



Residential Product Guide

March 2026

- **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**
- **LIMITED EDITION Remortgage Only products**

Version 11.4

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Your specialist packager distributor

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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

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%	5.84%	£1495	3.90%	R26461
	Free Legals **	Free Valuation	Remortgage Only	75%	5.99%	£795	3.90%	R26462
	Free Legals **	Free Valuation	Remortgage Only	75%	6.14%	£0	3.90%	R26463
	Cashback **	-	Remortgage Only	75%	5.84%	£1495	3.90%	R26467
	Cashback **	Free Valuation	Remortgage Only	75%	5.99%	£795	3.90%	R26468
	Cashback **	Free Valuation	Remortgage Only	75%	6.14%	£0	3.90%	R26469
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

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
2 Years	Free Legals **	-	Remortgage Only	75%	5.89%	£1495	3.90%	R26464
	Free Legals **	Free Valuation	Remortgage Only	75%	6.04%	£795	3.90%	R26465
	Free Legals **	Free Valuation	Remortgage Only	75%	6.19%	£0	3.90%	R26466
	Cashback **	-	Remortgage Only	75%	5.89%	£1495	3.90%	R26470
	Cashback **	Free Valuation	Remortgage Only	75%	6.04%	£795	3.90%	R26471
	Cashback **	Free Valuation	Remortgage Only	75%	6.19%	£0	3.90%	R26472
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

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

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	5.34%	£1495	3.90%	R56185
	Cashback **	-	Remortgage Only	75%	5.34%	£1495	3.90%	R56187
ERC:	4%,4%,3%,3%,2%							

LMR = 4.25%

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 **	-	-	75%	6.04%	£1495	3.90%	R26481
	Cashback **	-	Remortgage Only	75%	6.04%	£1495	3.90%	R26483
ERC:	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.

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%	5.39%	£1495	3.90%	R56186
	Cashback **	-	Remortgage Only	75%	5.39%	£1495	3.90%	R56188
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%	6.09%	£1495	3.90%	R26482
	Cashback **	-	Remortgage Only	75%	6.09%	£1495	3.90%	R26484
ERC:	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.

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	Free Legals **	-	-	75%	5.59%	£1495	3.90%	R56189
	Free Legals **	Free Valuation	-	75%	5.74%	£795	3.90%	R56190
	Free Legals **	Free Valuation	-	75%	5.89%	£0	3.90%	R56191
	Cashback **	-	Remortgage Only	75%	5.59%	£1495	3.90%	R56195
	Cashback **	Free Valuation	Remortgage Only	75%	5.74%	£795	3.90%	R56196
	Cashback **	Free Valuation	Remortgage Only	75%	5.89%	£0	3.90%	R56197
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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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
5 Years	Free Legals **	-	-	75%	5.64%	£1495	3.90%	R56192
	Free Legals **	Free Valuation	-	75%	5.79%	£795	3.90%	R56193
	Free Legals **	Free Valuation	-	75%	5.94%	£0	3.90%	R56194
	Cashback **	-	Remortgage Only	75%	5.64%	£1495	3.90%	R56198
	Cashback **	Free Valuation	Remortgage Only	75%	5.79%	£795	3.90%	R56199
	Cashback **	Free Valuation	Remortgage Only	75%	5.94%	£0	3.90%	R56200
ERC:	4%,4%,3%,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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Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	Free Valuation	-	90%	7.24%	£0	4.40%	R56145
	Free Legals **	Free Valuation	-	90%	7.09%	£795	4.40%	R56146
	Free Legals **	-	-	90%	6.94%	£1495	4.40%	R56147
	Cashback **	Free Valuation	Remortgage Only	90%	7.24%	£0	4.40%	R56151
	Cashback **	Free Valuation	Remortgage Only	90%	7.09%	£795	4.40%	R56152
	Cashback **	-	Remortgage Only	90%	6.94%	£1495	4.40%	R56153
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%	8.04%	£0	4.40%	R26421
	Free Legals **	Free Valuation	-	90%	7.89%	£795	4.40%	R26422
	Free Legals **	-	-	90%	7.74%	£1495	4.40%	R26423
	Cashback **	Free Valuation	Remortgage Only	90%	8.04%	£0	4.40%	R26427
	Cashback **	Free Valuation	Remortgage Only	90%	7.89%	£795	4.40%	R26428
	Cashback **	-	Remortgage Only	90%	7.74%	£1495	4.40%	R26429
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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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
5 Years	Free Legals **	Free Valuation	-	90%	7.29%	£0	4.40%	R56148
	Free Legals **	Free Valuation	-	90%	7.14%	£795	4.40%	R56149
	Free Legals **	-	-	90%	6.99%	£1495	4.40%	R56150
	Cashback **	Free Valuation	Remortgage Only	90%	7.29%	£0	4.40%	R56154
	Cashback **	Free Valuation	Remortgage Only	90%	7.14%	£795	4.40%	R56155
	Cashback **	-	Remortgage Only	90%	6.99%	£1495	4.40%	R56156
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%	8.09%	£0	4.40%	R26424
	Free Legals **	Free Valuation	-	90%	7.94%	£795	4.40%	R26425
	Free Legals **	-	-	90%	7.79%	£1495	4.40%	R26426
	Cashback **	Free Valuation	Remortgage Only	90%	8.09%	£0	4.40%	R26430
	Cashback **	Free Valuation	Remortgage Only	90%	7.94%	£795	4.40%	R26431
	Cashback **	-	Remortgage Only	90%	7.79%	£1495	4.40%	R26432
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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Suitable for customers that haven't had a Default in the last 36 months and who have never had a CCJ

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	Free Valuation	-	90%	7.34%	£0	4.40%	R56213
	Free Legals **	Free Valuation	-	90%	7.19%	£795	4.40%	R56214
	Free Legals **	-	-	90%	7.04%	£1495	4.40%	R56215
	Cashback **	Free Valuation	Remortgage Only	90%	7.34%	£0	4.40%	R56219
	Cashback **	Free Valuation	Remortgage Only	90%	7.19%	£795	4.40%	R56220
	Cashback **	-	Remortgage Only	90%	7.04%	£1495	4.40%	R56221
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%	8.14%	£0	4.40%	R26485
	Free Legals **	Free Valuation	-	90%	7.99%	£795	4.40%	R26486
	Free Legals **	-	-	90%	7.84%	£1495	4.40%	R26487
	Cashback **	Free Valuation	Remortgage Only	90%	8.14%	£0	4.40%	R26491
	Cashback **	Free Valuation	Remortgage Only	90%	7.99%	£795	4.40%	R26492
	Cashback **	-	Remortgage Only	90%	7.84%	£1495	4.40%	R26493
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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Suitable for customers that haven't had a CCJ or Default in the last 36 months

