



Residential Product Guide

September 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**

discover more.

Version 10.7

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Highlights of our wide ranging criteria

| | | |
|---|--|--|
| Debt Management Plan products <ul style="list-style-type: none">• Available on Pepper 24, 18 and 12• Must have been active for a minimum of 12 months | CCJs <ul style="list-style-type: none">• Don't need to be satisfied• No value limit• Can be registered as recently as 6 months ago | Self-Employed <ul style="list-style-type: none">• 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 |
| No Credit Scoring <ul style="list-style-type: none">• 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 | Defaults <ul style="list-style-type: none">• Don't need to be satisfied• No value limit• Can be registered as recently as 6 months ago• 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) | Day Rate Contractors <ul style="list-style-type: none">• 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 |
| Capital Raising <ul style="list-style-type: none">• To our maximum LTVs for most legal purposes• Debt consolidation to maximum LTVs | Interest Only <ul style="list-style-type: none">• Across the entire range• Max 60% LTV• Sale of main residence acceptable repayment with no minimum equity requirement and plausible trading down strategy | First Time Buyers <ul style="list-style-type: none">• No restrictions on LTV• 100% cash gifted deposit acceptable with proof of 12 months rental history or household upkeep |
| Minimum Income £18k <ul style="list-style-type: none">• Can be the combined income of both applicants• Must be earned income• 100% of secondary income accepted | Concessionary Purchases <ul style="list-style-type: none">• Family and Landlord Concessionary Purchases allowable• No deposit required (maximum LtPP of 100%)• Product LTV based on full market valuation• Maximum 75% LTV | Strong Approach to Affordability <ul style="list-style-type: none">• 100% of monthly shift allowance, bonus commission and overtime• Flexibility around non-court ordered maintenance and many regular benefits e.g. Working Family Tax Credit, Child Benefit, Universal Credit, Disability Living Allowance etc.• Maximum term of 40 years |

Pepper48 Light Limited Edition Special Rate - Residential

LMR = 4.50%

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

Correct as of 17th September 2025

| 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

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 Light Limited Edition - 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 Rate - Residential

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 | 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% | | | | | | | |

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| Credit Criteria | |
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| Default: | None or 0 registered in 48 months |
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| 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 = 4.50%

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

Correct as of 17th September 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

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Pepper48 Light Limited Edition - Credit Criteria

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|--------------------------|--|
| CCJs: | None |
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| 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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LMR = 4.50%

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| 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

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Pepper48 Limited Edition - 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 = 4.50%

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

Correct as of 17th September 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

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Pepper36 Light Limited Edition - 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 = 4.50%

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

Correct as of 17th September 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

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Pepper36 Limited Edition - 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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Suitable for customers that haven't had a Default in the last 48 months and who have never had a CCJ

Correct as of 17th September 2025

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|----------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 5 Years | Free Legals | - | - | 75% | 5.34% | £1495 | 3.90% | R55205 |
| | Cashback | - | Remortgage Only | 75% | 5.34% | £1495 | 3.90% | R55214 |
| | 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 |
| | Free Legals | - | - | 80% | 5.74% | £1495 | 4.15% | R55206 |
| | Cashback | - | Remortgage Only | 80% | 5.74% | £1495 | 4.15% | R55215 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 6.24% | £795 | 4.40% | R55204 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.24% | £795 | 4.40% | R55213 |
| | Free Legals | Free Valuation | - | 85% | 6.39% | £0 | 4.40% | R55201 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.39% | £0 | 4.40% | R55210 |
| | 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 | Free Legals | - | - | 75% | 5.64% | £1495 | 3.90% | R25501 |
| | Cashback | - | Remortgage Only | 75% | 5.64% | £1495 | 3.90% | R25510 |
| | 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 |
| | Free Legals | - | - | 80% | 6.04% | £1495 | 4.15% | R25502 |
| | Cashback | - | Remortgage Only | 80% | 6.04% | £1495 | 4.15% | R25511 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 6.54% | £795 | 4.40% | R25500 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.54% | £795 | 4.40% | R25509 |
| | Free Legals | Free Valuation | - | 85% | 6.69% | £0 | 4.40% | R25497 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.69% | £0 | 4.40% | R25506 |
| ERC: | 3%,2% | | | | | | | |

