



Residential Product Guide

February 2026

- **Broad range & better service**
- **Rates starting at 4.79% & 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**
- **LIMITED EDITION Remortgage Only products**

Version 11.1

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Complete 

Your specialist packager distributor

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 www.complete-fs.co.uk

Highlights of our wide ranging criteria

Debt Management Plan products

- Available on Pepper 24, 18 and 12
- Must have been active for a minimum of 12 months

No Credit Scoring

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

Capital Raising

- To our maximum LTVs for most legal purposes
- Debt consolidation to maximum LTVs

Minimum Income £18k

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

CCJs

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 6 months ago

Defaults

- 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)

Interest Only

- Across the entire range
- Max 60% LTV
- Sale of main residence acceptable repayment with no minimum equity requirement and plausible trading down strategy

Concessionary Purchases

- Family and Landlord Concessionary Purchases allowable
- No deposit required (maximum LtPP of 100%)
- Product LTV based on full market valuation
- Maximum 75% LTV

Self-Employed

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

Day Rate Contractors

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

First Time Buyers

- No restrictions on LTV
- 100% cash gifted deposit acceptable with proof of 6 months rental history or household upkeep

Strong Approach to Affordability

- 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 Remortgage only Limited Edition - Residential

LMR = 4.25%

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	Remortgage Only	75%	5.09%	£1495	3.90%	R26001
	Free Legals **	Free Valuation	Remortgage Only	75%	5.24%	£795	3.90%	R26002
	Free Legals **	Free Valuation	Remortgage Only	75%	5.39%	£0	3.90%	R26003
	Cashback **	-	Remortgage Only	75%	5.09%	£1495	3.90%	R26007
	Cashback **	Free Valuation	Remortgage Only	75%	5.24%	£795	3.90%	R26008
	Cashback **	Free Valuation	Remortgage Only	75%	5.39%	£0	3.90%	R26009
ERC:	3%,2%							

Application fee = £150

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

** 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 Remortgage Only 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 Remortgage only Limited Edition - Residential

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

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	Remortgage Only	75%	5.14%	£1495	3.90%	R26004
	Free Legals **	Free Valuation	Remortgage Only	75%	5.29%	£795	3.90%	R26005
	Free Legals **	Free Valuation	Remortgage Only	75%	5.44%	£0	3.90%	R26006
	Cashback **	-	Remortgage Only	75%	5.14%	£1495	3.90%	R26010
	Cashback **	Free Valuation	Remortgage Only	75%	5.29%	£795	3.90%	R26011
	Cashback **	Free Valuation	Remortgage Only	75%	5.44%	£0	3.90%	R26012
ERC:	3%,2%							

Application fee = £150
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Pepper48 Remortgage Only 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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Pepper48 Light Special Limited Edition Min. Loan Size £350K - Residential

LMR = 4.25%

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	4.79%	£1495	3.90%	R55553
	Cashback **	-	Remortgage Only	75%	4.79%	£1495	3.90%	R55555
ERC:				4%,4%,3%,3%,2%				

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	5.29%	£1495	3.90%	R25821
	Cashback **	-	Remortgage Only	75%	5.29%	£1495	3.90%	R25823
ERC:				3%,2%				

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

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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.

This product has a minimum loan size restriction of £350,000

Pepper48 Light Special 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 Special Limited Edition Min. Loan Size £350K - Residential

LMR = 4.25%

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	4.84%	£1495	3.90%	R55554
	Cashback **	-	Remortgage Only	75%	4.84%	£1495	3.90%	R55556
ERC:				4%,4%,3%,3%,2%				

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	5.34%	£1495	3.90%	R25822
	Cashback **	-	Remortgage Only	75%	5.34%	£1495	3.90%	R25824
ERC:				3%,2%				

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

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This product has a minimum loan size restriction of £350,000

Pepper48 Special 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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Pepper48 Light Limited Edition Special Rate - Residential