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	Free Valuation	-	90%	7.44%	£0	4.40%	R56216
	Free Legals **	Free Valuation	-	90%	7.29%	£795	4.40%	R56217
	Free Legals **	-	-	90%	7.14%	£1495	4.40%	R56218
	Cashback **	Free Valuation	Remortgage Only	90%	7.44%	£0	4.40%	R56222
	Cashback **	Free Valuation	Remortgage Only	90%	7.29%	£795	4.40%	R56223
	Cashback **	-	Remortgage Only	90%	7.14%	£1495	4.40%	R56224
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%	8.24%	£0	4.40%	R26488
	Free Legals **	Free Valuation	-	90%	8.09%	£795	4.40%	R26489
	Free Legals **	-	-	90%	7.94%	£1495	4.40%	R26490
	Cashback **	Free Valuation	Remortgage Only	90%	8.24%	£0	4.40%	R26494
	Cashback **	Free Valuation	Remortgage Only	90%	8.09%	£795	4.40%	R26495
	Cashback **	-	Remortgage Only	90%	7.94%	£1495	4.40%	R26496
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 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%	6.09%	£0	3.90%	R55741
	Free Legals **	Free Valuation	-	80%	6.34%	£0	4.15%	R55742
	Free Legals **	Free Valuation	-	85%	6.69%	£0	4.40%	R55743
	Free Legals **	Free Valuation	-	75%	5.94%	£795	3.90%	R55744
	Free Legals **	Free Valuation	-	80%	6.19%	£795	4.15%	R55745
	Free Legals **	Free Valuation	-	85%	6.54%	£795	4.40%	R55746
	Free Legals **	-	-	75%	5.79%	£1495	3.90%	R55747
	Free Legals **	-	-	80%	6.04%	£1495	4.15%	R55748
	Free Legals **	-	-	85%	6.39%	£1495	4.40%	R55749
	Free Legals **	-	-	90%	7.54%	£1495	4.40%	R56209
	Cashback **	Free Valuation	Remortgage Only	75%	6.09%	£0	3.90%	R55761
	Cashback **	Free Valuation	Remortgage Only	80%	6.34%	£0	4.15%	R55762
	Cashback **	Free Valuation	Remortgage Only	85%	6.69%	£0	4.40%	R55763
	Cashback **	Free Valuation	Remortgage Only	75%	5.94%	£795	3.90%	R55764
	Cashback **	Free Valuation	Remortgage Only	80%	6.19%	£795	4.15%	R55765
	Cashback **	Free Valuation	Remortgage Only	85%	6.54%	£795	4.40%	R55766
	Cashback **	-	Remortgage Only	75%	5.79%	£1495	3.90%	R55767
	Cashback **	-	Remortgage Only	80%	6.04%	£1495	4.15%	R55768
	Cashback **	-	Remortgage Only	85%	6.39%	£1495	4.40%	R55769
	Cashback **	-	Remortgage Only	90%	7.54%	£1495	4.40%	R56211
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%	R30719
	Free Legals **	-	-	80%	6.64%	£1495	4.15%	R30720
	Free Legals **	-	-	85%	6.69%	£1495	4.40%	R30721
	Cashback **	-	Remortgage Only	75%	6.04%	£1495	3.90%	R30725
	Cashback **	-	Remortgage Only	80%	6.64%	£1495	4.15%	R30726
	Cashback **	-	Remortgage Only	85%	6.69%	£1495	4.40%	R30727
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%	R26021
	Free Legals **	Free Valuation	-	80%	7.04%	£0	4.15%	R26022
	Free Legals **	Free Valuation	-	85%	7.09%	£0	4.40%	R26023
	Free Legals **	Free Valuation	-	75%	6.29%	£795	3.90%	R26024
	Free Legals **	Free Valuation	-	80%	6.89%	£795	4.15%	R26025
	Free Legals **	Free Valuation	-	85%	6.94%	£795	4.40%	R26026
	Free Legals **	-	-	75%	6.14%	£1495	3.90%	R26027
	Free Legals **	-	-	80%	6.74%	£1495	4.15%	R26028
	Free Legals **	-	-	85%	6.79%	£1495	4.40%	R26029
	Cashback **	Free Valuation	Remortgage Only	75%	6.44%	£0	3.90%	R26039
	Cashback **	Free Valuation	Remortgage Only	80%	7.04%	£0	4.15%	R26040
	Cashback **	Free Valuation	Remortgage Only	85%	7.09%	£0	4.40%	R26041
	Cashback **	Free Valuation	Remortgage Only	75%	6.29%	£795	3.90%	R26042
	Cashback **	Free Valuation	Remortgage Only	80%	6.89%	£795	4.15%	R26043
	Cashback **	Free Valuation	Remortgage Only	85%	6.94%	£795	4.40%	R26044
	Cashback **	-	Remortgage Only	75%	6.14%	£1495	3.90%	R26045
	Cashback **	-	Remortgage Only	80%	6.74%	£1495	4.15%	R26046
	Cashback **	-	Remortgage Only	85%	6.79%	£1495	4.40%	R26047
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

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%	6.14%	£0	3.90%	R55751
	Free Legals **	Free Valuation	-	80%	6.39%	£0	4.15%	R55752
	Free Legals **	Free Valuation	-	85%	6.74%	£0	4.40%	R55753
	Free Legals **	Free Valuation	-	75%	5.99%	£795	3.90%	R55754
	Free Legals **	Free Valuation	-	80%	6.24%	£795	4.15%	R55755
	Free Legals **	Free Valuation	-	85%	6.59%	£795	4.40%	R55756
	Free Legals **	-	-	75%	5.84%	£1495	3.90%	R55757
	Free Legals **	-	-	80%	6.09%	£1495	4.15%	R55758
	Free Legals **	-	-	85%	6.44%	£1495	4.40%	R55759
	Free Legals **	-	-	90%	7.59%	£1495	4.40%	R56210
	Cashback **	Free Valuation	Remortgage Only	75%	6.14%	£0	3.90%	R55771
	Cashback **	Free Valuation	Remortgage Only	80%	6.39%	£0	4.15%	R55772
	Cashback **	Free Valuation	Remortgage Only	85%	6.74%	£0	4.40%	R55773
	Cashback **	Free Valuation	Remortgage Only	75%	5.99%	£795	3.90%	R55774
	Cashback **	Free Valuation	Remortgage Only	80%	6.24%	£795	4.15%	R55775
	Cashback **	Free Valuation	Remortgage Only	85%	6.59%	£795	4.40%	R55776
	Cashback **	-	Remortgage Only	75%	5.84%	£1495	3.90%	R55777
	Cashback **	-	Remortgage Only	80%	6.09%	£1495	4.15%	R55778
	Cashback **	-	Remortgage Only	85%	6.44%	£1495	4.40%	R55779
	Cashback **	-	Remortgage Only	90%	7.59%	£1495	4.40%	R56212
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%	6.09%	£1495	3.90%	R30722
	Free Legals **	-	-	80%	6.69%	£1495	4.15%	R30723
	Free Legals **	-	-	85%	6.74%	£1495	4.40%	R30724
	Cashback **	-	Remortgage Only	75%	6.09%	£1495	3.90%	R30728
	Cashback **	-	Remortgage Only	80%	6.69%	£1495	4.15%	R30729
	Cashback **	-	Remortgage Only	85%	6.74%	£1495	4.40%	R30730
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%	6.49%	£0	3.90%	R26030
	Free Legals **	Free Valuation	-	80%	7.09%	£0	4.15%	R26031
	Free Legals **	Free Valuation	-	85%	7.14%	£0	4.40%	R26032
	Free Legals **	Free Valuation	-	75%	6.34%	£795	3.90%	R26033
	Free Legals **	Free Valuation	-	80%	6.94%	£795	4.15%	R26034
	Free Legals **	Free Valuation	-	85%	6.99%	£795	4.40%	R26035
	Free Legals **	-	-	75%	6.19%	£1495	3.90%	R26036
	Free Legals **	-	-	80%	6.79%	£1495	4.15%	R26037
	Free Legals **	-	-	85%	6.84%	£1495	4.40%	R26038
	Cashback **	Free Valuation	Remortgage Only	75%	6.49%	£0	3.90%	R26048
	Cashback **	Free Valuation	Remortgage Only	80%	7.09%	£0	4.15%	R26049
	Cashback **	Free Valuation	Remortgage Only	85%	7.14%	£0	4.40%	R26050
	Cashback **	Free Valuation	Remortgage Only	75%	6.34%	£795	3.90%	R26051
	Cashback **	Free Valuation	Remortgage Only	80%	6.94%	£795	4.15%	R26052
	Cashback **	Free Valuation	Remortgage Only	85%	6.99%	£795	4.40%	R26053
	Cashback **	-	Remortgage Only	75%	6.19%	£1495	3.90%	R26054
	Cashback **	-	Remortgage Only	80%	6.79%	£1495	4.15%	R26055
	Cashback **	-	Remortgage Only	85%	6.84%	£1495	4.40%	R26056
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