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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 |

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

Correct as of 17th September 2025

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|---------|----------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 5 Years | Free Legals | - | - | 75% | 5.39% | £1495 | 3.90% | R55223 |
| | Cashback | - | Remortgage Only | 75% | 5.39% | £1495 | 3.90% | R55232 |
| | 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 |
| | Free Legals | - | - | 80% | 5.79% | £1495 | 4.15% | R55224 |
| | Cashback | - | Remortgage Only | 80% | 5.79% | £1495 | 4.15% | R55233 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 6.29% | £795 | 4.40% | R55222 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.29% | £795 | 4.40% | R55231 |
| | Free Legals | Free Valuation | - | 85% | 6.44% | £0 | 4.40% | R55219 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.44% | £0 | 4.40% | R55228 |
| | 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 | Free Legals | - | - | 75% | 5.69% | £1495 | 3.90% | R25519 |
| | Cashback | - | Remortgage Only | 75% | 5.69% | £1495 | 3.90% | R25528 |
| | 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 |
| | Free Legals | - | - | 80% | 6.09% | £1495 | 4.15% | R25520 |
| | Cashback | - | Remortgage Only | 80% | 6.09% | £1495 | 4.15% | R25529 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 6.59% | £795 | 4.40% | R25518 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.59% | £795 | 4.40% | R25527 |
| | Free Legals | Free Valuation | - | 85% | 6.74% | £0 | 4.40% | R25515 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.74% | £0 | 4.40% | R25524 |
| 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

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 - 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 |

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|----------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 5 Years | Free Legals | - | - | 75% | 5.44% | £1495 | 3.90% | R55241 |
| | Cashback | - | Remortgage Only | 75% | 5.44% | £1495 | 3.90% | R55250 |
| | 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 |
| | Free Legals | - | - | 80% | 5.84% | £1495 | 4.15% | R55242 |
| | Cashback | - | Remortgage Only | 80% | 5.84% | £1495 | 4.15% | R55251 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 6.34% | £795 | 4.40% | R55240 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.34% | £795 | 4.40% | R55249 |
| | Free Legals | Free Valuation | - | 85% | 6.49% | £0 | 4.40% | R55237 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.49% | £0 | 4.40% | R55246 |
| 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 | Free Legals | - | - | 75% | 5.74% | £1495 | 3.90% | R25537 |
| | Cashback | - | Remortgage Only | 75% | 5.74% | £1495 | 3.90% | R25546 |
| | 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 |
| | Free Legals | - | - | 80% | 6.14% | £1495 | 4.15% | R25538 |
| | Cashback | - | Remortgage Only | 80% | 6.14% | £1495 | 4.15% | R25547 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 6.64% | £795 | 4.40% | R25536 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.64% | £795 | 4.40% | R25545 |
| | Free Legals | Free Valuation | - | 85% | 6.79% | £0 | 4.40% | R25533 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.79% | £0 | 4.40% | R25542 |
| 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

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 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 |

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|----------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 5 Years | Free Legals | - | - | 75% | 5.54% | £1495 | 3.90% | R55259 |
| | Cashback | - | Remortgage Only | 75% | 5.54% | £1495 | 3.90% | R55268 |
| | 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 |
| | Free Legals | - | - | 80% | 5.94% | £1495 | 4.15% | R55260 |
| | Cashback | - | Remortgage Only | 80% | 5.94% | £1495 | 4.15% | R55269 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 6.44% | £795 | 4.40% | R55258 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.44% | £795 | 4.40% | R55267 |
| | Free Legals | Free Valuation | - | 85% | 6.59% | £0 | 4.40% | R55255 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.59% | £0 | 4.40% | R55264 |
| 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% | 5.74% | £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% | | | | | | | |

