free Legals	Free Valuation	-	70%	6.60%	£0	4.05%	R25603
	Cashback	Free Valuation	Remortgage Only	70%	6.60%	£0	4.05%	R25615
	Cashback	-	Remortgage Only	75%	6.35%	£1495	4.20%	R25624
	Free Legals	-	-	75%	6.35%	£1495	4.20%	R25612
	Free Legals	Free Valuation	-	75%	6.50%	£795	4.20%	R25608
	Cashback	Free Valuation	Remortgage Only	75%	6.50%	£795	4.20%	R25620
	Free Legals	Free Valuation	-	75%	6.65%	£0	4.20%	R25604
	Cashback	Free Valuation	Remortgage Only	75%	6.65%	£0	4.20%	R25616
	Free Legals	-	-	80%	6.75%	£1495	4.45%	R25613
	Cashback	-	Remortgage Only	80%	6.75%	£1495	4.45%	R25625
	Free Legals	Free Valuation	-	80%	6.90%	£795	4.45%	R25609
	Cashback	Free Valuation	Remortgage Only	80%	6.90%	£795	4.45%	R25621
	Cashback	Free Valuation	Remortgage Only	80%	7.05%	£0	4.45%	R25617
	Free Legals	Free Valuation	-	80%	7.05%	£0	4.45%	R25605
	Free Legals	-	-	85%	7.29%	£1495	4.70%	R25614
	Cashback	-	Remortgage Only	85%	7.29%	£1495	4.70%	R25626
	Free Legals	Free Valuation	-	85%	7.44%	£795	4.70%	R25610
	Cashback	Free Valuation	Remortgage Only	85%	7.44%	£795	4.70%	R25622
	Cashback	Free Valuation	Remortgage Only	85%	7.59%	£0	4.70%	R25618
	Free Legals	Free Valuation	-	85%	7.59%	£0	4.70%	R25606
ERC:	3%,2%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper18 Light - Credit Criteria

Credit Criteria	
CCJs:	None
Default:	0 registered in 18 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 18 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.15%	£1495	4.05%	R55351
	Free Legals	-	-	70%	6.15%	£1495	4.05%	R55339
	Free Legals	Free Valuation	-	70%	6.30%	£795	4.05%	R55335
	Cashback	Free Valuation	Remortgage Only	70%	6.30%	£795	4.05%	R55347
	Free Legals	Free Valuation	-	70%	6.45%	£0	4.05%	R55331
	Cashback	Free Valuation	Remortgage Only	70%	6.45%	£0	4.05%	R55343
	Cashback	-	Remortgage Only	75%	6.20%	£1495	4.20%	R55352
	Free Legals	-	-	75%	6.20%	£1495	4.20%	R55340
	Free Legals	Free Valuation	-	75%	6.35%	£795	4.20%	R55336
	Cashback	Free Valuation	Remortgage Only	75%	6.35%	£795	4.20%	R55348
	Free Legals	Free Valuation	-	75%	6.50%	£0	4.20%	R55332
	Cashback	Free Valuation	Remortgage Only	75%	6.50%	£0	4.20%	R55344
	Free Legals	-	-	80%	6.50%	£1495	4.45%	R55341
	Cashback	-	Remortgage Only	80%	6.50%	£1495	4.45%	R55353
	Free Legals	Free Valuation	-	80%	6.65%	£795	4.45%	R55337
	Cashback	Free Valuation	Remortgage Only	80%	6.65%	£795	4.45%	R55349
	Cashback	Free Valuation	Remortgage Only	80%	6.80%	£0	4.45%	R55345
	Free Legals	Free Valuation	-	80%	6.80%	£0	4.45%	R55333
	Free Legals	-	-	85%	7.29%	£1495	4.70%	R55342
	Cashback	-	Remortgage Only	85%	7.29%	£1495	4.70%	R55354
	Free Legals	Free Valuation	-	85%	7.44%	£795	4.70%	R55338
	Cashback	Free Valuation	Remortgage Only	85%	7.44%	£795	4.70%	R55350
	Cashback	Free Valuation	Remortgage Only	85%	7.59%	£0	4.70%	R55346
	Free Legals	Free Valuation	-	85%	7.59%	£0	4.70%	R55334
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.40%	£1495	4.05%	R25647
	Free Legals	-	-	70%	6.40%	£1495	4.05%	R25635
	Free Legals	Free Valuation	-	70%	6.55%	£795	4.05%	R25631
	Cashback	Free Valuation	Remortgage Only	70%	6.55%	£795	4.05%	R25643
	Free Legals	Free Valuation	-	70%	6.70%	£0	4.05%	R25627
	Cashback	Free Valuation	Remortgage Only	70%	6.70%	£0	4.05%	R25639
	Cashback	-	Remortgage Only	75%	6.45%	£1495	4.20%	R25648
	Free Legals	-	-	75%	6.45%	£1495	4.20%	R25636
	Free Legals	Free Valuation	-	75%	6.60%	£795	4.20%	R25632
	Cashback	Free Valuation	Remortgage Only	75%	6.60%	£795	4.20%	R25644
	Free Legals	Free Valuation	-	75%	6.75%	£0	4.20%	R25628
	Cashback	Free Valuation	Remortgage Only	75%	6.75%	£0	4.20%	R25640
	Free Legals	-	-	80%	6.85%	£1495	4.45%	R25637
	Cashback	-	Remortgage Only	80%	6.85%	£1495	4.45%	R25649
	Free Legals	Free Valuation	-	80%	7.00%	£795	4.45%	R25633
	Cashback	Free Valuation	Remortgage Only	80%	7.00%	£795	4.45%	R25645
	Cashback	Free Valuation	Remortgage Only	80%	7.15%	£0	4.45%	R25641
	Free Legals	Free Valuation	-	80%	7.15%	£0	4.45%	R25629
	Free Legals	-	-	85%	7.39%	£1495	4.70%	R25638
	Cashback	-	Remortgage Only	85%	7.39%	£1495	4.70%	R25650
	Free Legals	Free Valuation	-	85%	7.54%	£795	4.70%	R25634
	Cashback	Free Valuation	Remortgage Only	85%	7.54%	£795	4.70%	R25646
	Cashback	Free Valuation	Remortgage Only	85%	7.69%	£0	4.70%	R25642
	Free Legals	Free Valuation	-	85%	7.69%	£0	4.70%	R25630
ERC:	3%,2%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper18 - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 18 months
Default:	0 registered in 18 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 18 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago



Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.20%	£1495	4.35%	R55375
	Free Legals	-	-	70%	6.20%	£1495	4.35%	R55363
	Free Legals	Free Valuation	-	70%	6.35%	£795	4.35%	R55359
	Cashback	Free Valuation	Remortgage Only	70%	6.35%	£795	4.35%	R55371
	Free Legals	Free Valuation	-	70%	6.50%	£0	4.35%	R55355
	Cashback	Free Valuation	Remortgage Only	70%	6.50%	£0	4.35%	R55367
	Cashback	-	Remortgage Only	75%	6.25%	£1495	4.60%	R55376
	Free Legals	-	-	75%	6.25%	£1495	4.60%	R55364
	Free Legals	Free Valuation	-	75%	6.40%	£795	4.60%	R55360
	Cashback	Free Valuation	Remortgage Only	75%	6.40%	£795	4.60%	R55372
	Free Legals	Free Valuation	-	75%	6.55%	£0	4.60%	R55356
	Cashback	Free Valuation	Remortgage Only	75%	6.55%	£0	4.60%	R55368
	Free Legals	-	-	80%	6.55%	£1495	4.85%	R55365
	Cashback	-	Remortgage Only	80%	6.55%	£1495	4.85%	R55377
	Free Legals	Free Valuation	-	80%	6.70%	£795	4.85%	R55361
	Cashback	Free Valuation	Remortgage Only	80%	6.70%	£795	4.85%	R55373
	Cashback	Free Valuation	Remortgage Only	80%	6.85%	£0	4.85%	R55369
	Free Legals	Free Valuation	-	80%	6.85%	£0	4.85%	R55357
	Free Legals	-	-	85%	7.35%	£1495	5.00%	R55366
	Cashback	-	Remortgage Only	85%	7.35%	£1495	5.00%	R55378
	Free Legals	Free Valuation	-	85%	7.50%	£795	5.00%	R55362
	Cashback	Free Valuation	Remortgage Only	85%	7.50%	£795	5.00%	R55374
	Cashback	Free Valuation	Remortgage Only	85%	7.65%	£0	5.00%	R55370
	Free Legals	Free Valuation	-	85%	7.65%	£0	5.00%	R55358
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.45%	£1495	4.35%	R25671
	Free Legals	-	-	70%	6.45%	£1495	4.35%	R25659
	Free Legals	Free Valuation	-	70%	6.60%	£795	4.35%	R25655
	Cashback	Free Valuation	Remortgage Only	70%	6.60%	£795	4.35%	R25667
	Free Legals	Free Valuation	-	70%	6.75%	£0	4.35%	R25651
	Cashback	Free Valuation	Remortgage Only	70%	6.75%	£0	4.35%	R25663
	Cashback	-	Remortgage Only	75%	6.50%	£1495	4.60%	R25672
	Free Legals	-	-	75%	6.50%	£1495	4.60%	R25660
	Free Legals	Free Valuation	-	75%	6.65%	£795	4.60%	R25656
	Cashback	Free Valuation	Remortgage Only	75%	6.65%	£795	4.60%	R25668
	Free Legals	Free Valuation	-	75%	6.80%	£0	4.60%	R25652
	Cashback	Free Valuation	Remortgage Only	75%	6.80%	£0	4.60%	R25664
	Free Legals	-	-	80%	6.90%	£1495	4.85%	R25661
	Cashback	-	Remortgage Only	80%	6.90%	£1495	4.85%	R25673
	Free Legals	Free Valuation	-	80%	7.05%	£795	4.85%	R25657
	Cashback	Free Valuation	Remortgage Only	80%	7.05%	£795	4.85%	R25669
	Cashback	Free Valuation	Remortgage Only	80%	7.20%	£0	4.85%	R25665
	Free Legals	Free Valuation	-	80%	7.20%	£0	4.85%	R25653
	Free Legals	-	-	85%	7.55%	£1495	5.00%	R25662
	Cashback	-	Remortgage Only	85%	7.55%	£1495	5.00%	R25674
	Free Legals	Free Valuation	-	85%	7.70%	£795	5.00%	R25658
	Cashback	Free Valuation	Remortgage Only	85%	7.70%	£795	5.00%	R25670
	Cashback	Free Valuation	Remortgage Only	85%	7.85%	£0	5.00%	R25666
	Free Legals	Free Valuation	-	85%	7.85%	£0	5.00%	R25654
ERC:	3%,2%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper12 Light - Credit Criteria