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%	6.29%	£0	3.90%	R55805
	Free Legals **	Free Valuation	-	80%	6.69%	£0	4.15%	R55806
	Free Legals **	Free Valuation	-	85%	7.04%	£0	4.40%	R55807
	Free Legals **	Free Valuation	-	75%	6.14%	£795	3.90%	R55808
	Free Legals **	Free Valuation	-	80%	6.54%	£795	4.15%	R55809
	Free Legals **	Free Valuation	-	85%	6.89%	£795	4.40%	R55810
	Free Legals **	-	-	75%	5.99%	£1495	3.90%	R55811
	Free Legals **	-	-	80%	6.39%	£1495	4.15%	R55812
	Free Legals **	-	-	85%	6.74%	£1495	4.40%	R55813
	Cashback **	Free Valuation	Remortgage Only	75%	6.29%	£0	3.90%	R55823
	Cashback **	Free Valuation	Remortgage Only	80%	6.69%	£0	4.15%	R55824
	Cashback **	Free Valuation	Remortgage Only	85%	7.04%	£0	4.40%	R55825
	Cashback **	Free Valuation	Remortgage Only	75%	6.14%	£795	3.90%	R55826
	Cashback **	Free Valuation	Remortgage Only	80%	6.54%	£795	4.15%	R55827
	Cashback **	Free Valuation	Remortgage Only	85%	6.89%	£795	4.40%	R55828
	Cashback **	-	Remortgage Only	75%	5.99%	£1495	3.90%	R55829
	Cashback **	-	Remortgage Only	80%	6.39%	£1495	4.15%	R55830
	Cashback **	-	Remortgage Only	85%	6.74%	£1495	4.40%	R55831
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%	6.39%	£1495	3.90%	R30731
	Free Legals **	-	-	80%	6.79%	£1495	4.15%	R30732
	Free Legals **	-	-	85%	7.14%	£1495	4.40%	R30733
	Cashback **	-	Remortgage Only	75%	6.39%	£1495	3.90%	R30737
	Cashback **	-	Remortgage Only	80%	6.79%	£1495	4.15%	R30738
	Cashback **	-	Remortgage Only	85%	7.14%	£1495	4.40%	R30739
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%	6.79%	£0	3.90%	R26081
	Free Legals **	Free Valuation	-	80%	7.19%	£0	4.15%	R26082
	Free Legals **	Free Valuation	-	85%	7.54%	£0	4.40%	R26083
	Free Legals **	Free Valuation	-	75%	6.64%	£795	3.90%	R26084
	Free Legals **	Free Valuation	-	80%	7.04%	£795	4.15%	R26085
	Free Legals **	Free Valuation	-	85%	7.39%	£795	4.40%	R26086
	Free Legals **	-	-	75%	6.49%	£1495	3.90%	R26087
	Free Legals **	-	-	80%	6.89%	£1495	4.15%	R26088
	Free Legals **	-	-	85%	7.24%	£1495	4.40%	R26089
	Cashback **	Free Valuation	Remortgage Only	75%	6.79%	£0	3.90%	R26099
	Cashback **	Free Valuation	Remortgage Only	80%	7.19%	£0	4.15%	R26100
	Cashback **	Free Valuation	Remortgage Only	85%	7.54%	£0	4.40%	R26101
	Cashback **	Free Valuation	Remortgage Only	75%	6.64%	£795	3.90%	R26102
	Cashback **	Free Valuation	Remortgage Only	80%	7.04%	£795	4.15%	R26103
	Cashback **	Free Valuation	Remortgage Only	85%	7.39%	£795	4.40%	R26104
	Cashback **	-	Remortgage Only	75%	6.49%	£1495	3.90%	R26105
	Cashback **	-	Remortgage Only	80%	6.89%	£1495	4.15%	R26106
	Cashback **	-	Remortgage Only	85%	7.24%	£1495	4.40%	R26107
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%	6.39%	£0	3.90%	R55814
	Free Legals **	Free Valuation	-	80%	6.79%	£0	4.15%	R55815
	Free Legals **	Free Valuation	-	85%	7.14%	£0	4.40%	R55816
	Free Legals **	Free Valuation	-	75%	6.24%	£795	3.90%	R55817
	Free Legals **	Free Valuation	-	80%	6.64%	£795	4.15%	R55818
	Free Legals **	Free Valuation	-	85%	6.99%	£795	4.40%	R55819
	Free Legals **	-	-	75%	6.09%	£1495	3.90%	R55820
	Free Legals **	-	-	80%	6.49%	£1495	4.15%	R55821
	Free Legals **	-	-	85%	6.84%	£1495	4.40%	R55822
	Cashback **	Free Valuation	Remortgage Only	75%	6.39%	£0	3.90%	R55832
	Cashback **	Free Valuation	Remortgage Only	80%	6.79%	£0	4.15%	R55833
	Cashback **	Free Valuation	Remortgage Only	85%	7.14%	£0	4.40%	R55834
	Cashback **	Free Valuation	Remortgage Only	75%	6.24%	£795	3.90%	R55835
	Cashback **	Free Valuation	Remortgage Only	80%	6.64%	£795	4.15%	R55836
	Cashback **	Free Valuation	Remortgage Only	85%	6.99%	£795	4.40%	R55837
	Cashback **	-	Remortgage Only	75%	6.09%	£1495	3.90%	R55838
	Cashback **	-	Remortgage Only	80%	6.49%	£1495	4.15%	R55839
	Cashback **	-	Remortgage Only	85%	6.84%	£1495	4.40%	R55840
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%	6.49%	£1495	3.90%	R30734
	Free Legals **	-	-	80%	6.89%	£1495	4.15%	R30735
	Free Legals **	-	-	85%	7.24%	£1495	4.40%	R30736
	Cashback **	-	Remortgage Only	75%	6.49%	£1495	3.90%	R30740
	Cashback **	-	Remortgage Only	80%	6.89%	£1495	4.15%	R30741
	Cashback **	-	Remortgage Only	85%	7.24%	£1495	4.40%	R30742
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%	6.89%	£0	3.90%	R26090
	Free Legals **	Free Valuation	-	80%	7.29%	£0	4.15%	R26091
	Free Legals **	Free Valuation	-	85%	7.64%	£0	4.40%	R26092
	Free Legals **	Free Valuation	-	75%	6.74%	£795	3.90%	R26093
	Free Legals **	Free Valuation	-	80%	7.14%	£795	4.15%	R26094
	Free Legals **	Free Valuation	-	85%	7.49%	£795	4.40%	R26095
	Free Legals **	-	-	75%	6.59%	£1495	3.90%	R26096
	Free Legals **	-	-	80%	6.99%	£1495	4.15%	R26097
	Free Legals **	-	-	85%	7.34%	£1495	4.40%	R26098
	Cashback **	Free Valuation	Remortgage Only	75%	6.89%	£0	3.90%	R26108
	Cashback **	Free Valuation	Remortgage Only	80%	7.29%	£0	4.15%	R26109
	Cashback **	Free Valuation	Remortgage Only	85%	7.64%	£0	4.40%	R26110
	Cashback **	Free Valuation	Remortgage Only	75%	6.74%	£795	3.90%	R26111
	Cashback **	Free Valuation	Remortgage Only	80%	7.14%	£795	4.15%	R26112
	Cashback **	Free Valuation	Remortgage Only	85%	7.49%	£795	4.40%	R26113
	Cashback **	-	Remortgage Only	75%	6.59%	£1495	3.90%	R26114
	Cashback **	-	Remortgage Only	80%	6.99%	£1495	4.15%	R26115
	Cashback **	-	Remortgage Only	85%	7.34%	£1495	4.40%	R26116
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%	6.69%	£0	3.90%	R55865
	Free Legals **	Free Valuation	-	80%	6.84%	£0	4.15%	R55866
	Free Legals **	Free Valuation	-	85%	7.44%	£0	4.40%	R55867
	Free Legals **	Free Valuation	-	75%	6.54%	£795	3.90%	R55868
	Free Legals **	Free Valuation	-	80%	6.69%	£795	4.15%	R55869
	Free Legals **	Free Valuation	-	85%	7.29%	£795	4.40%	R55870
	Free Legals **	-	-	75%	6.39%	£1495	3.90%	R55871
	Free Legals **	-	-	80%	6.54%	£1495	4.15%	R55872
	Free Legals **	-	-	85%	7.14%	£1495	4.40%	R55873
	Cashback **	Free Valuation	Remortgage Only	75%	6.69%	£0	3.90%	R55883
	Cashback **	Free Valuation	Remortgage Only	80%	6.84%	£0	4.15%	R55884
	Cashback **	Free Valuation	Remortgage Only	85%	7.44%	£0	4.40%	R55885
	Cashback **	Free Valuation	Remortgage Only	75%	6.54%	£795	3.90%	R55886
	Cashback **	Free Valuation	Remortgage Only	80%	6.69%	£795	4.15%	R55887
	Cashback **	Free Valuation	Remortgage Only	85%	7.29%	£795	4.40%	R55888
	Cashback **	-	Remortgage Only	75%	6.39%	£1495	3.90%	R55889
	Cashback **	-	Remortgage Only	80%	6.54%	£1495	4.15%	R55890
	Cashback **	-	Remortgage Only	85%	7.14%	£1495	4.40%	R55891
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%	6.79%	£1495	3.90%	R30743
	Free Legals **	-	-	80%	6.94%	£1495	4.15%	R30744
	Free Legals **	-	-	85%	7.64%	£1495	4.40%	R30745
	Cashback **	-	Remortgage Only	75%	6.79%	£1495	3.90%	R30749
	Cashback **	-	Remortgage Only	80%	6.94%	£1495	4.15%	R30750
	Cashback **	-	Remortgage Only	85%	7.64%	£1495	4.40%	R30751
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%	7.19%	£0	3.90%	R26141
	Free Legals **	Free Valuation	-	80%	7.34%	£0	4.15%	R26142
	Free Legals **	Free Valuation	-	85%	8.04%	£0	4.40%	R26143
	Free Legals **	Free Valuation	-	75%	7.04%	£795	3.90%	R26144
	Free Legals **	Free Valuation	-	80%	7.19%	£795	4.15%	R26145
	Free Legals **	Free Valuation	-	85%	7.89%	£795	4.40%	R26146
	Free Legals **	-	-	75%	6.89%	£1495	3.90%	R26147
	Free Legals **	-	-	80%	7.04%	£1495	4.15%	R26148
	Free Legals **	-	-	85%	7.74%	£1495	4.40%	R26149
	Cashback **	Free Valuation	Remortgage Only	75%	7.19%	£0	3.90%	R26159
	Cashback **	Free Valuation	Remortgage Only	80%	7.34%	£0	4.15%	R26160
	Cashback **	Free Valuation	Remortgage Only	85%	8.04%	£0	4.40%	R26161
	Cashback **	Free Valuation	Remortgage Only	75%	7.04%	£795	3.90%	R26162
	Cashback **	Free Valuation	Remortgage Only	80%	7.19%	£795	4.15%	R26163
	Cashback **	Free Valuation	Remortgage Only	85%	7.89%	£795	4.40%	R26164
	Cashback **	-	Remortgage Only	75%	6.89%	£1495	3.90%	R26165
	Cashback **	-	Remortgage Only	80%	7.04%	£1495	4.15%	R26166
	Cashback **	-	Remortgage Only	85%	7.74%	£1495	4.40%	R26167
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%	6.79%	£0	3.90%	R55874
	Free Legals **	Free Valuation	-	80%	6.94%	£0	4.15%	R55875
	Free Legals **	Free Valuation	-	85%	7.54%	£0	4.40%	R55876
	Free Legals **	Free Valuation	-	75%	6.64%	£795	3.90%	R55877
	Free Legals **	Free Valuation	-	80%	6.79%	£795	4.15%	R55878
	Free Legals **	Free Valuation	-	85%	7.39%	£795	4.40%	R55879
	Free Legals **	-	-	75%	6.49%	£1495	3.90%	R55880
	Free Legals **	-	-	80%	6.64%	£1495	4.15%	R55881
	Free Legals **	-	-	85%	7.24%	£1495	4.40%	R55882
	Cashback **	Free Valuation	Remortgage Only	75%	6.79%	£0	3.90%	R55892
	Cashback **	Free Valuation	Remortgage Only	80%	6.94%	£0	4.15%	R55893
	Cashback **	Free Valuation	Remortgage Only	85%	7.54%	£0	4.40%	R55894
	Cashback **	Free Valuation	Remortgage Only	75%	6.64%	£795	3.90%	R55895
	Cashback **	Free Valuation	Remortgage Only	80%	6.79%	£795	4.15%	R55896
	Cashback **	Free Valuation	Remortgage Only	85%	7.39%	£795	4.40%	R55897
	Cashback **	-	Remortgage Only	75%	6.49%	£1495	3.90%	R55898
	Cashback **	-	Remortgage Only	80%	6.64%	£1495	4.15%	R55899
	Cashback **	-	Remortgage Only	85%	7.24%	£1495	4.40%	R55900
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%	6.89%	£1495	3.90%	R30746
	Free Legals **	-	-	80%	7.04%	£1495	4.15%	R30747
	Free Legals **	-	-	85%	7.74%	£1495	4.40%	R30748
	Cashback **	-	Remortgage Only	75%	6.89%	£1495	3.90%	R30752
	Cashback **	-	Remortgage Only	80%	7.04%	£1495	4.15%	R30753
	Cashback **	-	Remortgage Only	85%	7.74%	£1495	4.40%	R30754
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%	7.29%	£0	3.90%	R26150
	Free Legals **	Free Valuation	-	80%	7.44%	£0	4.15%	R26151
	Free Legals **	Free Valuation	-	85%	8.14%	£0	4.40%	R26152
	Free Legals **	Free Valuation	-	75%	7.14%	£795	3.90%	R26153
	Free Legals **	Free Valuation	-	80%	7.29%	£795	4.15%	R26154
	Free Legals **	Free Valuation	-	85%	7.99%	£795	4.40%	R26155
	Free Legals **	-	-	75%	6.99%	£1495	3.90%	R26156
	Free Legals **	-	-	80%	7.14%	£1495	4.15%	R26157
	Free Legals **	-	-	85%	7.84%	£1495	4.40%	R26158
	Cashback **	Free Valuation	Remortgage Only	75%	7.29%	£0	3.90%	R26168
	Cashback **	Free Valuation	Remortgage Only	80%	7.44%	£0	4.15%	R26169
	Cashback **	Free Valuation	Remortgage Only	85%	8.14%	£0	4.40%	R26170
	Cashback **	Free Valuation	Remortgage Only	75%	7.14%	£795	3.90%	R26171
	Cashback **	Free Valuation	Remortgage Only	80%	7.29%	£795	4.15%	R26172
	Cashback **	Free Valuation	Remortgage Only	85%	7.99%	£795	4.40%	R26173
	Cashback **	-	Remortgage Only	75%	6.99%	£1495	3.90%	R26174
	Cashback **	-	Remortgage Only	80%	7.14%	£1495	4.15%	R26175
	Cashback **	-	Remortgage Only	85%	7.84%	£1495	4.40%	R26176
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 - 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%	7.05%	£0	4.05%	R55925
	Free Legals **	Free Valuation	-	75%	7.10%	£0	4.20%	R55926
	Free Legals **	Free Valuation	-	80%	7.40%	£0	4.45%	R55927
	Free Legals **	Free Valuation	-	85%	8.19%	£0	4.70%	R55928
	Free Legals **	Free Valuation	-	70%	6.90%	£795	4.05%	R55929
	Free Legals **	Free Valuation	-	75%	6.95%	£795	4.20%	R55930
	Free Legals **	Free Valuation	-	80%	7.25%	£795	4.45%	R55931
	Free Legals **	Free Valuation	-	85%	8.04%	£795	4.70%	R55932
	Free Legals **	-	-	70%	6.75%	£1495	4.05%	R55933
	Free Legals **	-	-	75%	6.80%	£1495	4.20%	R55934
	Free Legals **	-	-	80%	7.10%	£1495	4.45%	R55935
	Free Legals **	-	-	85%	7.89%	£1495	4.70%	R55936
	Cashback **	Free Valuation	Remortgage Only	70%	7.05%	£0	4.05%	R55949
	Cashback **	Free Valuation	Remortgage Only	75%	7.10%	£0	4.20%	R55950
	Cashback **	Free Valuation	Remortgage Only	80%	7.40%	£0	4.45%	R55951
	Cashback **	Free Valuation	Remortgage Only	85%	8.19%	£0	4.70%	R55952
	Cashback **	Free Valuation	Remortgage Only	70%	6.90%	£795	4.05%	R55953
	Cashback **	Free Valuation	Remortgage Only	75%	6.95%	£795	4.20%	R55954
	Cashback **	Free Valuation	Remortgage Only	80%	7.25%	£795	4.45%	R55955
	Cashback **	Free Valuation	Remortgage Only	85%	8.04%	£795	4.70%	R55956
	Cashback **	-	Remortgage Only	70%	6.75%	£1495	4.05%	R55957
	Cashback **	-	Remortgage Only	75%	6.80%	£1495	4.20%	R55958
	Cashback **	-	Remortgage Only	80%	7.10%	£1495	4.45%	R55959
	Cashback **	-	Remortgage Only	85%	7.89%	£1495	4.70%	R55960
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.