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|-------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 2 Years | Free Legals | - | - | 75% | 5.84% | £1495 | 3.90% | R25555 |
| | Cashback | - | Remortgage Only | 75% | 5.84% | £1495 | 3.90% | R25564 |
| | 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 |
| | Free Legals | - | - | 80% | 6.24% | £1495 | 4.15% | R25556 |
| | Cashback | - | Remortgage Only | 80% | 6.24% | £1495 | 4.15% | R25565 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 6.74% | £795 | 4.40% | R25554 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.74% | £795 | 4.40% | R25563 |
| | Free Legals | Free Valuation | - | 85% | 6.89% | £0 | 4.40% | R25551 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.89% | £0 | 4.40% | R25560 |
| 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

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 - 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 |

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

Correct as of 17th September 2025

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|----------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 5 Years | Free Legals | - | - | 75% | 5.84% | £1495 | 3.90% | R55277 |
| | Cashback | - | Remortgage Only | 75% | 5.84% | £1495 | 3.90% | R55286 |
| | 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 |
| | Free Legals | - | - | 80% | 5.99% | £1495 | 4.15% | R55278 |
| | Cashback | - | Remortgage Only | 80% | 5.99% | £1495 | 4.15% | R55287 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 6.74% | £795 | 4.40% | R55276 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.74% | £795 | 4.40% | R55285 |
| | Free Legals | Free Valuation | - | 85% | 6.89% | £0 | 4.40% | R55273 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.89% | £0 | 4.40% | R55282 |
| 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 | - | - | 75% | 6.14% | £1495 | 3.90% | R25573 |
| | Cashback | - | Remortgage Only | 75% | 6.14% | £1495 | 3.90% | R25582 |
| | 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 |
| | Free Legals | - | - | 80% | 6.29% | £1495 | 4.15% | R25574 |
| | Cashback | - | Remortgage Only | 80% | 6.29% | £1495 | 4.15% | R25583 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 7.14% | £795 | 4.40% | R25572 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 7.14% | £795 | 4.40% | R25581 |
| | Free Legals | Free Valuation | - | 85% | 7.29% | £0 | 4.40% | R25569 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 7.29% | £0 | 4.40% | R25578 |
| ERC: | 3%,2% | | | | | | | |

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|-------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 3 Years | Free Legals | - | - | 75% | 6.04% | £1495 | 3.90% | R30695 |
| | Cashback | - | Remortgage Only | 75% | 6.04% | £1495 | 3.90% | R30698 |
| | Free Legals | - | - | 80% | 6.19% | £1495 | 4.15% | R30696 |
| | Cashback | - | Remortgage Only | 80% | 6.19% | £1495 | 4.15% | R30699 |
| | Free Legals | - | - | 85% | 6.89% | £1495 | 4.40% | R30697 |
| | Cashback | - | Remortgage Only | 85% | 6.89% | £1495 | 4.40% | R30700 |
| 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

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 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 |

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

Correct as of 17th September 2025

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|----------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 5 Years | Free Legals | - | - | 75% | 5.94% | £1495 | 3.90% | R55295 |
| | Cashback | - | Remortgage Only | 75% | 5.94% | £1495 | 3.90% | R55304 |
| | 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 |
| | Free Legals | - | - | 80% | 6.09% | £1495 | 4.15% | R55296 |
| | Cashback | - | Remortgage Only | 80% | 6.09% | £1495 | 4.15% | R55305 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 6.84% | £795 | 4.40% | R55294 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.84% | £795 | 4.40% | R55303 |
| | Free Legals | Free Valuation | - | 85% | 6.99% | £0 | 4.40% | R55291 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 6.99% | £0 | 4.40% | R55300 |
| 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% | 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% | | | | | | | |

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|-------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 2 Years | Free Legals | - | - | 75% | 6.24% | £1495 | 3.90% | R25591 |
| | Cashback | - | Remortgage Only | 75% | 6.24% | £1495 | 3.90% | R25600 |
| | 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 |
| | Free Legals | - | - | 80% | 6.39% | £1495 | 4.15% | R25592 |
| | Cashback | - | Remortgage Only | 80% | 6.39% | £1495 | 4.15% | R25601 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 7.24% | £795 | 4.40% | R25590 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 7.24% | £795 | 4.40% | R25599 |
| | Free Legals | Free Valuation | - | 85% | 7.39% | £0 | 4.40% | R25587 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 7.39% | £0 | 4.40% | R25596 |
| 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