Credit Criteria	
CCJs:	None
Default:	0 registered in 12 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.30%	£1495	4.35%	R55399
	Free Legals	-	-	70%	6.30%	£1495	4.35%	R55387
	Free Legals	Free Valuation	-	70%	6.45%	£795	4.35%	R55383
	Cashback	Free Valuation	Remortgage Only	70%	6.45%	£795	4.35%	R55395
	Free Legals	Free Valuation	-	70%	6.60%	£0	4.35%	R55379
	Cashback	Free Valuation	Remortgage Only	70%	6.60%	£0	4.35%	R55391
	Cashback	-	Remortgage Only	75%	6.35%	£1495	4.60%	R55400
	Free Legals	-	-	75%	6.35%	£1495	4.60%	R55388
	Free Legals	Free Valuation	-	75%	6.50%	£795	4.60%	R55384
	Cashback	Free Valuation	Remortgage Only	75%	6.50%	£795	4.60%	R55396
	Free Legals	Free Valuation	-	75%	6.65%	£0	4.60%	R55380
	Cashback	Free Valuation	Remortgage Only	75%	6.65%	£0	4.60%	R55392
	Free Legals	-	-	80%	6.65%	£1495	4.85%	R55389
	Cashback	-	Remortgage Only	80%	6.65%	£1495	4.85%	R55401
	Free Legals	Free Valuation	-	80%	6.80%	£795	4.85%	R55385
	Cashback	Free Valuation	Remortgage Only	80%	6.80%	£795	4.85%	R55397
	Cashback	Free Valuation	Remortgage Only	80%	6.95%	£0	4.85%	R55393
	Free Legals	Free Valuation	-	80%	6.95%	£0	4.85%	R55381
	Free Legals	-	-	85%	7.45%	£1495	5.00%	R55390
	Cashback	-	Remortgage Only	85%	7.45%	£1495	5.00%	R55402
	Free Legals	Free Valuation	-	85%	7.60%	£795	5.00%	R55386
	Cashback	Free Valuation	Remortgage Only	85%	7.60%	£795	5.00%	R55398
	Cashback	Free Valuation	Remortgage Only	85%	7.75%	£0	5.00%	R55394
	Free Legals	Free Valuation	-	85%	7.75%	£0	5.00%	R55382
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.55%	£1495	4.35%	R25695
	Free Legals	-	-	70%	6.55%	£1495	4.35%	R25683
	Free Legals	Free Valuation	-	70%	6.70%	£795	4.35%	R25679
	Cashback	Free Valuation	Remortgage Only	70%	6.70%	£795	4.35%	R25691
	Free Legals	Free Valuation	-	70%	6.85%	£0	4.35%	R25675
	Cashback	Free Valuation	Remortgage Only	70%	6.85%	£0	4.35%	R25687
	Cashback	-	Remortgage Only	75%	6.60%	£1495	4.60%	R25696
	Free Legals	-	-	75%	6.60%	£1495	4.60%	R25684
	Free Legals	Free Valuation	-	75%	6.75%	£795	4.60%	R25680
	Cashback	Free Valuation	Remortgage Only	75%	6.75%	£795	4.60%	R25692
	Free Legals	Free Valuation	-	75%	6.90%	£0	4.60%	R25676
	Cashback	Free Valuation	Remortgage Only	75%	6.90%	£0	4.60%	R25688
	Free Legals	-	-	80%	7.00%	£1495	4.85%	R25685
	Cashback	-	Remortgage Only	80%	7.00%	£1495	4.85%	R25697
	Free Legals	Free Valuation	-	80%	7.15%	£795	4.85%	R25681
	Cashback	Free Valuation	Remortgage Only	80%	7.15%	£795	4.85%	R25693
	Cashback	Free Valuation	Remortgage Only	80%	7.30%	£0	4.85%	R25689
	Free Legals	Free Valuation	-	80%	7.30%	£0	4.85%	R25677
	Free Legals	-	-	85%	7.65%	£1495	5.00%	R25686
	Cashback	-	Remortgage Only	85%	7.65%	£1495	5.00%	R25698
	Free Legals	Free Valuation	-	85%	7.80%	£795	5.00%	R25682
	Cashback	Free Valuation	Remortgage Only	85%	7.80%	£795	5.00%	R25694
	Cashback	Free Valuation	Remortgage Only	85%	7.95%	£0	5.00%	R25690
	Free Legals	Free Valuation	-	85%	7.95%	£0	5.00%	R25678
ERC:	3%,2%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper12 - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 12 months
Default:	0 registered in 12 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Pepper6 Light - Residential