** 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	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	-	70%	7.45%	£0	4.05%	R26201
	Free Legals **	Free Valuation	-	75%	7.50%	£0	4.20%	R26202
	Free Legals **	Free Valuation	-	80%	7.90%	£0	4.45%	R26203
	Free Legals **	Free Valuation	-	85%	8.44%	£0	4.70%	R26204
	Free Legals **	Free Valuation	-	70%	7.30%	£795	4.05%	R26205
	Free Legals **	Free Valuation	-	75%	7.35%	£795	4.20%	R26206
	Free Legals **	Free Valuation	-	80%	7.75%	£795	4.45%	R26207
	Free Legals **	Free Valuation	-	85%	8.29%	£795	4.70%	R26208
	Free Legals **	-	-	70%	7.15%	£1495	4.05%	R26209
	Free Legals **	-	-	75%	7.20%	£1495	4.20%	R26210
	Free Legals **	-	-	80%	7.60%	£1495	4.45%	R26211
	Free Legals **	-	-	85%	8.14%	£1495	4.70%	R26212
	Cashback **	Free Valuation	Remortgage Only	70%	7.45%	£0	4.05%	R26225
	Cashback **	Free Valuation	Remortgage Only	75%	7.50%	£0	4.20%	R26226
	Cashback **	Free Valuation	Remortgage Only	80%	7.90%	£0	4.45%	R26227
	Cashback **	Free Valuation	Remortgage Only	85%	8.44%	£0	4.70%	R26228
	Cashback **	Free Valuation	Remortgage Only	70%	7.30%	£795	4.05%	R26229
	Cashback **	Free Valuation	Remortgage Only	75%	7.35%	£795	4.20%	R26230
	Cashback **	Free Valuation	Remortgage Only	80%	7.75%	£795	4.45%	R26231
	Cashback **	Free Valuation	Remortgage Only	85%	8.29%	£795	4.70%	R26232
	Cashback **	-	Remortgage Only	70%	7.15%	£1495	4.05%	R26233
	Cashback **	-	Remortgage Only	75%	7.20%	£1495	4.20%	R26234
	Cashback **	-	Remortgage Only	80%	7.60%	£1495	4.45%	R26235
	Cashback **	-	Remortgage Only	85%	8.14%	£1495	4.70%	R26236
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 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%	7.15%	£0	4.05%	R55937
	Free Legals **	Free Valuation	-	75%	7.20%	£0	4.20%	R55938
	Free Legals **	Free Valuation	-	80%	7.50%	£0	4.45%	R55939
	Free Legals **	Free Valuation	-	85%	8.29%	£0	4.70%	R55940
	Free Legals **	Free Valuation	-	70%	7.00%	£795	4.05%	R55941
	Free Legals **	Free Valuation	-	75%	7.05%	£795	4.20%	R55942
	Free Legals **	Free Valuation	-	80%	7.35%	£795	4.45%	R55943
	Free Legals **	Free Valuation	-	85%	8.14%	£795	4.70%	R55944
	Free Legals **	-	-	70%	6.85%	£1495	4.05%	R55945
	Free Legals **	-	-	75%	6.90%	£1495	4.20%	R55946
	Free Legals **	-	-	80%	7.20%	£1495	4.45%	R55947
	Free Legals **	-	-	85%	7.99%	£1495	4.70%	R55948
	Cashback **	Free Valuation	Remortgage Only	70%	7.15%	£0	4.05%	R55961
	Cashback **	Free Valuation	Remortgage Only	75%	7.20%	£0	4.20%	R55962
	Cashback **	Free Valuation	Remortgage Only	80%	7.50%	£0	4.45%	R55963
	Cashback **	Free Valuation	Remortgage Only	85%	8.29%	£0	4.70%	R55964
	Cashback **	Free Valuation	Remortgage Only	70%	7.00%	£795	4.05%	R55965
	Cashback **	Free Valuation	Remortgage Only	75%	7.05%	£795	4.20%	R55966
	Cashback **	Free Valuation	Remortgage Only	80%	7.35%	£795	4.45%	R55967
	Cashback **	Free Valuation	Remortgage Only	85%	8.14%	£795	4.70%	R55968
	Cashback **	-	Remortgage Only	70%	6.85%	£1495	4.05%	R55969
	Cashback **	-	Remortgage Only	75%	6.90%	£1495	4.20%	R55970
	Cashback **	-	Remortgage Only	80%	7.20%	£1495	4.45%	R55971
	Cashback **	-	Remortgage Only	85%	7.99%	£1495	4.70%	R55972
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.

