



# 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 11.2

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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

# 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 15<sup>th</sup> 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%	5.44%	£1495	3.90%	R26461
	Free Legals **	Free Valuation	Remortgage Only	75%	5.59%	£795	3.90%	R26462
	Free Legals **	Free Valuation	Remortgage Only	75%	5.74%	£0	3.90%	R26463
	Cashback **	-	Remortgage Only	75%	5.44%	£1495	3.90%	R26467
	Cashback **	Free Valuation	Remortgage Only	75%	5.59%	£795	3.90%	R26468
	Cashback **	Free Valuation	Remortgage Only	75%	5.74%	£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.

# 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%	5.49%	£1495	3.90%	R26464
	Free Legals **	Free Valuation	Remortgage Only	75%	5.64%	£795	3.90%	R26465
	Free Legals **	Free Valuation	Remortgage Only	75%	5.79%	£0	3.90%	R26466
	Cashback **	-	Remortgage Only	75%	5.49%	£1495	3.90%	R26470
	Cashback **	Free Valuation	Remortgage Only	75%	5.64%	£795	3.90%	R26471
	Cashback **	Free Valuation	Remortgage Only	75%	5.79%	£0	3.90%	R26472
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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## 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 15<sup>th</sup> January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	5.14%	£1495	3.90%	R56185
	Cashback **	-	Remortgage Only	75%	5.14%	£1495	3.90%	R56187
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%	5.64%	£1495	3.90%	R26481
	Cashback **	-	Remortgage Only	75%	5.64%	£1495	3.90%	R26483
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 15<sup>th</sup> January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	5.19%	£1495	3.90%	R56186
	Cashback **	-	Remortgage Only	75%	5.19%	£1495	3.90%	R56188
<b>ERC:</b>				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%	5.69%	£1495	3.90%	R26482
	Cashback **	-	Remortgage Only	75%	5.69%	£1495	3.90%	R26484
<b>ERC:</b>				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 15<sup>th</sup> 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%	R56189
	Free Legals **	Free Valuation	-	75%	5.54%	£795	3.90%	R56190
	Free Legals **	Free Valuation	-	75%	5.69%	£0	3.90%	R56191
	Cashback **	-	Remortgage Only	75%	5.39%	£1495	3.90%	R56195
	Cashback **	Free Valuation	Remortgage Only	75%	5.54%	£795	3.90%	R56196
	Cashback **	Free Valuation	Remortgage Only	75%	5.69%	£0	3.90%	R56197
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.

## 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 15<sup>th</sup> January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	5.44%	£1495	3.90%	R56192
	Free Legals **	Free Valuation	-	75%	5.59%	£795	3.90%	R56193
	Free Legals **	Free Valuation	-	75%	5.74%	£0	3.90%	R56194
	Cashback **	-	Remortgage Only	75%	5.44%	£1495	3.90%	R56198
	Cashback **	Free Valuation	Remortgage Only	75%	5.59%	£795	3.90%	R56199
	Cashback **	Free Valuation	Remortgage Only	75%	5.74%	£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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# Pepper48 Light Limited Edition Special 90% LTV - 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 15<sup>th</sup> 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%	7.04%	£0	4.40%	R56145
	Free Legals **	Free Valuation	-	90%	6.89%	£795	4.40%	R56146
	Free Legals **	-	-	90%	6.74%	£1495	4.40%	R56147
	Cashback **	Free Valuation	Remortgage Only	90%	7.04%	£0	4.40%	R56151
	Cashback **	Free Valuation	Remortgage Only	90%	6.89%	£795	4.40%	R56152
	Cashback **	-	Remortgage Only	90%	6.74%	£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%	7.64%	£0	4.40%	R26421
	Free Legals **	Free Valuation	-	90%	7.49%	£795	4.40%	R26422
	Free Legals **	-	-	90%	7.34%	£1495	4.40%	R26423
	Cashback **	Free Valuation	Remortgage Only	90%	7.64%	£0	4.40%	R26427
	Cashback **	Free Valuation	Remortgage Only	90%	7.49%	£795	4.40%	R26428
	Cashback **	-	Remortgage Only	90%	7.34%	£1495	4.40%	R26429
	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.

