peppermoney

Help to Buy Residential Product Guide

September 2025

- **Broad range & better service**
- **Rates starting at 5.79% & dedicated Case Owner from application to offer**
- **Now available for remortgages**
- **Manual underwriting by a team of skilled decision makers**

Version 5.8

Highlights of our wide ranging criteria

No Credit Scoring

- We don't credit score to make decisions
- We don't credit score to determine product selection
- What you see is what you get
- Manual underwriting by a team of skilled decision makers

Minimum Income £18k

- Can be the combined income of both applicants
- Must be earned income
- 100% of secondary income accepted

CCJs

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 24 months ago

Defaults

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 24 months ago

Self-Employed

- Across the entire range
- Minimum of 1 year's trading
- Net profit for Sole Traders
- Salary and dividends for Company Directors
- Net profit accepted for Company Directors who own a majority share.
- Additional remuneration add back allowed where applicants own 100% of the Company
- Latest year's figures used for affordability

Day Rate Contractors

- Income assessed based on daily rate whether self-employed, limited Company or umbrella Company
- Minimum 12 months history and 3 months' bank statements
- Average or current day rate to be minimum of £200 per day

First Time Buyers

- 100% cash gifted deposit acceptable with proof of 12 months rental history or household upkeep
- The property must be the applicant's main residence.
- Applicants cannot have a personal interest in any other property including BTL, second or holiday homes.

Strong Approach to Affordability

- 100% of shift allowance, bonus
- Flexibility around non-court ordered maintenance and many regular benefits e.g. Working Family Tax Credit,
  Child Benefit, Universal Credit, Disability Living Allowance etc.
- 5 year fixed rates calculated at pay rate

Purchase Deadline

- "The "Help to Buy: Equity Loan" scheme (England) is now closed to purchases.
- You can continue to purchase a property in Wales through the Help to Buy Wales scheme. The Welsh Government have extended the scheme from 1st April 2023 until 31st March 2025.
- Full details can be found here: www.gov.wales/help-buy-wales

Pepper48 - Help to Buy

LMR = 4.50%

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

Correct as of **17th September 2025**

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	75%	5.79%	£0	3.90%	H50061
ERC:	4%,4%,3%,3%,2%				

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

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Pepper48 Help to Buy - 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 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

Pepper36 - Help to Buy

LMR = 4.50%

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

Correct as of 17th **September 2025**

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	75%	5.94%	£0	3.90%	H50062
ERC:	4%,4%,3%,3%,2%				

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

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Pepper36 Help to Buy - 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

Pepper24 - Help to Buy

LMR = 4.50%

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

Correct as of **17th September 2025**

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	75%	6.34%	£0	3.90%	H50063
ERC:	4%,4%,3%,3%,2%				

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

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Pepper24 Help to Buy - 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:	Considered if satisfied over 12 months ago

LMR = 4.50%

Correct as of **17th September 2025**

Key Criteria

Applicant Details	
Minimum Age	21 Years
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 Applicants	2
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
Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts

Loan Size	
Loan Size	
Minimum	£25,001
Maximum	Up to 500,000 available to 75% LTV
Repayment	
Repayment	Captial & Interest
Property Value	
Minimum	£70,000
Term	
Minimum	5 years and 1 month
Maximum	35 years