** 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	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	-	70%	7.55%	£0	4.05%	R26213
	Free Legals **	Free Valuation	-	75%	7.60%	£0	4.20%	R26214
	Free Legals **	Free Valuation	-	80%	8.00%	£0	4.45%	R26215
	Free Legals **	Free Valuation	-	85%	8.54%	£0	4.70%	R26216
	Free Legals **	Free Valuation	-	70%	7.40%	£795	4.05%	R26217
	Free Legals **	Free Valuation	-	75%	7.45%	£795	4.20%	R26218
	Free Legals **	Free Valuation	-	80%	7.85%	£795	4.45%	R26219
	Free Legals **	Free Valuation	-	85%	8.39%	£795	4.70%	R26220
	Free Legals **	-	-	70%	7.25%	£1495	4.05%	R26221
	Free Legals **	-	-	75%	7.30%	£1495	4.20%	R26222
	Free Legals **	-	-	80%	7.70%	£1495	4.45%	R26223
	Free Legals **	-	-	85%	8.24%	£1495	4.70%	R26224
	Cashback **	Free Valuation	Remortgage Only	70%	7.55%	£0	4.05%	R26237
	Cashback **	Free Valuation	Remortgage Only	75%	7.60%	£0	4.20%	R26238
	Cashback **	Free Valuation	Remortgage Only	80%	8.00%	£0	4.45%	R26239
	Cashback **	Free Valuation	Remortgage Only	85%	8.54%	£0	4.70%	R26240
	Cashback **	Free Valuation	Remortgage Only	70%	7.40%	£795	4.05%	R26241
	Cashback **	Free Valuation	Remortgage Only	75%	7.45%	£795	4.20%	R26242
	Cashback **	Free Valuation	Remortgage Only	80%	7.85%	£795	4.45%	R26243
	Cashback **	Free Valuation	Remortgage Only	85%	8.39%	£795	4.70%	R26244
	Cashback **	-	Remortgage Only	70%	7.25%	£1495	4.05%	R26245
	Cashback **	-	Remortgage Only	75%	7.30%	£1495	4.20%	R26246
	Cashback **	-	Remortgage Only	80%	7.70%	£1495	4.45%	R26247
	Cashback **	-	Remortgage Only	85%	8.24%	£1495	4.70%	R26248
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
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 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%	7.20%	£0	4.35%	R56005
	Free Legals **	Free Valuation	-	75%	7.25%	£0	4.60%	R56006
	Free Legals **	Free Valuation	-	80%	7.55%	£0	4.85%	R56007
	Free Legals **	Free Valuation	-	85%	8.35%	£0	5.00%	R56008
	Free Legals **	Free Valuation	-	70%	7.05%	£795	4.35%	R56009
	Free Legals **	Free Valuation	-	75%	7.10%	£795	4.60%	R56010
	Free Legals **	Free Valuation	-	80%	7.40%	£795	4.85%	R56011
	Free Legals **	Free Valuation	-	85%	8.20%	£795	5.00%	R56012
	Free Legals **	-	-	70%	6.90%	£1495	4.35%	R56013
	Free Legals **	-	-	75%	6.95%	£1495	4.60%	R56014
	Free Legals **	-	-	80%	7.25%	£1495	4.85%	R56015
	Free Legals **	-	-	85%	8.05%	£1495	5.00%	R56016
	Cashback **	Free Valuation	Remortgage Only	70%	7.20%	£0	4.35%	R56029
	Cashback **	Free Valuation	Remortgage Only	75%	7.25%	£0	4.60%	R56030
	Cashback **	Free Valuation	Remortgage Only	80%	7.55%	£0	4.85%	R56031
	Cashback **	Free Valuation	Remortgage Only	85%	8.35%	£0	5.00%	R56032
	Cashback **	Free Valuation	Remortgage Only	70%	7.05%	£795	4.35%	R56033
	Cashback **	Free Valuation	Remortgage Only	75%	7.10%	£795	4.60%	R56034
	Cashback **	Free Valuation	Remortgage Only	80%	7.40%	£795	4.85%	R56035
	Cashback **	Free Valuation	Remortgage Only	85%	8.20%	£795	5.00%	R56036
	Cashback **	-	Remortgage Only	70%	6.90%	£1495	4.35%	R56037
	Cashback **	-	Remortgage Only	75%	6.95%	£1495	4.60%	R56038
	Cashback **	-	Remortgage Only	80%	7.25%	£1495	4.85%	R56039
	Cashback **	-	Remortgage Only	85%	8.05%	£1495	5.00%	R56040
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.