## 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%

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

Correct as of 15<sup>th</sup> 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%	7.09%	£0	4.40%	R56148
	Free Legals **	Free Valuation	-	90%	6.94%	£795	4.40%	R56149
	Free Legals **	-	-	90%	6.79%	£1495	4.40%	R56150
	Cashback **	Free Valuation	Remortgage Only	90%	7.09%	£0	4.40%	R56154
	Cashback **	Free Valuation	Remortgage Only	90%	6.94%	£795	4.40%	R56155
	Cashback **	-	Remortgage Only	90%	6.79%	£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%	7.69%	£0	4.40%	R26424
	Free Legals **	Free Valuation	-	90%	7.54%	£795	4.40%	R26425
	Free Legals **	-	-	90%	7.39%	£1495	4.40%	R26426
	Cashback **	Free Valuation	Remortgage Only	90%	7.69%	£0	4.40%	R26430
	Cashback **	Free Valuation	Remortgage Only	90%	7.54%	£795	4.40%	R26431
	Cashback **	-	Remortgage Only	90%	7.39%	£1495	4.40%	R26432
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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## 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

Aimed at Professional intermediaries only; not for public distribution.

# 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 15<sup>th</sup> 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%	7.44%	£0	4.40%	R56165
	Free Legals **	Free Valuation	-	90%	7.29%	£795	4.40%	R56166
	Free Legals **	-	-	90%	7.14%	£1495	4.40%	R56167
	Cashback **	Free Valuation	Remortgage Only	90%	7.44%	£0	4.40%	R56171
	Cashback **	Free Valuation	Remortgage Only	90%	7.29%	£795	4.40%	R56172
	Cashback **	-	Remortgage Only	90%	7.14%	£1495	4.40%	R56173
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%	R26441
	Free Legals **	Free Valuation	-	90%	7.89%	£795	4.40%	R26442
	Free Legals **	-	-	90%	7.74%	£1495	4.40%	R26443
	Cashback **	Free Valuation	Remortgage Only	90%	8.04%	£0	4.40%	R26447
	Cashback **	Free Valuation	Remortgage Only	90%	7.89%	£795	4.40%	R26448
	Cashback **	-	Remortgage Only	90%	7.74%	£1495	4.40%	R26449
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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## Pepper36 Light Limited Edition - Credit Criteria

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

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# Pepper36 Limited Edition Special 90% LTV - Residential