LMR = 5.05%

Suitable for customers that haven't had a Default in the last 6 months and who have never had a CCJ

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.35%	£1495	4.35%	R55418
	Free Legals	-	-	70%	6.35%	£1495	4.35%	R55409
	Free Legals	Free Valuation	-	70%	6.50%	£795	4.35%	R55406
	Cashback	Free Valuation	Remortgage Only	70%	6.50%	£795	4.35%	R55415
	Free Legals	Free Valuation	-	70%	6.65%	£0	4.35%	R55403
	Cashback	Free Valuation	Remortgage Only	70%	6.65%	£0	4.35%	R55412
	Cashback	-	Remortgage Only	75%	6.40%	£1495	4.60%	R55419
	Free Legals	-	-	75%	6.40%	£1495	4.60%	R55410
	Free Legals	Free Valuation	-	75%	6.55%	£795	4.60%	R55407
	Cashback	Free Valuation	Remortgage Only	75%	6.55%	£795	4.60%	R55416
	Free Legals	Free Valuation	-	75%	6.70%	£0	4.60%	R55404
	Cashback	Free Valuation	Remortgage Only	75%	6.70%	£0	4.60%	R55413
	Free Legals	-	-	80%	6.85%	£1495	4.85%	R55411
	Cashback	-	Remortgage Only	80%	6.85%	£1495	4.85%	R55420
	Cashback	Free Valuation	Remortgage Only	80%	7.00%	£795	4.85%	R55417
	Free Legals	Free Valuation	-	80%	7.00%	£795	4.85%	R55408
	Cashback	Free Valuation	Remortgage Only	80%	7.15%	£0	4.85%	R55414
	Free Legals	Free Valuation	-	80%	7.15%	£0	4.85%	R55405
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.60%	£1495	4.35%	R25714
	Free Legals	-	-	70%	6.60%	£1495	4.35%	R25705
	Free Legals	Free Valuation	-	70%	6.75%	£795	4.35%	R25702
	Cashback	Free Valuation	Remortgage Only	70%	6.75%	£795	4.35%	R25711
	Free Legals	Free Valuation	-	70%	6.90%	£0	4.35%	R25699
	Cashback	Free Valuation	Remortgage Only	70%	6.90%	£0	4.35%	R25708
	Cashback	-	Remortgage Only	75%	6.65%	£1495	4.60%	R25715
	Free Legals	-	-	75%	6.65%	£1495	4.60%	R25706
	Free Legals	Free Valuation	-	75%	6.80%	£795	4.60%	R25703
	Cashback	Free Valuation	Remortgage Only	75%	6.80%	£795	4.60%	R25712
	Free Legals	Free Valuation	-	75%	6.95%	£0	4.60%	R25700
	Cashback	Free Valuation	Remortgage Only	75%	6.95%	£0	4.60%	R25709
	Free Legals	-	-	80%	7.05%	£1495	4.85%	R25707
	Cashback	-	Remortgage Only	80%	7.05%	£1495	4.85%	R25716
	Cashback	Free Valuation	Remortgage Only	80%	7.20%	£795	4.85%	R25713
	Free Legals	Free Valuation	-	80%	7.20%	£795	4.85%	R25704
	Cashback	Free Valuation	Remortgage Only	80%	7.35%	£0	4.85%	R25710
	Free Legals	Free Valuation	-	80%	7.35%	£0	4.85%	R25701
ERC:	3%,2%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper6 Light - Credit Criteria

Credit Criteria	
CCJs:	None
Default:	0 registered in 6 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper6 - Residential