** 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	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	-	70%	7.60%	£0	4.35%	R26281
	Free Legals **	Free Valuation	-	75%	7.65%	£0	4.60%	R26282
	Free Legals **	Free Valuation	-	80%	8.05%	£0	4.85%	R26283
	Free Legals **	Free Valuation	-	85%	8.70%	£0	5.00%	R26284
	Free Legals **	Free Valuation	-	70%	7.45%	£795	4.35%	R26285
	Free Legals **	Free Valuation	-	75%	7.50%	£795	4.60%	R26286
	Free Legals **	Free Valuation	-	80%	7.90%	£795	4.85%	R26287
	Free Legals **	Free Valuation	-	85%	8.55%	£795	5.00%	R26288
	Free Legals **	-	-	70%	7.30%	£1495	4.35%	R26289
	Free Legals **	-	-	75%	7.35%	£1495	4.60%	R26290
	Free Legals **	-	-	80%	7.75%	£1495	4.85%	R26291
	Free Legals **	-	-	85%	8.40%	£1495	5.00%	R26292
	Cashback **	Free Valuation	Remortgage Only	70%	7.60%	£0	4.35%	R26305
	Cashback **	Free Valuation	Remortgage Only	75%	7.65%	£0	4.60%	R26306
	Cashback **	Free Valuation	Remortgage Only	80%	8.05%	£0	4.85%	R26307
	Cashback **	Free Valuation	Remortgage Only	85%	8.70%	£0	5.00%	R26308
	Cashback **	Free Valuation	Remortgage Only	70%	7.45%	£795	4.35%	R26309
	Cashback **	Free Valuation	Remortgage Only	75%	7.50%	£795	4.60%	R26310
	Cashback **	Free Valuation	Remortgage Only	80%	7.90%	£795	4.85%	R26311
	Cashback **	Free Valuation	Remortgage Only	85%	8.55%	£795	5.00%	R26312
	Cashback **	-	Remortgage Only	70%	7.30%	£1495	4.35%	R26313
	Cashback **	-	Remortgage Only	75%	7.35%	£1495	4.60%	R26314
	Cashback **	-	Remortgage Only	80%	7.75%	£1495	4.85%	R26315
	Cashback **	-	Remortgage Only	85%	8.40%	£1495	5.00%	R26316
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
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 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%	7.30%	£0	4.35%	R56017
	Free Legals **	Free Valuation	-	75%	7.35%	£0	4.60%	R56018
	Free Legals **	Free Valuation	-	80%	7.65%	£0	4.85%	R56019
	Free Legals **	Free Valuation	-	85%	8.45%	£0	5.00%	R56020
	Free Legals **	Free Valuation	-	70%	7.15%	£795	4.35%	R56021
	Free Legals **	Free Valuation	-	75%	7.20%	£795	4.60%	R56022
	Free Legals **	Free Valuation	-	80%	7.50%	£795	4.85%	R56023
	Free Legals **	Free Valuation	-	85%	8.30%	£795	5.00%	R56024
	Free Legals **	-	-	70%	7.00%	£1495	4.35%	R56025
	Free Legals **	-	-	75%	7.05%	£1495	4.60%	R56026
	Free Legals **	-	-	80%	7.35%	£1495	4.85%	R56027
	Free Legals **	-	-	85%	8.15%	£1495	5.00%	R56028
	Cashback **	Free Valuation	Remortgage Only	70%	7.30%	£0	4.35%	R56041
	Cashback **	Free Valuation	Remortgage Only	75%	7.35%	£0	4.60%	R56042
	Cashback **	Free Valuation	Remortgage Only	80%	7.65%	£0	4.85%	R56043
	Cashback **	Free Valuation	Remortgage Only	85%	8.45%	£0	5.00%	R56044
	Cashback **	Free Valuation	Remortgage Only	70%	7.15%	£795	4.35%	R56045
	Cashback **	Free Valuation	Remortgage Only	75%	7.20%	£795	4.60%	R56046
	Cashback **	Free Valuation	Remortgage Only	80%	7.50%	£795	4.85%	R56047
	Cashback **	Free Valuation	Remortgage Only	85%	8.30%	£795	5.00%	R56048
ERC:	Cashback **	-	Remortgage Only	70%	7.00%	£1495	4.35%	R56049
	Cashback **	-	Remortgage Only	75%	7.05%	£1495	4.60%	R56050
	Cashback **	-	Remortgage Only	80%	7.35%	£1495	4.85%	R56051
	Cashback **	-	Remortgage Only	85%	8.15%	£1495	5.00%	R56052
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.

** 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	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	-	70%	7.70%	£0	4.35%	R26293
	Free Legals **	Free Valuation	-	75%	7.75%	£0	4.60%	R26294
	Free Legals **	Free Valuation	-	80%	8.15%	£0	4.85%	R26295
	Free Legals **	Free Valuation	-	85%	8.80%	£0	5.00%	R26296
	Free Legals **	Free Valuation	-	70%	7.55%	£795	4.35%	R26297
	Free Legals **	Free Valuation	-	75%	7.60%	£795	4.60%	R26298
	Free Legals **	Free Valuation	-	80%	8.00%	£795	4.85%	R26299
	Free Legals **	Free Valuation	-	85%	8.65%	£795	5.00%	R26300
	Free Legals **	-	-	70%	7.40%	£1495	4.35%	R26301
	Free Legals **	-	-	75%	7.45%	£1495	4.60%	R26302
	Free Legals **	-	-	80%	7.85%	£1495	4.85%	R26303
	Free Legals **	-	-	85%	8.50%	£1495	5.00%	R26304
	Cashback **	Free Valuation	Remortgage Only	70%	7.70%	£0	4.35%	R26317
	Cashback **	Free Valuation	Remortgage Only	75%	7.75%	£0	4.60%	R26318
	Cashback **	Free Valuation	Remortgage Only	80%	8.15%	£0	4.85%	R26319
	Cashback **	Free Valuation	Remortgage Only	85%	8.80%	£0	5.00%	R26320
	Cashback **	Free Valuation	Remortgage Only	70%	7.55%	£795	4.35%	R26321
	Cashback **	Free Valuation	Remortgage Only	75%	7.60%	£795	4.60%	R26322
	Cashback **	Free Valuation	Remortgage Only	80%	8.00%	£795	4.85%	R26323
	Cashback **	Free Valuation	Remortgage Only	85%	8.65%	£795	5.00%	R26324
ERC:	Cashback **	-	Remortgage Only	70%	7.40%	£1495	4.35%	R26325
	Cashback **	-	Remortgage Only	75%	7.45%	£1495	4.60%	R26326
	Cashback **	-	Remortgage Only	80%	7.85%	£1495	4.85%	R26327
	Cashback **	-	Remortgage Only	85%	8.50%	£1495	5.00%	R26328
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
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 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%	7.35%	£0	4.35%	R56085
	Free Legals **	Free Valuation	-	75%	7.40%	£0	4.60%	R56086
	Free Legals **	Free Valuation	-	80%	7.85%	£0	4.85%	R56087
	Free Legals **	Free Valuation	-	70%	7.20%	£795	4.35%	R56088
	Free Legals **	Free Valuation	-	75%	7.25%	£795	4.60%	R56089
	Free Legals **	Free Valuation	-	80%	7.70%	£795	4.85%	R56090
	Free Legals **	-	-	70%	7.05%	£1495	4.35%	R56091
	Free Legals **	-	-	75%	7.10%	£1495	4.60%	R56092
	Free Legals **	-	-	80%	7.55%	£1495	4.85%	R56093
	Cashback **	Free Valuation	Remortgage Only	70%	7.35%	£0	4.35%	R56103
	Cashback **	Free Valuation	Remortgage Only	75%	7.40%	£0	4.60%	R56104
	Cashback **	Free Valuation	Remortgage Only	80%	7.85%	£0	4.85%	R56105
	Cashback **	Free Valuation	Remortgage Only	70%	7.20%	£795	4.35%	R56106
	Cashback **	Free Valuation	Remortgage Only	75%	7.25%	£795	4.60%	R56107
	Cashback **	Free Valuation	Remortgage Only	80%	7.70%	£795	4.85%	R56108
	Cashback **	-	Remortgage Only	70%	7.05%	£1495	4.35%	R56109
	Cashback **	-	Remortgage Only	75%	7.10%	£1495	4.60%	R56110
	Cashback **	-	Remortgage Only	80%	7.55%	£1495	4.85%	R56111
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.