LMR = 4.25%

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

Correct as of 15<sup>th</sup> 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%	7.54%	£0	4.40%	R56168
	Free Legals **	Free Valuation	-	90%	7.39%	£795	4.40%	R56169
	Free Legals **	-	-	90%	7.24%	£1495	4.40%	R56170
	Cashback **	Free Valuation	Remortgage Only	90%	7.54%	£0	4.40%	R56174
	Cashback **	Free Valuation	Remortgage Only	90%	7.39%	£795	4.40%	R56175
	Cashback **	-	Remortgage Only	90%	7.24%	£1495	4.40%	R56176
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%	R26444
	Free Legals **	Free Valuation	-	90%	7.99%	£795	4.40%	R26445
	Free Legals **	-	-	90%	7.84%	£1495	4.40%	R26446
	Cashback **	Free Valuation	Remortgage Only	90%	8.14%	£0	4.40%	R26450
	Cashback **	Free Valuation	Remortgage Only	90%	7.99%	£795	4.40%	R26451
	Cashback **	-	Remortgage Only	90%	7.84%	£1495	4.40%	R26452
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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## 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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Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	Free Valuation	-	75%	5.89%	£0	3.90%	R55741
	Free Legals **	Free Valuation	-	80%	6.14%	£0	4.15%	R55742
	Free Legals **	Free Valuation	-	85%	6.49%	£0	4.40%	R55743
	Free Legals **	Free Valuation	-	75%	5.74%	£795	3.90%	R55744
	Free Legals **	Free Valuation	-	80%	5.99%	£795	4.15%	R55745
	Free Legals **	Free Valuation	-	85%	6.34%	£795	4.40%	R55746
	Free Legals **	-	-	75%	5.59%	£1495	3.90%	R55747
	Free Legals **	-	-	80%	5.84%	£1495	4.15%	R55748
	Free Legals **	-	-	85%	6.19%	£1495	4.40%	R55749
	Free Legals **	-	-	90%	7.04%	£1495	4.40%	R55750
	Cashback **	Free Valuation	-	75%	5.89%	£0	3.90%	R55761
	Cashback **	Free Valuation	-	80%	6.14%	£0	4.15%	R55762
	Cashback **	Free Valuation	-	85%	6.49%	£0	4.40%	R55763
	Cashback **	Free Valuation	-	75%	5.74%	£795	3.90%	R55764
	Cashback **	Free Valuation	-	80%	5.99%	£795	4.15%	R55765
	Cashback **	Free Valuation	-	85%	6.34%	£795	4.40%	R55766
	Cashback **	-	-	75%	5.59%	£1495	3.90%	R55767
	Cashback **	-	-	80%	5.84%	£1495	4.15%	R55768
	Cashback **	-	-	85%	6.19%	£1495	4.40%	R55769
	Cashback **	-	-	90%	7.04%	£1495	4.40%	R55770
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%	R30719
	Free Legals **	-	-	80%	6.24%	£1495	4.15%	R30720
	Free Legals **	-	-	85%	6.29%	£1495	4.40%	R30721
	Cashback **	-	-	75%	5.64%	£1495	3.90%	R30725
	Cashback **	-	-	80%	6.24%	£1495	4.15%	R30726
	Cashback **	-	-	85%	6.29%	£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%	6.04%	£0	3.90%	R26021	
	Free Legals **	Free Valuation	-	80%	6.64%	£0	4.15%	R26022	
	Free Legals **	Free Valuation	-	85%	6.69%	£0	4.40%	R26023	
	Free Legals **	Free Valuation	-	75%	5.89%	£795	3.90%	R26024	
	Free Legals **	Free Valuation	-	80%	6.49%	£795	4.15%	R26025	
	Free Legals **	Free Valuation	-	85%	6.54%	£795	4.40%	R26026	
	Free Legals **	-	-	75%	5.74%	£1495	3.90%	R26027	
	Free Legals **	-	-	80%	6.34%	£1495	4.15%	R26028	
	Free Legals **	-	-	85%	6.39%	£1495	4.40%	R26029	
	Cashback **	Free Valuation	-	75%	6.04%	£0	3.90%	R26039	
	Cashback **	Free Valuation	-	80%	6.64%	£0	4.15%	R26040	
	Cashback **	Free Valuation	-	85%	6.69%	£0	4.40%	R26041	
	Cashback **	Free Valuation	-	75%	5.89%	£795	3.90%	R26042	
	Cashback **	Free Valuation	-	80%	6.49%	£795	4.15%	R26043	
	Cashback **	Free Valuation	-	85%	6.54%	£795	4.40%	R26044	
	Cashback **	-	-	75%	5.74%	£1495	3.90%	R26045	
	Cashback **	-	-	80%	6.34%	£1495	4.15%	R26046	
	Cashback **	-	-	85%	6.39%	£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 15<sup>th</sup> 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%	5.94%	£0	3.90%	R55751
	Free Legals **	Free Valuation	-	80%	6.19%	£0	4.15%	R55752
	Free Legals **	Free Valuation	-	85%	6.54%	£0	4.40%	R55753
	Free Legals **	Free Valuation	-	75%	5.79%	£795	3.90%	R55754