LMR = 4.25%

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback **	-	Remortgage Only	75%	5.04%	£1495	3.90%	R55547
	Cashback **	Free Valuation	Remortgage Only	75%	5.19%	£795	3.90%	R55548
	Cashback **	Free Valuation	Remortgage Only	75%	5.34%	£0	3.90%	R55549
ERC:	4%,4%,3%,3%,2%							

Application fee = £150

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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 = 4.25%

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback **	-	Remortgage Only	75%	5.09%	£1495	3.90%	R55550
	Cashback **	Free Valuation	Remortgage Only	75%	5.24%	£795	3.90%	R55551
	Cashback **	Free Valuation	Remortgage Only	75%	5.39%	£0	3.90%	R55552
ERC:	4%,4%,3%,3%,2%							

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

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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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Pepper48 Light Limited Edition Special 90% LTV - Residential

LMR = 4.25%

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Correct as of 15th January 2026

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

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

Application fee = £150
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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 90% LTV - Residential

LMR = 4.25%

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Correct as of 15th January 2026

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

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	-	90%	7.34%	£0	4.40%	R25760
	Free Legals **	Free Valuation	-	90%	7.19%	£795	4.40%	R25761
	Free Legals **	-	-	90%	7.04%	£1495	4.40%	R25762
	Cashback **	Free Valuation	Remortgage Only	90%	7.34%	£0	4.40%	R25772
	Cashback **	Free Valuation	Remortgage Only	90%	7.19%	£795	4.40%	R25773
	Cashback **	-	Remortgage Only	90%	7.04%	£1495	4.40%	R25774
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 = 4.25%

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

Correct as of 15th January 2026

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

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

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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