LMR = 5.05%

Suitable for customers that haven't had a CCJ or Default in the last 6 months

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.45%	£1495	4.35%	R55436
	Free Legals	-	-	70%	6.45%	£1495	4.35%	R55427
	Free Legals	Free Valuation	-	70%	6.60%	£795	4.35%	R55424
	Cashback	Free Valuation	Remortgage Only	70%	6.60%	£795	4.35%	R55433
	Free Legals	Free Valuation	-	70%	6.75%	£0	4.35%	R55421
	Cashback	Free Valuation	Remortgage Only	70%	6.75%	£0	4.35%	R55430
	Cashback	-	Remortgage Only	75%	6.50%	£1495	4.60%	R55437
	Free Legals	-	-	75%	6.50%	£1495	4.60%	R55428
	Free Legals	Free Valuation	-	75%	6.65%	£795	4.60%	R55425
	Cashback	Free Valuation	Remortgage Only	75%	6.65%	£795	4.60%	R55434
	Free Legals	Free Valuation	-	75%	6.80%	£0	4.60%	R55422
	Cashback	Free Valuation	Remortgage Only	75%	6.80%	£0	4.60%	R55431
	Free Legals	-	-	80%	6.95%	£1495	4.85%	R55429
	Cashback	-	Remortgage Only	80%	6.95%	£1495	4.85%	R55438
	Cashback	Free Valuation	Remortgage Only	80%	7.10%	£795	4.85%	R55435
	Free Legals	Free Valuation	-	80%	7.10%	£795	4.85%	R55426
	Cashback	Free Valuation	Remortgage Only	80%	7.25%	£0	4.85%	R55432
	Free Legals	Free Valuation	-	80%	7.25%	£0	4.85%	R55423
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.70%	£1495	4.35%	R25732
	Free Legals	-	-	70%	6.70%	£1495	4.35%	R25723
	Free Legals	Free Valuation	-	70%	6.85%	£795	4.35%	R25720
	Cashback	Free Valuation	Remortgage Only	70%	6.85%	£795	4.35%	R25729
	Free Legals	Free Valuation	-	70%	7.00%	£0	4.35%	R25717
	Cashback	Free Valuation	Remortgage Only	70%	7.00%	£0	4.35%	R25726
	Cashback	-	Remortgage Only	75%	6.75%	£1495	4.60%	R25733
	Free Legals	-	-	75%	6.75%	£1495	4.60%	R25724
	Free Legals	Free Valuation	-	75%	6.90%	£795	4.60%	R25721
	Cashback	Free Valuation	Remortgage Only	75%	6.90%	£795	4.60%	R25730
	Free Legals	Free Valuation	-	75%	7.05%	£0	4.60%	R25718
	Cashback	Free Valuation	Remortgage Only	75%	7.05%	£0	4.60%	R25727
	Free Legals	-	-	80%	7.15%	£1495	4.85%	R25725
	Cashback	-	Remortgage Only	80%	7.15%	£1495	4.85%	R25734
	Cashback	Free Valuation	Remortgage Only	80%	7.30%	£795	4.85%	R25731
	Free Legals	Free Valuation	-	80%	7.30%	£795	4.85%	R25722
	Cashback	Free Valuation	Remortgage Only	80%	7.45%	£0	4.85%	R25728
	Free Legals	Free Valuation	-	80%	7.45%	£0	4.85%	R25719
ERC:	3%,2%							

Application fee = £150

\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper6 - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 6 months
Default:	0 registered in 6 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper48 Existing Customer (Remortgages only) - Residential

LMR = 5.05%

Suitable for customers that haven't had a CCJ or Default in the last 48 months

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.39%	£0	3.90%	RR50219
	Free Legals	Free Valuation	Remortgage Only	80%	5.79%	£0	4.15%	RR50220
	Free Legals	Free Valuation	Remortgage Only	85%	6.14%	£0	4.40%	RR50221
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.69%	£0	3.90%	RR20219
	Free Legals	Free Valuation	Remortgage Only	80%	6.09%	£0	4.15%	RR20220
	Free Legals	Free Valuation	Remortgage Only	85%	6.44%	£0	4.40%	RR20221
ERC:	3%,2%							

One free standard valuation for properties valued up to £500,000, Free Legals available for existing Pepper customer products.

Pepper48 Existing Customer - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 48 months
Default:	0 registered in 48 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper36 Existing Customer (Remortgages only) - Residential

LMR = 5.05%

Suitable for customers that haven't had a CCJ or Default in the last 36 months

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.54%	£0	3.90%	RR50222
	Free Legals	Free Valuation	Remortgage Only	80%	5.94%	£0	4.15%	RR50223
	Free Legals	Free Valuation	Remortgage Only	85%	6.29%	£0	4.40%	RR50224
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.84%	£0	3.90%	RR20222
	Free Legals	Free Valuation	Remortgage Only	80%	6.24%	£0	4.15%	RR20223
	Free Legals	Free Valuation	Remortgage Only	85%	6.59%	£0	4.40%	RR20224
ERC:	3%,2%							

One free standard valuation for properties valued up to £500,000, Free Legals available for existing Pepper customer products.