	Free Legals **	Free Valuation	-	80%	6.04%	£795	4.15%	R55755
	Free Legals **	Free Valuation	-	85%	6.39%	£795	4.40%	R55756
	Free Legals **	-	-	75%	5.64%	£1495	3.90%	R55757
	Free Legals **	-	-	80%	5.89%	£1495	4.15%	R55758
	Free Legals **	-	-	85%	6.24%	£1495	4.40%	R55759
	Free Legals **	-	-	90%	7.09%	£1495	4.40%	R55760
	Cashback **	Free Valuation	-	75%	5.94%	£0	3.90%	R55771
	Cashback **	Free Valuation	-	80%	6.19%	£0	4.15%	R55772
	Cashback **	Free Valuation	-	85%	6.54%	£0	4.40%	R55773
	Cashback **	Free Valuation	-	75%	5.79%	£795	3.90%	R55774
	Cashback **	Free Valuation	-	80%	6.04%	£795	4.15%	R55775
	Cashback **	Free Valuation	-	85%	6.39%	£795	4.40%	R55776
	Cashback **	-	-	75%	5.64%	£1495	3.90%	R55777
	Cashback **	-	-	80%	5.89%	£1495	4.15%	R55778
	Cashback **	-	-	85%	6.24%	£1495	4.40%	R55779
	Cashback **	-	-	90%	7.09%	£1495	4.40%	R55780
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%	5.69%	£1495	3.90%	R30722
	Free Legals **	-	-	80%	6.29%	£1495	4.15%	R30723
	Free Legals **	-	-	85%	6.34%	£1495	4.40%	R30724
	Cashback **	-	-	75%	5.69%	£1495	3.90%	R30728
	Cashback **	-	-	80%	6.29%	£1495	4.15%	R30729
	Cashback **	-	-	85%	6.34%	£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%	6.09%	£0	3.90%	R26030	
	Free Legals **	Free Valuation	-	80%	6.69%	£0	4.15%	R26031	
	Free Legals **	Free Valuation	-	85%	6.74%	£0	4.40%	R26032	
	Free Legals **	Free Valuation	-	75%	5.94%	£795	3.90%	R26033	
	Free Legals **	Free Valuation	-	80%	6.54%	£795	4.15%	R26034	
	Free Legals **	Free Valuation	-	85%	6.59%	£795	4.40%	R26035	
	Free Legals **	-	-	75%	5.79%	£1495	3.90%	R26036	
	Free Legals **	-	-	80%	6.39%	£1495	4.15%	R26037	
	Free Legals **	-	-	85%	6.44%	£1495	4.40%	R26038	
	Cashback **	Free Valuation	-	75%	6.09%	£0	3.90%	R26048	
	Cashback **	Free Valuation	-	80%	6.69%	£0	4.15%	R26049	
	Cashback **	Free Valuation	-	85%	6.74%	£0	4.40%	R26050	
	Cashback **	Free Valuation	-	75%	5.94%	£795	3.90%	R26051	
	Cashback **	Free Valuation	-	80%	6.54%	£795	4.15%	R26052	
	Cashback **	Free Valuation	-	85%	6.59%	£795	4.40%	R26053	
	Cashback **	-	-	75%	5.79%	£1495	3.90%	R26054	
	Cashback **	-	-	80%	6.39%	£1495	4.15%	R26055	
	Cashback **	-	-	85%	6.44%	£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 15<sup>th</sup> 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%	R55805
	Free Legals **	Free Valuation	-	80%	6.49%	£0	4.15%	R55806
	Free Legals **	Free Valuation	-	85%	6.84%	£0	4.40%	R55807
	Free Legals **	Free Valuation	-	75%	5.94%	£795	3.90%	R55808
	Free Legals **	Free Valuation	-	80%	6.34%	£795	4.15%	R55809
	Free Legals **	Free Valuation	-	85%	6.69%	£795	4.40%	R55810
	Free Legals **	-	-	75%	5.79%	£1495	3.90%	R55811
	Free Legals **	-	-	80%	6.19%	£1495	4.15%	R55812
	Free Legals **	-	-	85%	6.54%	£1495	4.40%	R55813
	Cashback **	Free Valuation	Remortgage Only	75%	6.09%	£0	3.90%	R55823
	Cashback **	Free Valuation	Remortgage Only	80%	6.49%	£0	4.15%	R55824
	Cashback **	Free Valuation	Remortgage Only	85%	6.84%	£0	4.40%	R55825
	Cashback **	Free Valuation	Remortgage Only	75%	5.94%	£795	3.90%	R55826
	Cashback **	Free Valuation	Remortgage Only	80%	6.34%	£795	4.15%	R55827
	Cashback **	Free Valuation	Remortgage Only	85%	6.69%	£795	4.40%	R55828
	Cashback **	-	Remortgage Only	75%	5.79%	£1495	3.90%	R55829
	Cashback **	-	Remortgage Only	80%	6.19%	£1495	4.15%	R55830
	Cashback **	-	Remortgage Only	85%	6.54%	£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%	5.99%	£1495	3.90%	R30731
	Free Legals **	-	-	80%	6.39%	£1495	4.15%	R30732
	Free Legals **	-	-	85%	6.74%	£1495	4.40%	R30733
	Cashback **	-	Remortgage Only	75%	5.99%	£1495	3.90%	R30737
	Cashback **	-	Remortgage Only	80%	6.39%	£1495	4.15%	R30738
Cashback **	-	Remortgage Only	85%	6.74%	£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%	6.39%	£0	3.90%	R26081