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 - 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 |

Suitable for customers that haven't had a Default in the last 18 months and who have never had a CCJ

Correct as of 17th September 2025

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|-------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 5 Years | Free Legals | - | - | 70% | 6.05% | £1495 | 4.05% | R55315 |
| | Cashback | - | Remortgage Only | 70% | 6.05% | £1495 | 4.05% | R55327 |
| | 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 |
| | Free Legals | - | - | 75% | 6.10% | £1495 | 4.20% | R55316 |
| | Cashback | - | Remortgage Only | 75% | 6.10% | £1495 | 4.20% | R55328 |
| | 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 |
| | Free Legals | Free Valuation | - | 80% | 6.70% | £0 | 4.45% | R55309 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 6.70% | £0 | 4.45% | R55321 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 7.49% | £0 | 4.70% | R55310 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 7.49% | £0 | 4.70% | R55322 |
| 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

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.

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|-------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 2 Years | Free Legals | - | - | 70% | 6.30% | £1495 | 4.05% | R25611 |
| | Cashback | - | Remortgage Only | 70% | 6.30% | £1495 | 4.05% | R25623 |
| | 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 |
| | Free Legals | - | - | 75% | 6.35% | £1495 | 4.20% | R25612 |
| | Cashback | - | Remortgage Only | 75% | 6.35% | £1495 | 4.20% | R25624 |
| | 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 |
| | Free Legals | Free Valuation | - | 80% | 7.05% | £0 | 4.45% | R25605 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 7.05% | £0 | 4.45% | R25617 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 7.59% | £0 | 4.70% | R25606 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 7.59% | £0 | 4.70% | R25618 |
| ERC: | | 3%,2% | | | | | | |

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 |
| Repossessions: | None in last 6 years |
| Debt Management Plan: | Considered if satisfied over 12 months ago |

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

Correct as of 17th September 2025

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|-------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 5 Years | Free Legals | - | - | 70% | 6.15% | £1495 | 4.05% | R55339 |
| | Cashback | - | Remortgage Only | 70% | 6.15% | £1495 | 4.05% | R55351 |
| | 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 |
| | Free Legals | - | - | 75% | 6.20% | £1495 | 4.20% | R55340 |
| | Cashback | - | Remortgage Only | 75% | 6.20% | £1495 | 4.20% | R55352 |
| | 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 |
| | Free Legals | Free Valuation | - | 80% | 6.80% | £0 | 4.45% | R55333 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 6.80% | £0 | 4.45% | R55345 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 7.59% | £0 | 4.70% | R55334 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 7.59% | £0 | 4.70% | R55346 |
| 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

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.

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 | Free Legals | - | - | 70% | 6.40% | £1495 | 4.05% | R25635 |
| | Cashback | - | Remortgage Only | 70% | 6.40% | £1495 | 4.05% | R25647 |
| | 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 |
| | Free Legals | - | - | 75% | 6.45% | £1495 | 4.20% | R25636 |
| | Cashback | - | Remortgage Only | 75% | 6.45% | £1495 | 4.20% | R25648 |
| | 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 |
| | Free Legals | Free Valuation | - | 80% | 7.15% | £0 | 4.45% | R25629 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 7.15% | £0 | 4.45% | R25641 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 7.69% | £0 | 4.70% | R25630 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 7.69% | £0 | 4.70% | R25642 |
| ERC: | | 3%,2% | | | | | | |

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 |

Suitable for customers that haven't had a Default in the last 12 months and who have never had a CCJ

Correct as of 17th September 2025

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|-------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 5 Years | Free Legals | - | - | 70% | 6.20% | £1495 | 4.35% | R55363 |
| | Cashback | - | Remortgage Only | 70% | 6.20% | £1495 | 4.35% | R55375 |
| | 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 |
| | Free Legals | - | - | 75% | 6.25% | £1495 | 4.60% | R55364 |
| | Cashback | - | Remortgage Only | 75% | 6.25% | £1495 | 4.60% | R55376 |
| | 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 |
| | Free Legals | Free Valuation | - | 80% | 6.85% | £0 | 4.85% | R55357 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 6.85% | £0 | 4.85% | R55369 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 7.65% | £0 | 5.00% | R55358 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 7.65% | £0 | 5.00% | R55370 |
| 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

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.