Pepper36 Existing Customer - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 36 months
Default:	0 registered in 36 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper24 Existing Customer (Remortgages only) - Residential

LMR = 5.05%

Suitable for customers that haven't had a CCJ or Default in the last 24 months

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.94%	£0	3.90%	RR50225
	Free Legals	Free Valuation	Remortgage Only	80%	6.09%	£0	4.15%	RR50226
	Free Legals	Free Valuation	Remortgage Only	85%	6.69%	£0	4.40%	RR50227
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.24%	£0	3.90%	RR20225
	Free Legals	Free Valuation	Remortgage Only	80%	6.39%	£0	4.15%	RR20226
	Free Legals	Free Valuation	Remortgage Only	85%	7.09%	£0	4.40%	RR20227
ERC:	3%,2%							

One free standard valuation for properties valued up to £500,000, Free Legals available for existing Pepper customer products.

Pepper24 Existing Customer - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	6.24%	£1495	3.90%	RD50997
	Free Legals	-	-	75%	6.24%	£1495	3.90%	RD51003
	Cashback	Free Valuation	Remortgage Only	75%	6.54%	£0	3.90%	RD50994
	Free Legals	Free Valuation	-	75%	6.54%	£0	3.90%	RD51000
	Cashback	-	Remortgage Only	80%	6.39%	£1495	4.15%	RD50998
	Free Legals	-	-	80%	6.39%	£1495	4.15%	RD51004
	Cashback	Free Valuation	Remortgage Only	80%	6.69%	£0	4.15%	RD50995
	Free Legals	Free Valuation	-	80%	6.69%	£0	4.15%	RD51001
	Cashback	-	Remortgage Only	85%	6.99%	£1495	4.40%	RD50999
	Free Legals	-	-	85%	6.99%	£1495	4.40%	RD51005
	Cashback	Free Valuation	Remortgage Only	85%	7.29%	£0	4.40%	RD50996
	Free Legals	Free Valuation	-	85%	7.29%	£0	4.40%	RD51002
ERC:		4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	Remortgage Only	75%	6.44%	£1495	3.90%	RD30103
	Free Legals	-	-	75%	6.44%	£1495	3.90%	RD30106
	Cashback	-	Remortgage Only	80%	6.59%	£1495	4.15%	RD30104
	Free Legals	-	-	80%	6.59%	£1495	4.15%	RD30107
	Cashback	-	Remortgage Only	85%	7.29%	£1495	4.40%	RD30105
	Free Legals	-	-	85%	7.29%	£1495	4.40%	RD30108
ERC:		3%,2%,1%						

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	6.54%	£1495	3.90%	RD21107
	Free Legals	-	-	75%	6.54%	£1495	3.90%	RD21113
	Cashback	Free Valuation	Remortgage Only	75%	6.84%	£0	3.90%	RD21104
	Free Legals	Free Valuation	-	75%	6.84%	£0	3.90%	RD21110
	Cashback	-	Remortgage Only	80%	6.69%	£1495	4.15%	RD21108
	Free Legals	-	-	80%	6.69%	£1495	4.15%	RD21114
	Cashback	Free Valuation	Remortgage Only	80%	6.99%	£0	4.15%	RD21105
	Free Legals	Free Valuation	-	80%	6.99%	£0	4.15%	RD21111
	Cashback	-	Remortgage Only	85%	7.39%	£1495	4.40%	RD21109
	Free Legals	-	-	85%	7.39%	£1495	4.40%	RD21115
	Cashback	Free Valuation	Remortgage Only	85%	7.69%	£0	4.40%	RD21106
	Free Legals	Free Valuation	-	85%	7.69%	£0	4.40%	RD21112
ERC:		3%,2%						

Pepper24 DMP - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range.
	The following criteria applies: <ul style="list-style-type: none"><li>Must have been active for a minimum of 12 months</li><li>Must be able to provide proof of satisfactory payments from DMP provider</li><li>If active, doesn't have to be repaid at completion</li><li>For remortgages, capital raising can be considered to clear the DMP</li><li>No more than 1 active DMP per application</li></ul>

Aimed at Professional intermediaries only; not for public distribution.