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

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	-	90%	7.49%	£0	4.40%	R25766
	Free Legals **	Free Valuation	-	90%	7.34%	£795	4.40%	R25767
	Free Legals **	-	-	90%	7.19%	£1495	4.40%	R25768
	Cashback **	Free Valuation	Remortgage Only	90%	7.49%	£0	4.40%	R25778
	Cashback **	Free Valuation	Remortgage Only	90%	7.34%	£795	4.40%	R25779
	Cashback **	-	Remortgage Only	90%	7.19%	£1495	4.40%	R25780
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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Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	Free Valuation	-	75%	5.54%	£0	3.90%	R55505
	Free Legals **	Free Valuation	-	80%	5.79%	£0	4.15%	R55506
	Free Legals **	Free Valuation	-	85%	6.14%	£0	4.40%	R55507
	Free Legals **	Free Valuation	-	75%	5.39%	£795	3.90%	R55508
	Free Legals **	Free Valuation	-	80%	5.64%	£795	4.15%	R55509
	Free Legals **	Free Valuation	-	85%	5.99%	£795	4.40%	R55510
	Free Legals **	-	-	75%	5.24%	£1495	3.90%	R55511
	Free Legals **	-	-	80%	5.49%	£1495	4.15%	R55512
	Free Legals **	-	-	85%	5.84%	£1495	4.40%	R55513
	Cashback **	Free Valuation	Remortgage Only	75%	5.54%	£0	3.90%	R55514
	Cashback **	Free Valuation	Remortgage Only	80%	5.79%	£0	4.15%	R55515
	Cashback **	Free Valuation	Remortgage Only	85%	6.14%	£0	4.40%	R55516
	Cashback **	Free Valuation	Remortgage Only	75%	5.39%	£795	3.90%	R55517
	Cashback **	Free Valuation	Remortgage Only	80%	5.64%	£795	4.15%	R55518
	Cashback **	Free Valuation	Remortgage Only	85%	5.99%	£795	4.40%	R55519
	Cashback **	-	Remortgage Only	75%	5.24%	£1495	3.90%	R55520
	Cashback **	-	Remortgage Only	80%	5.49%	£1495	4.15%	R55521
	Cashback **	-	Remortgage Only	85%	5.84%	£1495	4.40%	R55522
	Free Legals **	-	-	90%	6.99%	£1495	4.40%	R55473
	Cashback **	-	Remortgage Only	90%	6.99%	£1495	4.40%	R55487
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	5.29%	£1495	3.90%	R30707
	Free Legals **	-	-	80%	5.89%	£1495	4.15%	R30708
	Free Legals **	-	-	85%	5.94%	£1495	4.40%	R30709
	Cashback **	-	Remortgage Only	75%	5.29%	£1495	3.90%	R30710
	Cashback **	-	Remortgage Only	80%	5.89%	£1495	4.15%	R30711
	Cashback **	-	Remortgage Only	85%	5.94%	£1495	4.40%	R30712
ERC:	3%,2%,1%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code	
2 Years	Free Legals **	Free Valuation	-	75%	5.69%	£0	3.90%	R25785	
	Free Legals **	Free Valuation	-	80%	6.29%	£0	4.15%	R25786	
	Free Legals **	Free Valuation	-	85%	6.34%	£0	4.40%	R25787	
	Free Legals **	Free Valuation	-	75%	5.54%	£795	3.90%	R25788	
	Free Legals **	Free Valuation	-	80%	6.14%	£795	4.15%	R25789	
	Free Legals **	Free Valuation	-	85%	6.19%	£795	4.40%	R25790	
	Free Legals **	-	-	75%	5.39%	£1495	3.90%	R25791	
	Free Legals **	-	-	80%	5.99%	£1495	4.15%	R25792	
	Free Legals **	-	-	85%	6.04%	£1495	4.40%	R25793	
	Cashback **	Free Valuation	Remortgage Only	75%	5.69%	£0	3.90%	R25794	
	Cashback **	Free Valuation	Remortgage Only	80%	6.29%	£0	4.15%	R25795	
	Cashback **	Free Valuation	Remortgage Only	85%	6.34%	£0	4.40%	R25796	
	Cashback **	Free Valuation	Remortgage Only	75%	5.54%	£795	3.90%	R25797	
	Cashback **	Free Valuation	Remortgage Only	80%	6.14%	£795	4.15%	R25798	
	Cashback **	Free Valuation	Remortgage Only	85%	6.19%	£795	4.40%	R25799	
	Cashback **	-	Remortgage Only	75%	5.39%	£1495	3.90%	R25800	
	Cashback **	-	Remortgage Only	80%	5.99%	£1495	4.15%	R25801	
	Cashback **	-	Remortgage Only	85%	6.04%	£1495	4.40%	R25802	
	ERC:	3%,2%							

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

** 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 - Credit Criteria

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

Aimed at Professional Intermediaries only; not for public distribution.