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|-------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 2 Years | Free Legals | - | - | 70% | 6.45% | £1495 | 4.35% | R25659 |
| | Cashback | - | Remortgage Only | 70% | 6.45% | £1495 | 4.35% | R25671 |
| | 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 |
| | Free Legals | - | - | 75% | 6.50% | £1495 | 4.60% | R25660 |
| | Cashback | - | Remortgage Only | 75% | 6.50% | £1495 | 4.60% | R25672 |
| | 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 |
| | Free Legals | Free Valuation | - | 80% | 7.20% | £0 | 4.85% | R25653 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 7.20% | £0 | 4.85% | R25665 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 7.85% | £0 | 5.00% | R25654 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 7.85% | £0 | 5.00% | R25666 |
| ERC: | | 3%,2% | | | | | | |

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 | Free Legals | - | - | 70% | 6.30% | £1495 | 4.35% | R55387 |
| | Cashback | - | Remortgage Only | 70% | 6.30% | £1495 | 4.35% | R55399 |
| | 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 |
| | Free Legals | - | - | 75% | 6.35% | £1495 | 4.60% | R55388 |
| | Cashback | - | Remortgage Only | 75% | 6.35% | £1495 | 4.60% | R55400 |
| | 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 |
| | Free Legals | Free Valuation | - | 80% | 6.95% | £0 | 4.85% | R55381 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 6.95% | £0 | 4.85% | R55393 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 7.75% | £0 | 5.00% | R55382 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 7.75% | £0 | 5.00% | R55394 |
| 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

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.

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|-------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 2 Years | Free Legals | - | - | 70% | 6.55% | £1495 | 4.35% | R25683 |
| | Cashback | - | Remortgage Only | 70% | 6.55% | £1495 | 4.35% | R25695 |
| | 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 |
| | Free Legals | - | - | 75% | 6.60% | £1495 | 4.60% | R25684 |
| | Cashback | - | Remortgage Only | 75% | 6.60% | £1495 | 4.60% | R25696 |
| | 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 |
| | Free Legals | Free Valuation | - | 80% | 7.30% | £0 | 4.85% | R25677 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 7.30% | £0 | 4.85% | R25689 |
| | 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 |
| | Free Legals | Free Valuation | - | 85% | 7.95% | £0 | 5.00% | R25678 |
| | Cashback | Free Valuation | Remortgage Only | 85% | 7.95% | £0 | 5.00% | R25690 |
| ERC: | | 3%,2% | | | | | | |

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 |

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|----------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 5 Years | Free Legals | - | - | 70% | 6.35% | £1495 | 4.35% | R55409 |
| | Cashback | - | Remortgage Only | 70% | 6.35% | £1495 | 4.35% | R55418 |
| | 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 |
| | Free Legals | - | - | 75% | 6.40% | £1495 | 4.60% | R55410 |
| | Cashback | - | Remortgage Only | 75% | 6.40% | £1495 | 4.60% | R55419 |
| | 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 |
| | Free Legals | Free Valuation | - | 80% | 7.00% | £795 | 4.85% | R55408 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 7.00% | £795 | 4.85% | R55417 |
| | Free Legals | Free Valuation | - | 80% | 7.15% | £0 | 4.85% | R55405 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 7.15% | £0 | 4.85% | R55414 |
| 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

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.