	Free Legals **	Free Valuation	-	80%	6.79%	£0	4.15%	R26082
	Free Legals **	Free Valuation	-	85%	7.14%	£0	4.40%	R26083
	Free Legals **	Free Valuation	-	75%	6.24%	£795	3.90%	R26084
	Free Legals **	Free Valuation	-	80%	6.64%	£795	4.15%	R26085
	Free Legals **	Free Valuation	-	85%	6.99%	£795	4.40%	R26086
	Free Legals **	-	-	75%	6.09%	£1495	3.90%	R26087
	Free Legals **	-	-	80%	6.49%	£1495	4.15%	R26088
	Free Legals **	-	-	85%	6.84%	£1495	4.40%	R26089
	Cashback **	Free Valuation	Remortgage Only	75%	6.39%	£0	3.90%	R26099
	Cashback **	Free Valuation	Remortgage Only	80%	6.79%	£0	4.15%	R26100
	Cashback **	Free Valuation	Remortgage Only	85%	7.14%	£0	4.40%	R26101
	Cashback **	Free Valuation	Remortgage Only	75%	6.24%	£795	3.90%	R26102
	Cashback **	Free Valuation	Remortgage Only	80%	6.64%	£795	4.15%	R26103
	Cashback **	Free Valuation	Remortgage Only	85%	6.99%	£795	4.40%	R26104
	Cashback **	-	Remortgage Only	75%	6.09%	£1495	3.90%	R26105
	Cashback **	-	Remortgage Only	80%	6.49%	£1495	4.15%	R26106
	Cashback **	-	Remortgage Only	85%	6.84%	£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 15<sup>th</sup> 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%	6.19%	£0	3.90%	R55814
	Free Legals **	Free Valuation	-	80%	6.59%	£0	4.15%	R55815
	Free Legals **	Free Valuation	-	85%	6.94%	£0	4.40%	R55816
	Free Legals **	Free Valuation	-	75%	6.04%	£795	3.90%	R55817
	Free Legals **	Free Valuation	-	80%	6.44%	£795	4.15%	R55818
	Free Legals **	Free Valuation	-	85%	6.79%	£795	4.40%	R55819
	Free Legals **	-	-	75%	5.89%	£1495	3.90%	R55820
	Free Legals **	-	-	80%	6.29%	£1495	4.15%	R55821
	Free Legals **	-	-	85%	6.64%	£1495	4.40%	R55822
	Cashback **	Free Valuation	Remortgage Only	75%	6.19%	£0	3.90%	R55832
	Cashback **	Free Valuation	Remortgage Only	80%	6.59%	£0	4.15%	R55833
	Cashback **	Free Valuation	Remortgage Only	85%	6.94%	£0	4.40%	R55834
	Cashback **	Free Valuation	Remortgage Only	75%	6.04%	£795	3.90%	R55835
	Cashback **	Free Valuation	Remortgage Only	80%	6.44%	£795	4.15%	R55836
	Cashback **	Free Valuation	Remortgage Only	85%	6.79%	£795	4.40%	R55837
	Cashback **	-	Remortgage Only	75%	5.89%	£1495	3.90%	R55838
	Cashback **	-	Remortgage Only	80%	6.29%	£1495	4.15%	R55839
	Cashback **	-	Remortgage Only	85%	6.64%	£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
2 Years	Free Legals **	Free Valuation	-	75%	6.49%	£0	3.90%	R26090
	Free Legals **	Free Valuation	-	80%	6.89%	£0	4.15%	R26091
	Free Legals **	Free Valuation	-	85%	7.24%	£0	4.40%	R26092
	Free Legals **	Free Valuation	-	75%	6.34%	£795	3.90%	R26093
	Free Legals **	Free Valuation	-	80%	6.74%	£795	4.15%	R26094
	Free Legals **	Free Valuation	-	85%	7.09%	£795	4.40%	R26095
	Free Legals **	-	-	75%	6.19%	£1495	3.90%	R26096
	Free Legals **	-	-	80%	6.59%	£1495	4.15%	R26097
	Free Legals **	-	-	85%	6.94%	£1495	4.40%	R26098
	Cashback **	Free Valuation	Remortgage Only	75%	6.49%	£0	3.90%	R26108
	Cashback **	Free Valuation	Remortgage Only	80%	6.89%	£0	4.15%	R26109
	Cashback **	Free Valuation	Remortgage Only	85%	7.24%	£0	4.40%	R26110
	Cashback **	Free Valuation	Remortgage Only	75%	6.34%	£795	3.90%	R26111
	Cashback **	Free Valuation	Remortgage Only	80%	6.74%	£795	4.15%	R26112
	Cashback **	Free Valuation	Remortgage Only	85%	7.09%	£795	4.40%	R26113
	Cashback **	-	Remortgage Only	75%	6.19%	£1495	3.90%	R26114
	Cashback **	-	Remortgage Only	80%	6.59%	£1495	4.15%	R26115
	Cashback **	-	Remortgage Only	85%	6.94%	£1495	4.40%	R26116
ERC:	3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	6.09%	£1495	3.90%	R30734
	Free Legals **	-	-	80%	6.49%	£1495	4.15%	R30735
	Free Legals **	-	-	85%	6.84%	£1495	4.40%	R30736
	Cashback **	-	Remortgage Only	75%	6.09%	£1495	3.90%	R30740
	Cashback **	-	Remortgage Only	80%	6.49%	£1495	4.15%	R30741
	Cashback **	-	Remortgage Only	85%	6.84%	£1495	4.40%	R30742
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.