** 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	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	-	70%	7.75%	£0	4.35%	R26361
	Free Legals **	Free Valuation	-	75%	7.80%	£0	4.60%	R26362
	Free Legals **	Free Valuation	-	80%	8.20%	£0	4.85%	R26363
	Free Legals **	Free Valuation	-	70%	7.60%	£795	4.35%	R26364
	Free Legals **	Free Valuation	-	75%	7.65%	£795	4.60%	R26365
	Free Legals **	Free Valuation	-	80%	8.05%	£795	4.85%	R26366
	Free Legals **	-	-	70%	7.45%	£1495	4.35%	R26367
	Free Legals **	-	-	75%	7.50%	£1495	4.60%	R26368
	Free Legals **	-	-	80%	7.90%	£1495	4.85%	R26369
	Cashback **	Free Valuation	Remortgage Only	70%	7.75%	£0	4.35%	R26379
	Cashback **	Free Valuation	Remortgage Only	75%	7.80%	£0	4.60%	R26380
	Cashback **	Free Valuation	Remortgage Only	80%	8.20%	£0	4.85%	R26381
	Cashback **	Free Valuation	Remortgage Only	70%	7.60%	£795	4.35%	R26382
	Cashback **	Free Valuation	Remortgage Only	75%	7.65%	£795	4.60%	R26383
	Cashback **	Free Valuation	Remortgage Only	80%	8.05%	£795	4.85%	R26384
	Cashback **	-	Remortgage Only	70%	7.45%	£1495	4.35%	R26385
	Cashback **	-	Remortgage Only	75%	7.50%	£1495	4.60%	R26386
	Cashback **	-	Remortgage Only	80%	7.90%	£1495	4.85%	R26387
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 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%	7.45%	£0	4.35%	R56094
	Free Legals **	Free Valuation	-	75%	7.50%	£0	4.60%	R56095
	Free Legals **	Free Valuation	-	80%	7.95%	£0	4.85%	R56096
	Free Legals **	Free Valuation	-	70%	7.30%	£795	4.35%	R56097
	Free Legals **	Free Valuation	-	75%	7.35%	£795	4.60%	R56098
	Free Legals **	Free Valuation	-	80%	7.80%	£795	4.85%	R56099
	Free Legals **	-	-	70%	7.15%	£1495	4.35%	R56100
	Free Legals **	-	-	75%	7.20%	£1495	4.60%	R56101
	Free Legals **	-	-	80%	7.65%	£1495	4.85%	R56102
	Cashback **	Free Valuation	Remortgage Only	70%	7.45%	£0	4.35%	R56112
	Cashback **	Free Valuation	Remortgage Only	75%	7.50%	£0	4.60%	R56113
	Cashback **	Free Valuation	Remortgage Only	80%	7.95%	£0	4.85%	R56114
	Cashback **	Free Valuation	Remortgage Only	70%	7.30%	£795	4.35%	R56115
	Cashback **	Free Valuation	Remortgage Only	75%	7.35%	£795	4.60%	R56116
	Cashback **	Free Valuation	Remortgage Only	80%	7.80%	£795	4.85%	R56117
	Cashback **	-	Remortgage Only	70%	7.15%	£1495	4.35%	R56118
	Cashback **	-	Remortgage Only	75%	7.20%	£1495	4.60%	R56119
	Cashback **	-	Remortgage Only	80%	7.65%	£1495	4.85%	R56120
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.

** 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	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	-	70%	7.85%	£0	4.35%	R26370
	Free Legals **	Free Valuation	-	75%	7.90%	£0	4.60%	R26371
	Free Legals **	Free Valuation	-	80%	8.30%	£0	4.85%	R26372
	Free Legals **	Free Valuation	-	70%	7.70%	£795	4.35%	R26373
	Free Legals **	Free Valuation	-	75%	7.75%	£795	4.60%	R26374
	Free Legals **	Free Valuation	-	80%	8.15%	£795	4.85%	R26375
	Free Legals **	-	-	70%	7.55%	£1495	4.35%	R26376
	Free Legals **	-	-	75%	7.60%	£1495	4.60%	R26377
	Free Legals **	-	-	80%	8.00%	£1495	4.85%	R26378
	Cashback **	Free Valuation	Remortgage Only	70%	7.85%	£0	4.35%	R26388
	Cashback **	Free Valuation	Remortgage Only	75%	7.90%	£0	4.60%	R26389
	Cashback **	Free Valuation	Remortgage Only	80%	8.30%	£0	4.85%	R26390
	Cashback **	Free Valuation	Remortgage Only	70%	7.70%	£795	4.35%	R26391
	Cashback **	Free Valuation	Remortgage Only	75%	7.75%	£795	4.60%	R26392
	Cashback **	Free Valuation	Remortgage Only	80%	8.15%	£795	4.85%	R26393
	Cashback **	-	Remortgage Only	70%	7.55%	£1495	4.35%	R26394
	Cashback **	-	Remortgage Only	75%	7.60%	£1495	4.60%	R26395
	Cashback **	-	Remortgage Only	80%	8.00%	£1495	4.85%	R26396
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
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 48 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%	RR50237
	Free Legals	Free Valuation	Remortgage Only	80%	6.34%	£0	4.15%	RR50238
	Free Legals	Free Valuation	Remortgage Only	85%	6.69%	£0	4.40%	RR50239
ERC:	4%,4%,3%,3%,2%							

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	Free Valuation	Remortgage Only	75%	6.44%	£0	3.90%	RR20237
	Free Legals	Free Valuation	Remortgage Only	80%	6.84%	£0	4.15%	RR20238
	Free Legals	Free Valuation	Remortgage Only	85%	7.19%	£0	4.40%	RR20239
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.

Suitable for customers that haven't had a CCJ or Default in the last 36 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%	6.09%	£0	3.90%	RR50240
	Free Legals	Free Valuation	Remortgage Only	80%	6.49%	£0	4.15%	RR50241
	Free Legals	Free Valuation	Remortgage Only	85%	6.84%	£0	4.40%	RR50242
ERC:	4%,4%,3%,3%,2%							

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	Free Valuation	Remortgage Only	75%	6.59%	£0	3.90%	RR20240
	Free Legals	Free Valuation	Remortgage Only	80%	6.99%	£0	4.15%	RR20241
	Free Legals	Free Valuation	Remortgage Only	85%	7.34%	£0	4.40%	RR20242
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.

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%	6.49%	£0	3.90%	RR50243
	Free Legals	Free Valuation	Remortgage Only	80%	6.64%	£0	4.15%	RR50244
	Free Legals	Free Valuation	Remortgage Only	85%	7.24%	£0	4.40%	RR50245
ERC:	4%,4%,3%,3%,2%							

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	Free Valuation	Remortgage Only	75%	6.99%	£0	3.90%	RR20243
	Free Legals	Free Valuation	Remortgage Only	80%	7.14%	£0	4.15%	RR20244
	Free Legals	Free Valuation	Remortgage Only	85%	7.84%	£0	4.40%	RR20245
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	Free Legals **	Free Valuation	-	75%	7.09%	£0	3.90%	RD51038
	Free Legals **	Free Valuation	-	80%	7.24%	£0	4.15%	RD51039
	Free Legals **	Free Valuation	-	85%	7.84%	£0	4.40%	RD51040
	Free Legals **	-	-	75%	6.79%	£1495	3.90%	RD51041
	Free Legals **	-	-	80%	6.94%	£1495	4.15%	RD51042
	Free Legals **	-	-	85%	7.54%	£1495	4.40%	RD51043
	Cashback **	Free Valuation	Remortgage Only	75%	7.09%	£0	3.90%	RD51044
	Cashback **	Free Valuation	Remortgage Only	80%	7.24%	£0	4.15%	RD51045
	Cashback **	Free Valuation	Remortgage Only	85%	7.84%	£0	4.40%	RD51046
	Cashback **	-	Remortgage Only	75%	6.79%	£1495	3.90%	RD51047
	Cashback **	-	Remortgage Only	80%	6.94%	£1495	4.15%	RD51048
	Cashback **	-	Remortgage Only	85%	7.54%	£1495	4.40%	RD51049
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%	7.19%	£1495	3.90%	RD30125
	Free Legals **	-	-	80%	7.34%	£1495	4.15%	RD30126
	Free Legals **	-	-	85%	8.04%	£1495	4.40%	RD30127
	Cashback **	-	Remortgage Only	75%	7.19%	£1495	3.90%	RD30128
	Cashback **	-	Remortgage Only	80%	7.34%	£1495	4.15%	RD30129
	Cashback **	-	Remortgage Only	85%	8.04%	£1495	4.40%	RD30130
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

Aimed at Professional intermediaries only; not for public distribution.