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 | Free Legals | - | - | 70% | 6.60% | £1495 | 4.35% | R25705 |
| | Cashback | - | Remortgage Only | 70% | 6.60% | £1495 | 4.35% | R25714 |
| | 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 |
| | Free Legals | - | - | 75% | 6.65% | £1495 | 4.60% | R25706 |
| | Cashback | - | Remortgage Only | 75% | 6.65% | £1495 | 4.60% | R25715 |
| | 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 |
| | Free Legals | Free Valuation | - | 80% | 7.20% | £795 | 4.85% | R25704 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 7.20% | £795 | 4.85% | R25713 |
| | Free Legals | Free Valuation | - | 80% | 7.35% | £0 | 4.85% | R25701 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 7.35% | £0 | 4.85% | R25710 |
| ERC: | 3%,2% | | | | | | | |

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 |
| Repossessions: | None in last 6 years |
| Debt Management Plan: | Considered if satisfied over 12 months ago |

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

Correct as of 17th September 2025

| Term | Incentive | Free Valuation | Restrictions | LTV | Initial Rate | Comp Fee | Reversion Rates (LMR +) | Product Code |
|---------|----------------|----------------|-----------------|-----|--------------|----------|-------------------------|--------------|
| 5 Years | Free Legals | - | - | 70% | 6.45% | £1495 | 4.35% | R55427 |
| | Cashback | - | Remortgage Only | 70% | 6.45% | £1495 | 4.35% | R55436 |
| | 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 |
| | Free Legals | - | - | 75% | 6.50% | £1495 | 4.60% | R55428 |
| | Cashback | - | Remortgage Only | 75% | 6.50% | £1495 | 4.60% | R55437 |
| | 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 |
| | Free Legals | Free Valuation | - | 80% | 7.10% | £795 | 4.85% | R55426 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 7.10% | £795 | 4.85% | R55435 |
| | Free Legals | Free Valuation | - | 80% | 7.25% | £0 | 4.85% | R55423 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 7.25% | £0 | 4.85% | R55432 |
| 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

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.

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 | Free Legals | - | - | 70% | 6.70% | £1495 | 4.35% | R25723 |
| | Cashback | - | Remortgage Only | 70% | 6.70% | £1495 | 4.35% | R25732 |
| | 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 |
| | Free Legals | - | - | 75% | 6.75% | £1495 | 4.60% | R25724 |
| | Cashback | - | Remortgage Only | 75% | 6.75% | £1495 | 4.60% | R25733 |
| | 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 |
| | Free Legals | Free Valuation | - | 80% | 7.30% | £795 | 4.85% | R25722 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 7.30% | £795 | 4.85% | R25731 |
| | Free Legals | Free Valuation | - | 80% | 7.45% | £0 | 4.85% | R25719 |
| | Cashback | Free Valuation | Remortgage Only | 80% | 7.45% | £0 | 4.85% | R25728 |
| ERC: | 3%,2% | | | | | | | |

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 |

Pepper48 Existing Customer (Remortgages only) - Residential

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 | 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.

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 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 = 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 | 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.

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 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 = 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 | 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.

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 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.

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

Correct as of 17th September 2025

| 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: | <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">Must have been active for a minimum of 12 monthsMust be able to provide proof of satisfactory payments from DMP providerIf active, doesn't have to be repaid at completionFor remortgages, capital raising can be considered to clear the DMPNo more than 1 active DMP per application</div> |

| 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

| 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% | | | | | | |

Pepper18 DMP - 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 |
| Repossessions: | 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">Must have been active for a minimum of 12 monthsMust be able to provide proof of satisfactory payments from DMP providerIf active, doesn't have to be repaid at completionFor remortgages, capital raising can be considered to clear the DMPNo more than 1 active DMP per application</div> |

| 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

| 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 |
| 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">Must have been active for a minimum of 12 monthsMust be able to provide proof of satisfactory payments from DMP providerIf active, doesn't have to be repaid at completionFor remortgages, capital raising can be considered to clear the DMPNo more than 1 active DMP per application |

Pepper24 Bankruptcy and IVA - Residential

LMR = 4.50%

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

Correct as of 17th September 2025

| 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% | | | | | | | |

| 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

LMR = 4.50%

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

Correct as of 17th September 2025

| 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% | | | | | | | |

| 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

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