**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 15<sup>th</sup> 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%	6.49%	£0	3.90%	R55865
	Free Legals **	Free Valuation	-	80%	6.64%	£0	4.15%	R55866
	Free Legals **	Free Valuation	-	85%	7.24%	£0	4.40%	R55867
	Free Legals **	Free Valuation	-	75%	6.34%	£795	3.90%	R55868
	Free Legals **	Free Valuation	-	80%	6.49%	£795	4.15%	R55869
	Free Legals **	Free Valuation	-	85%	7.09%	£795	4.40%	R55870
	Free Legals **	-	-	75%	6.19%	£1495	3.90%	R55871
	Free Legals **	-	-	80%	6.34%	£1495	4.15%	R55872
	Free Legals **	-	-	85%	6.94%	£1495	4.40%	R55873
	Cashback **	Free Valuation	Remortgage Only	75%	6.49%	£0	3.90%	R55883
	Cashback **	Free Valuation	Remortgage Only	80%	6.64%	£0	4.15%	R55884
	Cashback **	Free Valuation	Remortgage Only	85%	7.24%	£0	4.40%	R55885
	Cashback **	Free Valuation	Remortgage Only	75%	6.34%	£795	3.90%	R55886
	Cashback **	Free Valuation	Remortgage Only	80%	6.49%	£795	4.15%	R55887
	Cashback **	Free Valuation	Remortgage Only	85%	7.09%	£795	4.40%	R55888
	Cashback **	-	Remortgage Only	75%	6.19%	£1495	3.90%	R55889
	Cashback **	-	Remortgage Only	80%	6.34%	£1495	4.15%	R55890
	Cashback **	-	Remortgage Only	85%	6.94%	£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
2 Years	Free Legals **	Free Valuation	-	75%	6.79%	£0	3.90%	R26141
	Free Legals **	Free Valuation	-	80%	6.94%	£0	4.15%	R26142
	Free Legals **	Free Valuation	-	85%	7.64%	£0	4.40%	R26143
	Free Legals **	Free Valuation	-	75%	6.64%	£795	3.90%	R26144
	Free Legals **	Free Valuation	-	80%	6.79%	£795	4.15%	R26145
	Free Legals **	Free Valuation	-	85%	7.49%	£795	4.40%	R26146
	Free Legals **	-	-	75%	6.49%	£1495	3.90%	R26147
	Free Legals **	-	-	80%	6.64%	£1495	4.15%	R26148
	Free Legals **	-	-	85%	7.34%	£1495	4.40%	R26149
	Cashback **	Free Valuation	Remortgage Only	75%	6.79%	£0	3.90%	R26159
	Cashback **	Free Valuation	Remortgage Only	80%	6.94%	£0	4.15%	R26160
	Cashback **	Free Valuation	Remortgage Only	85%	7.64%	£0	4.40%	R26161
	Cashback **	Free Valuation	Remortgage Only	75%	6.64%	£795	3.90%	R26162
	Cashback **	Free Valuation	Remortgage Only	80%	6.79%	£795	4.15%	R26163
	Cashback **	Free Valuation	Remortgage Only	85%	7.49%	£795	4.40%	R26164
	Cashback **	-	Remortgage Only	75%	6.49%	£1495	3.90%	R26165
	Cashback **	-	Remortgage Only	80%	6.64%	£1495	4.15%	R26166
	Cashback **	-	Remortgage Only	85%	7.34%	£1495	4.40%	R26167
ERC:	3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	6.39%	£1495	3.90%	R30743
	Free Legals **	-	-	80%	6.54%	£1495	4.15%	R30744
	Free Legals **	-	-	85%	7.24%	£1495	4.40%	R30745
	Cashback **	-	Remortgage Only	75%	6.39%	£1495	3.90%	R30749
	Cashback **	-	Remortgage Only	80%	6.54%	£1495	4.15%	R30750
Cashback **	-	Remortgage Only	85%	7.24%	£1495	4.40%	R30751	