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	-	75%	7.59%	£0	3.90%	RD21148
	Free Legals **	Free Valuation	-	80%	7.74%	£0	4.15%	RD21149
	Free Legals **	Free Valuation	-	85%	8.44%	£0	4.40%	RD21150
	Free Legals **	-	-	75%	7.29%	£1495	3.90%	RD21151
	Free Legals **	-	-	80%	7.44%	£1495	4.15%	RD21152
	Free Legals **	-	-	85%	8.14%	£1495	4.40%	RD21153
	Cashback **	Free Valuation	Remortgage Only	75%	7.59%	£0	3.90%	RD21154
	Cashback **	Free Valuation	Remortgage Only	80%	7.74%	£0	4.15%	RD21155
	Cashback **	Free Valuation	Remortgage Only	85%	8.44%	£0	4.40%	RD21156
	Cashback **	-	Remortgage Only	75%	7.29%	£1495	3.90%	RD21157
	Cashback **	-	Remortgage Only	80%	7.44%	£1495	4.15%	RD21158
	Cashback **	-	Remortgage Only	85%	8.14%	£1495	4.40%	RD21159
ERC:	3%,2%							

Pepper24 DMP - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range. The following criteria applies: - 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

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%	7.45%	£0	4.05%	RD51050
	Free Legals **	Free Valuation	-	75%	7.50%	£0	4.20%	RD51051
	Free Legals **	Free Valuation	-	80%	7.80%	£0	4.45%	RD51052
	Free Legals **	Free Valuation	-	85%	8.59%	£0	4.70%	RD51053
	Free Legals **	-	-	70%	7.15%	£1495	4.05%	RD51054
	Free Legals **	-	-	75%	7.20%	£1495	4.20%	RD51055
	Free Legals **	-	-	80%	7.50%	£1495	4.45%	RD51056
	Free Legals **	-	-	85%	8.29%	£1495	4.70%	RD51057
	Cashback **	Free Valuation	Remortgage Only	70%	7.45%	£0	4.05%	RD51058
	Cashback **	Free Valuation	Remortgage Only	75%	7.50%	£0	4.20%	RD51059
	Cashback **	Free Valuation	Remortgage Only	80%	7.80%	£0	4.45%	RD51060
	Cashback **	Free Valuation	Remortgage Only	85%	8.59%	£0	4.70%	RD51061
	Cashback **	-	Remortgage Only	70%	7.15%	£1495	4.05%	RD51062
	Cashback **	-	Remortgage Only	75%	7.20%	£1495	4.20%	RD51063
	Cashback **	-	Remortgage Only	80%	7.50%	£1495	4.45%	RD51064
	Cashback **	-	Remortgage Only	85%	8.29%	£1495	4.70%	RD51065
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 **	-	-	70%	7.35%	£1495	4.05%	RD30131
	Free Legals **	-	-	75%	7.40%	£1495	4.20%	RD30132
	Free Legals **	-	-	80%	7.80%	£1495	4.45%	RD30133
	Free Legals **	-	-	85%	8.39%	£1495	4.70%	RD30134
	Cashback **	-	Remortgage Only	70%	7.35%	£1495	4.05%	RD30135
	Cashback **	-	Remortgage Only	75%	7.40%	£1495	4.20%	RD30136
	Cashback **	-	Remortgage Only	80%	7.80%	£1495	4.45%	RD30137
	Cashback **	-	Remortgage Only	85%	8.39%	£1495	4.70%	RD30138
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

Aimed at Professional intermediaries only; not for public distribution.

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	-	70%	7.85%	£0	4.05%	RD21160
	Free Legals **	Free Valuation	-	75%	7.90%	£0	4.20%	RD21161
	Free Legals **	Free Valuation	-	80%	8.30%	£0	4.45%	RD21162
	Free Legals **	Free Valuation	-	85%	8.84%	£0	4.70%	RD21163
	Free Legals **	-	-	70%	7.55%	£1495	4.05%	RD21164
	Free Legals **	-	-	75%	7.60%	£1495	4.20%	RD21165
	Free Legals **	-	-	80%	8.00%	£1495	4.45%	RD21166
	Free Legals **	-	-	85%	8.54%	£1495	4.70%	RD21167
	Cashback **	Free Valuation	Remortgage Only	70%	7.85%	£0	4.05%	RD21168
	Cashback **	Free Valuation	Remortgage Only	75%	7.90%	£0	4.20%	RD21169
	Cashback **	Free Valuation	Remortgage Only	80%	8.30%	£0	4.45%	RD21170
	Cashback **	Free Valuation	Remortgage Only	85%	8.84%	£0	4.70%	RD21171
	Cashback **	-	Remortgage Only	70%	7.55%	£1495	4.05%	RD21172
	Cashback **	-	Remortgage Only	75%	7.60%	£1495	4.20%	RD21173
	Cashback **	-	Remortgage Only	80%	8.00%	£1495	4.45%	RD21174
	Cashback **	-	Remortgage Only	85%	8.54%	£1495	4.70%	RD21175
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
Repossession:	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: - 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

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%	7.60%	£0	4.35%	RD51066
	Free Legals **	Free Valuation	-	75%	7.65%	£0	4.60%	RD51067
	Free Legals **	Free Valuation	-	80%	7.95%	£0	4.85%	RD51068
	Free Legals **	Free Valuation	-	85%	8.75%	£0	5.00%	RD51069
	Free Legals **	-	-	70%	7.30%	£1495	4.35%	RD51070
	Free Legals **	-	-	75%	7.35%	£1495	4.60%	RD51071
	Free Legals **	-	-	80%	7.65%	£1495	4.85%	RD51072
	Free Legals **	-	-	85%	8.45%	£1495	5.00%	RD51073
	Cashback **	Free Valuation	Remortgage Only	70%	7.60%	£0	4.35%	RD51074
	Cashback **	Free Valuation	Remortgage Only	75%	7.65%	£0	4.60%	RD51075
	Cashback **	Free Valuation	Remortgage Only	80%	7.95%	£0	4.85%	RD51076
	Cashback **	Free Valuation	Remortgage Only	85%	8.75%	£0	5.00%	RD51077
	Cashback **	-	Remortgage Only	70%	7.30%	£1495	4.35%	RD51078
	Cashback **	-	Remortgage Only	75%	7.35%	£1495	4.60%	RD51079
	Cashback **	-	Remortgage Only	80%	7.65%	£1495	4.85%	RD51080
	Cashback **	-	Remortgage Only	85%	8.45%	£1495	5.00%	RD51081
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 **	-	-	70%	7.50%	£1495	4.35%	RD30139
	Free Legals **	-	-	75%	7.55%	£1495	4.60%	RD30140
	Free Legals **	-	-	80%	7.95%	£1495	4.85%	RD30141
	Free Legals **	-	-	85%	8.60%	£1495	5.00%	RD30142
	Cashback **	-	Remortgage Only	70%	7.50%	£1495	4.35%	RD30143
	Cashback **	-	Remortgage Only	75%	7.55%	£1495	4.60%	RD30144
	Cashback **	-	Remortgage Only	80%	7.95%	£1495	4.85%	RD30145
	Cashback **	-	Remortgage Only	85%	8.60%	£1495	5.00%	RD30146
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	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	-	70%	8.00%	£0	4.35%	RD21176
	Free Legals **	Free Valuation	-	75%	8.05%	£0	4.60%	RD21177
	Free Legals **	Free Valuation	-	80%	8.45%	£0	4.85%	RD21178
	Free Legals **	Free Valuation	-	85%	9.10%	£0	5.00%	RD21179
	Free Legals **	-	-	70%	7.70%	£1495	4.35%	RD21180
	Free Legals **	-	-	75%	7.75%	£1495	4.60%	RD21181
	Free Legals **	-	-	80%	8.15%	£1495	4.85%	RD21182
	Free Legals **	-	-	85%	8.80%	£1495	5.00%	RD21183
	Cashback **	Free Valuation	Remortgage Only	70%	8.00%	£0	4.35%	RD21184
	Cashback **	Free Valuation	Remortgage Only	75%	8.05%	£0	4.60%	RD21185
	Cashback **	Free Valuation	Remortgage Only	80%	8.45%	£0	4.85%	RD21186
	Cashback **	Free Valuation	Remortgage Only	85%	9.10%	£0	5.00%	RD21187
	Cashback **	-	Remortgage Only	70%	7.70%	£1495	4.35%	RD21188
	Cashback **	-	Remortgage Only	75%	7.75%	£1495	4.60%	RD21189
	Cashback **	-	Remortgage Only	80%	8.15%	£1495	4.85%	RD21190
	Cashback **	-	Remortgage Only	85%	8.80%	£1495	5.00%	RD21191
ERC:		3%,2%						

Pepper12 DMP - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 12 months
Default:	0 registered in 12 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan:	For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range.
	The following criteria applies: - 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

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

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	75%	7.49%	£1295	4.60%	RB50043
ERC:	4%,4%,3%,3%,2%				

Correct as of 15th January 2026

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	75%	7.99%	£1295	4.60%	RB20043
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.

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

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	75%	8.05%	£1295	4.60%	RB50044
ERC:	4%,4%,3%,3%,2%				

Correct as of 15th January 2026

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	75%	8.45%	£1295	4.60%	RB20044
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
Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Term	
		Minimum	5 years and 1 month
		Maximum	40 years