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	Free Valuation	-	75%	5.59%	£0	3.90%	R55523
	Free Legals **	Free Valuation	-	80%	5.84%	£0	4.15%	R55524
	Free Legals **	Free Valuation	-	85%	6.19%	£0	4.40%	R55525
	Free Legals **	Free Valuation	-	75%	5.44%	£795	3.90%	R55526
	Free Legals **	Free Valuation	-	80%	5.69%	£795	4.15%	R55527
	Free Legals **	Free Valuation	-	85%	6.04%	£795	4.40%	R55528
	Free Legals **	-	-	75%	5.29%	£1495	3.90%	R55529
	Free Legals **	-	-	80%	5.54%	£1495	4.15%	R55530
	Free Legals **	-	-	85%	5.89%	£1495	4.40%	R55531
	Cashback **	Free Valuation	Remortgage Only	75%	5.59%	£0	3.90%	R55532
	Cashback **	Free Valuation	Remortgage Only	80%	5.84%	£0	4.15%	R55533
	Cashback **	Free Valuation	Remortgage Only	85%	6.19%	£0	4.40%	R55534
	Cashback **	Free Valuation	Remortgage Only	75%	5.44%	£795	3.90%	R55535
	Cashback **	Free Valuation	Remortgage Only	80%	5.69%	£795	4.15%	R55536
	Cashback **	Free Valuation	Remortgage Only	85%	6.04%	£795	4.40%	R55537
	Cashback **	-	Remortgage Only	75%	5.29%	£1495	3.90%	R55538
	Cashback **	-	Remortgage Only	80%	5.54%	£1495	4.15%	R55539
	Cashback **	-	Remortgage Only	85%	5.89%	£1495	4.40%	R55540
	Free Legals **	-	-	90%	7.04%	£1495	4.40%	R55477
	Cashback **	-	Remortgage Only	90%	7.04%	£1495	4.40%	R55491
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	5.34%	£1495	3.90%	R30713
	Free Legals **	-	-	80%	5.94%	£1495	4.15%	R30714
	Free Legals **	-	-	85%	5.99%	£1495	4.40%	R30715
	Cashback **	-	Remortgage Only	75%	5.34%	£1495	3.90%	R30716
	Cashback **	-	Remortgage Only	80%	5.94%	£1495	4.15%	R30717
	Cashback **	-	Remortgage Only	85%	5.99%	£1495	4.40%	R30718
ERC:	3%,2%,1%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	-	75%	5.74%	£0	3.90%	R25803
	Free Legals **	Free Valuation	-	80%	6.34%	£0	4.15%	R25804
	Free Legals **	Free Valuation	-	85%	6.39%	£0	4.40%	R25805
	Free Legals **	Free Valuation	-	75%	5.59%	£795	3.90%	R25806
	Free Legals **	Free Valuation	-	80%	6.19%	£795	4.15%	R25807
	Free Legals **	Free Valuation	-	85%	6.24%	£795	4.40%	R25808
	Free Legals **	-	-	75%	5.44%	£1495	3.90%	R25809
	Free Legals **	-	-	80%	6.04%	£1495	4.15%	R25810
	Free Legals **	-	-	85%	6.09%	£1495	4.40%	R25811
	Cashback **	Free Valuation	Remortgage Only	75%	5.74%	£0	3.90%	R25812
	Cashback **	Free Valuation	Remortgage Only	80%	6.34%	£0	4.15%	R25813
	Cashback **	Free Valuation	Remortgage Only	85%	6.39%	£0	4.40%	R25814
	Cashback **	Free Valuation	Remortgage Only	75%	5.59%	£795	3.90%	R25815
	Cashback **	Free Valuation	Remortgage Only	80%	6.19%	£795	4.15%	R25816
	Cashback **	Free Valuation	Remortgage Only	85%	6.24%	£795	4.40%	R25817
	Cashback **	-	Remortgage Only	75%	5.44%	£1495	3.90%	R25818
	Cashback **	-	Remortgage Only	80%	6.04%	£1495	4.15%	R25819
	Cashback **	-	Remortgage Only	85%	6.09%	£1495	4.40%	R25820
ERC:	3%,2%							

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

** 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
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 Default in the last 36 months and who have never had a CCJ

Correct as of 15th January 2026

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

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

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

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

** 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
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 36 months

Correct as of 15th January 2026

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

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

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

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

** 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 15th January 2026

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

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	6.04%	£1495	3.90%	R30695
	Free Legals **	-	-	80%	6.19%	£1495	4.15%	R30696
	Free Legals **	-	-	85%	6.89%	£1495	4.40%	R30697
	Cashback **	-	Remortgage Only	75%	6.04%	£1495	3.90%	R30698
	Cashback **	-	Remortgage Only	80%	6.19%	£1495	4.15%	R30699
Cashback **	-	Remortgage Only	85%	6.89%	£1495	4.40%	R30700	
ERC:	3%,2%,1%							

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

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

** 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
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 24 months

Correct as of 15th January 2026

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

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

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

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

** 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 15th January 2026

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

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

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

** 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.

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

Aimed at Professional intermediaries only; not for public distribution.

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

Correct as of 15th January 2026

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

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

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

** 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.

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
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 Light - Residential

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

Correct as of 15th January 2026

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

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

Application fee = £150

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

** 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.

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
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.

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

Correct as of 15th January 2026

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

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

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

** 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.

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
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.