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 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 15<sup>th</sup> 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%	6.59%	£0	3.90%	R55874
	Free Legals **	Free Valuation	-	80%	6.74%	£0	4.15%	R55875
	Free Legals **	Free Valuation	-	85%	7.34%	£0	4.40%	R55876
	Free Legals **	Free Valuation	-	75%	6.44%	£795	3.90%	R55877
	Free Legals **	Free Valuation	-	80%	6.59%	£795	4.15%	R55878
	Free Legals **	Free Valuation	-	85%	7.19%	£795	4.40%	R55879
	Free Legals **	-	-	75%	6.29%	£1495	3.90%	R55880
	Free Legals **	-	-	80%	6.44%	£1495	4.15%	R55881
	Free Legals **	-	-	85%	7.04%	£1495	4.40%	R55882
	Cashback **	Free Valuation	Remortgage Only	75%	6.59%	£0	3.90%	R55892
	Cashback **	Free Valuation	Remortgage Only	80%	6.74%	£0	4.15%	R55893
	Cashback **	Free Valuation	Remortgage Only	85%	7.34%	£0	4.40%	R55894
	Cashback **	Free Valuation	Remortgage Only	75%	6.44%	£795	3.90%	R55895
	Cashback **	Free Valuation	Remortgage Only	80%	6.59%	£795	4.15%	R55896
	Cashback **	Free Valuation	Remortgage Only	85%	7.19%	£795	4.40%	R55897
	Cashback **	-	Remortgage Only	75%	6.29%	£1495	3.90%	R55898
	Cashback **	-	Remortgage Only	80%	6.44%	£1495	4.15%	R55899
	Cashback **	-	Remortgage Only	85%	7.04%	£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%	6.49%	£1495	3.90%	R30746
	Free Legals **	-	-	80%	6.64%	£1495	4.15%	R30747
	Free Legals **	-	-	85%	7.34%	£1495	4.40%	R30748
	Cashback **	-	Remortgage Only	75%	6.49%	£1495	3.90%	R30752
	Cashback **	-	Remortgage Only	80%	6.64%	£1495	4.15%	R30753
Cashback **	-	Remortgage Only	85%	7.34%	£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%	6.89%	£0	3.90%	R26150
	Free Legals **	Free Valuation	-	80%	7.04%	£0	4.15%	R26151
	Free Legals **	Free Valuation	-	85%	7.74%	£0	4.40%	R26152
	Free Legals **	Free Valuation	-	75%	6.74%	£795	3.90%	R26153
	Free Legals **	Free Valuation	-	80%	6.89%	£795	4.15%	R26154
	Free Legals **	Free Valuation	-	85%	7.59%	£795	4.40%	R26155
	Free Legals **	-	-	75%	6.59%	£1495	3.90%	R26156
	Free Legals **	-	-	80%	6.74%	£1495	4.15%	R26157
	Free Legals **	-	-	85%	7.44%	£1495	4.40%	R26158
	Cashback **	Free Valuation	Remortgage Only	75%	6.89%	£0	3.90%	R26168
	Cashback **	Free Valuation	Remortgage Only	80%	7.04%	£0	4.15%	R26169
	Cashback **	Free Valuation	Remortgage Only	85%	7.74%	£0	4.40%	R26170
	Cashback **	Free Valuation	Remortgage Only	75%	6.74%	£795	3.90%	R26171
	Cashback **	Free Valuation	Remortgage Only	80%	6.89%	£795	4.15%	R26172
	Cashback **	Free Valuation	Remortgage Only	85%	7.59%	£795	4.40%	R26173
	Cashback **	-	Remortgage Only	75%	6.59%	£1495	3.90%	R26174
	Cashback **	-	Remortgage Only	80%	6.74%	£1495	4.15%	R26175
	Cashback **	-	Remortgage Only	85%	7.44%	£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 15<sup>th</sup> 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%	6.70%	£0	4.05%	R55925
	Free Legals **	Free Valuation	-	75%	6.75%	£0	4.20%	R55926