Pepper18 DMP - Residential

LMR = 5.05%

Suitable for customers that haven't had a CCJ or Default in the last 18 months

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.45%	£1495	4.05%	RD51010
	Free Legals	-	-	70%	6.45%	£1495	4.05%	RD51018
	Cashback	Free Valuation	Remortgage Only	70%	6.75%	£0	4.05%	RD51006
	Free Legals	Free Valuation	-	70%	6.75%	£0	4.05%	RD51014
	Cashback	-	Remortgage Only	75%	6.50%	£1495	4.20%	RD51011
	Free Legals	-	-	75%	6.50%	£1495	4.20%	RD51019
	Cashback	Free Valuation	Remortgage Only	75%	6.80%	£0	4.20%	RD51007
	Free Legals	Free Valuation	-	75%	6.80%	£0	4.20%	RD51015
	Cashback	-	Remortgage Only	80%	6.80%	£1495	4.45%	RD51012
	Free Legals	-	-	80%	6.80%	£1495	4.45%	RD51020
	Cashback	Free Valuation	Remortgage Only	80%	7.10%	£0	4.45%	RD51008
	Free Legals	Free Valuation	-	80%	7.10%	£0	4.45%	RD51016
	Cashback	-	Remortgage Only	85%	7.59%	£1495	4.70%	RD51013
	Free Legals	-	-	85%	7.59%	£1495	4.70%	RD51021
	Cashback	Free Valuation	Remortgage Only	85%	7.89%	£0	4.70%	RD51009
	Free Legals	Free Valuation	-	85%	7.89%	£0	4.70%	RD51017
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	Remortgage Only	70%	6.60%	£1495	4.05%	RD30109
	Free Legals	-	-	70%	6.60%	£1495	4.05%	RD30113
	Cashback	-	Remortgage Only	75%	6.65%	£1495	4.20%	RD30110
	Free Legals	-	-	75%	6.65%	£1495	4.20%	RD30114
	Cashback	-	Remortgage Only	80%	7.05%	£1495	4.45%	RD30111
	Free Legals	-	-	80%	7.05%	£1495	4.45%	RD30115
	Cashback	-	Remortgage Only	85%	7.64%	£1495	4.70%	RD30112
	Free Legals	-	-	85%	7.64%	£1495	4.70%	RD30116
ERC:	3%,2%,1%							

Application fee = £150 *For Free Valuation products: One free standard valuation for properties valued up to £500,000.	All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard
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Aimed at Professional intermediaries only; not for public distribution.

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.70%	£1495	4.05%	RD21120
	Free Legals	-	-	70%	6.70%	£1495	4.05%	RD21128
	Cashback	Free Valuation	Remortgage Only	70%	7.00%	£0	4.05%	RD21116
	Free Legals	Free Valuation	-	70%	7.00%	£0	4.05%	RD21124
	Cashback	-	Remortgage Only	75%	6.75%	£1495	4.20%	RD21121
	Free Legals	-	-	75%	6.75%	£1495	4.20%	RD21129
	Cashback	Free Valuation	Remortgage Only	75%	7.05%	£0	4.20%	RD21117
	Free Legals	Free Valuation	-	75%	7.05%	£0	4.20%	RD21125
	Cashback	-	Remortgage Only	80%	7.15%	£1495	4.45%	RD21122
	Free Legals	-	-	80%	7.15%	£1495	4.45%	RD21130
	Cashback	Free Valuation	Remortgage Only	80%	7.45%	£0	4.45%	RD21118
	Free Legals	Free Valuation	-	80%	7.45%	£0	4.45%	RD21126
	Cashback	-	Remortgage Only	85%	7.69%	£1495	4.70%	RD21123
	Free Legals	-	-	85%	7.69%	£1495	4.70%	RD21131
	Cashback	Free Valuation	Remortgage Only	85%	7.99%	£0	4.70%	RD21119
	Free Legals	Free Valuation	-	85%	7.99%	£0	4.70%	RD21127
ERC:	3%,2%							

Pepper24 DMP - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	<div>For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range.</div> <div>The following criteria applies:<ul style="list-style-type: none"><li>Must have been active for a minimum of 12 months</li><li>Must be able to provide proof of satisfactory payments from DMP provider</li><li>If active, doesn't have to be repaid at completion</li><li>For remortgages, capital raising can be considered to clear the DMP</li><li>No more than 1 active DMP per application</li></ul></div>

Pepper12 DMP - Residential

LMR = 5.05%

Suitable for customers that haven't had a CCJ or Default in the last 12 months

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.60%	£1495	4.35%	RD51026
	Free Legals	-	-	70%	6.60%	£1495	4.35%	RD51034
	Cashback	Free Valuation	Remortgage Only	70%	6.90%	£0	4.35%	RD51022
	Free Legals	Free Valuation	-	70%	6.90%	£0	4.35%	RD51030
	Cashback	-	Remortgage Only	75%	6.65%	£1495	4.60%	RD51027
	Free Legals	-	-	75%	6.65%	£1495	4.60%	RD51035
	Cashback	Free Valuation	Remortgage Only	75%	6.95%	£0	4.60%	RD51023
	Free Legals	Free Valuation	-	75%	6.95%	£0	4.60%	RD51031
	Cashback	-	Remortgage Only	80%	6.95%	£1495	4.85%	RD51028
	Free Legals	-	-	80%	6.95%	£1495	4.85%	RD51036
	Cashback	Free Valuation	Remortgage Only	80%	7.25%	£0	4.85%	RD51024
	Free Legals	Free Valuation	-	80%	7.25%	£0	4.85%	RD51032
	Cashback	-	Remortgage Only	85%	7.75%	£1495	5.00%	RD51029
	Free Legals	-	-	85%	7.75%	£1495	5.00%	RD51037
	Cashback	Free Valuation	Remortgage Only	85%	8.05%	£0	5.00%	RD51025
	Free Legals	Free Valuation	-	85%	8.05%	£0	5.00%	RD51033
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	Remortgage Only	70%	6.75%	£1495	4.35%	RD30117
	Free Legals	-	-	70%	6.75%	£1495	4.35%	RD30121
	Cashback	-	Remortgage Only	75%	6.80%	£1495	4.60%	RD30118
	Free Legals	-	-	75%	6.80%	£1495	4.60%	RD30122
	Cashback	-	Remortgage Only	80%	7.20%	£1495	4.85%	RD30119
	Free Legals	-	-	80%	7.20%	£1495	4.85%	RD30123
	Cashback	-	Remortgage Only	85%	7.85%	£1495	5.00%	RD30120
	Free Legals	-	-	85%	7.85%	£1495	5.00%	RD30124
ERC:	3%,2%,1%							