Pepper6 Light - Residential

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

Correct as of 15th January 2026

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

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

Application fee = £150

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

** 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.

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

Aimed at Professional intermediaries only; not for public distribution.

Pepper6 - Residential

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

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

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

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

** 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.

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

Aimed at Professional intermediaries only; not for public distribution.

Pepper48 Existing Customer (Remortgages only) - Residential

LMR = 4.25%

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

Correct as of 15th January 2026

Term	Remortgage Incentives	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	Remortgage Incentives	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 = 4.25%

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

Correct as of 15th January 2026

Term	Remortgage Incentives	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	Remortgage Incentives	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

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

Term	Remortgage Incentives	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	Remortgage Incentives	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 15th January 2026

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

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

Term	Remortgage Incentives	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
	Cashback **	-	Remortgage Only	80%	6.59%	£1495	4.15%	RD30104
	Cashback **	-	Remortgage Only	85%	7.29%	£1495	4.40%	RD30105
	Free Legals **	-	-	75%	6.44%	£1495	3.90%	RD30106
	Free Legals **	-	-	80%	6.59%	£1495	4.15%	RD30107
	Free Legals **	-	-	85%	7.29%	£1495	4.40%	RD30108
ERC:	3%,2%,1%							

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:	<p>For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range.</p> <p>The following criteria applies:</p> <ul style="list-style-type: none"> • Must have been active for a minimum of 12 months • Must be able to provide proof of satisfactory payments from DMP provider • If active, doesn't have to be repaid at completion • For remortgages, capital raising can be considered to clear the DMP • No more than 1 active DMP per application

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

Aimed at Professional intermediaries only; not for public distribution.

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

Correct as of 15th January 2026

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

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

Term	Remortgage Incentives	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
	Cashback **	-	Remortgage Only	75%	6.65%	£1495	4.20%	RD30110
	Cashback **	-	Remortgage Only	80%	7.05%	£1495	4.45%	RD30111
	Cashback **	-	Remortgage Only	85%	7.64%	£1495	4.70%	RD30112
	Free Legals **	-	-	70%	6.60%	£1495	4.05%	RD30113
	Free Legals **	-	-	75%	6.65%	£1495	4.20%	RD30114
	Free Legals **	-	-	80%	7.05%	£1495	4.45%	RD30115
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

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:	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 months • Must be able to provide proof of satisfactory payments from DMP provider • If active, doesn't have to be repaid at completion • For remortgages, capital raising can be considered to clear the DMP • No more than 1 active DMP per application

Aimed at Professional intermediaries only; not for public distribution.

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

Correct as of 15th January 2026

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

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

Term	Remortgage Incentives	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
	Cashback **	-	Remortgage Only	75%	6.80%	£1495	4.60%	RD30118
	Cashback **	-	Remortgage Only	80%	7.20%	£1495	4.85%	RD30119
	Cashback **	-	Remortgage Only	85%	7.85%	£1495	5.00%	RD30120
	Free Legals **	-	-	70%	6.75%	£1495	4.35%	RD30121
	Free Legals **	-	-	75%	6.80%	£1495	4.60%	RD30122
	Free Legals **	-	-	80%	7.20%	£1495	4.85%	RD30123
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

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 months • Must be able to provide proof of satisfactory payments from DMP provider • If active, doesn't have to be repaid at completion • For remortgages, capital raising can be considered to clear the DMP • No more than 1 active DMP per application

Aimed at Professional intermediaries only; not for public distribution.

Pepper24 Bankruptcy and IVA - Residential

LMR = 4.25%

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

Correct as of 15th January 2026

Term	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	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 = 4.25%

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

Correct as of 15th January 2026

Term	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	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

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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 Applicants	2	Maximum	Up to £1million available to 75% LTV Up to £750,000 available to 85% LTV
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	Repayment	
Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Repayment	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy
		Property Value	
		Minimum	£70,000
		Term	
		Minimum	5 years and 1 month
		Maximum	40 years