Application fee = £150 *For Free Valuation products: One free standard valuation for properties valued up to £500,000.	All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard
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Aimed at Professional intermediaries only; not for public distribution.

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.85%	£1495	4.35%	RD21136
	Free Legals	-	-	70%	6.85%	£1495	4.35%	RD21144
	Cashback	Free Valuation	Remortgage Only	70%	7.15%	£0	4.35%	RD21132
	Free Legals	Free Valuation	-	70%	7.15%	£0	4.35%	RD21140
	Cashback	-	Remortgage Only	75%	6.90%	£1495	4.60%	RD21137
	Free Legals	-	-	75%	6.90%	£1495	4.60%	RD21145
	Cashback	Free Valuation	Remortgage Only	75%	7.20%	£0	4.60%	RD21133
	Free Legals	Free Valuation	-	75%	7.20%	£0	4.60%	RD21141
	Cashback	-	Remortgage Only	80%	7.30%	£1495	4.85%	RD21138
	Free Legals	-	-	80%	7.30%	£1495	4.85%	RD21146
	Cashback	Free Valuation	Remortgage Only	80%	7.60%	£0	4.85%	RD21134
	Free Legals	Free Valuation	-	80%	7.60%	£0	4.85%	RD21142
	Cashback	-	Remortgage Only	85%	7.95%	£1495	5.00%	RD21139
	Free Legals	-	-	85%	7.95%	£1495	5.00%	RD21147
	Cashback	Free Valuation	Remortgage Only	85%	8.25%	£0	5.00%	RD21135
	Free Legals	Free Valuation	-	85%	8.25%	£0	5.00%	RD21143
ERC:	3%,2%							

Pepper12 DMP - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 12 months
Default:	0 registered in 12 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	<p>For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range.</p> <p>The following criteria applies:</p> <ul style="list-style-type: none"><li>Must have been active for a minimum of 12 months</li><li>Must be able to provide proof of satisfactory payments from DMP provider</li><li>If active, doesn't have to be repaid at completion</li><li>For remortgages, capital raising can be considered to clear the DMP</li><li>No more than 1 active DMP per application</li></ul>

Pepper24 Bankruptcy and IVA - Residential

Suitable for customers have a satisfied Bankruptcy Order or Individual Voluntary Arrangement over 3 years ago

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	-	-	-	75%	6.94%	£1295	4.60%	RB50041
ERC:	4%,4%,3%,3%,2%							

LMR = 5.05%

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	-	-	-	75%	7.24%	£1295	4.60%	RB20041
ERC:	3%,2%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

Pepper24 Bankruptcy and IVA - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 3 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper12 Bankruptcy and IVA - Residential

Suitable for customers have a satisfied Bankruptcy Order or Individual Voluntary Arrangement over 3 years ago

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	-	-	-	75%	7.35%	£1295	4.60%	RB50042
ERC:	4%,4%,3%,3%,2%							

LMR = 5.05%

Correct as of 15<sup>th</sup> May 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	-	-	-	75%	7.60%	£1295	4.60%	RB20042
ERC:	3%,2%							

Application fee = £150  
\*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

Pepper12 Bankruptcy and IVA - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 12 months
Default:	0 registered in 12 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 3 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Key Criteria

Applicants		Loan Size	
Minimum Age	21 years	Minimum	£25,001
Maximum Age	80 years at end of term. The term cannot extend beyond applicants stated retirement age. Maximum allowable stated retirement age of 75	Maximum	Up to £1million available to 75% LTV Up to £750,000 available to 85% LTV
Maximum Applicants	2	Repayment	
Employed	Minimum of 3 months in current job with 6 months' continuous employment and not in probation. Evidence of employment history is required to cover last 6 months	Captial & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
		Property Value	
		Minimum	£70,000
Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Term	
		Minimum	5 years and 1 month
		Maximum	40 years