	Free Legals **	Free Valuation	-	80%	7.05%	£0	4.45%	R55927
	Free Legals **	Free Valuation	-	85%	7.84%	£0	4.70%	R55928
	Free Legals **	Free Valuation	-	70%	6.55%	£795	4.05%	R55929
	Free Legals **	Free Valuation	-	75%	6.60%	£795	4.20%	R55930
	Free Legals **	Free Valuation	-	80%	6.90%	£795	4.45%	R55931
	Free Legals **	Free Valuation	-	85%	7.69%	£795	4.70%	R55932
	Free Legals **	-	-	70%	6.40%	£1495	4.05%	R55933
	Free Legals **	-	-	75%	6.45%	£1495	4.20%	R55934
	Free Legals **	-	-	80%	6.75%	£1495	4.45%	R55935
	Free Legals **	-	-	85%	7.54%	£1495	4.70%	R55936
	Cashback **	Free Valuation	-	70%	6.70%	£0	4.05%	R55949
	Cashback **	Free Valuation	-	75%	6.75%	£0	4.20%	R55950
	Cashback **	Free Valuation	-	80%	7.05%	£0	4.45%	R55951
	Cashback **	Free Valuation	-	85%	7.84%	£0	4.70%	R55952
	Cashback **	Free Valuation	-	70%	6.55%	£795	4.05%	R55953
	Cashback **	Free Valuation	-	75%	6.60%	£795	4.20%	R55954
	Cashback **	Free Valuation	-	80%	6.90%	£795	4.45%	R55955
	Cashback **	Free Valuation	-	85%	7.69%	£795	4.70%	R55956
Cashback **	-	-	70%	6.40%	£1495	4.05%	R55957	
Cashback **	-	-	75%	6.45%	£1495	4.20%	R55958	
Cashback **	-	-	80%	6.75%	£1495	4.45%	R55959	
Cashback **	-	-	85%	7.54%	£1495	4.70%	R55960	
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%	6.95%	£0	4.05%	R26201
	Free Legals **	Free Valuation	-	75%	7.00%	£0	4.20%	R26202
	Free Legals **	Free Valuation	-	80%	7.40%	£0	4.45%	R26203
	Free Legals **	Free Valuation	-	85%	7.94%	£0	4.70%	R26204
	Free Legals **	Free Valuation	-	70%	6.80%	£795	4.05%	R26205
	Free Legals **	Free Valuation	-	75%	6.85%	£795	4.20%	R26206
	Free Legals **	Free Valuation	-	80%	7.25%	£795	4.45%	R26207
	Free Legals **	Free Valuation	-	85%	7.79%	£795	4.70%	R26208
	Free Legals **	-	-	70%	6.65%	£1495	4.05%	R26209
	Free Legals **	-	-	75%	6.70%	£1495	4.20%	R26210
	Free Legals **	-	-	80%	7.10%	£1495	4.45%	R26211
	Free Legals **	-	-	85%	7.64%	£1495	4.70%	R26212
	Cashback **	Free Valuation	-	70%	6.95%	£0	4.05%	R26225
	Cashback **	Free Valuation	-	75%	7.00%	£0	4.20%	R26226
	Cashback **	Free Valuation	-	80%	7.40%	£0	4.45%	R26227
	Cashback **	Free Valuation	-	85%	7.94%	£0	4.70%	R26228
	Cashback **	Free Valuation	-	70%	6.80%	£795	4.05%	R26229
	Cashback **	Free Valuation	-	75%	6.85%	£795	4.20%	R26230
	Cashback **	Free Valuation	-	80%	7.25%	£795	4.45%	R26231
	Cashback **	Free Valuation	-	85%	7.79%	£795	4.70%	R26232
Cashback **	-	-	70%	6.65%	£1495	4.05%	R26233	
Cashback **	-	-	75%	6.70%	£1495	4.20%	R26234	
Cashback **	-	-	80%	7.10%	£1495	4.45%	R26235	
Cashback **	-	-	85%	7.64%	£1495	4.70%	R26236	
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 15<sup>th</sup> 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%	6.80%	£0	4.05%	R55937
	Free Legals **	Free Valuation	-	75%	6.85%	£0	4.20%	R55938
	Free Legals **	Free Valuation	-	80%	7.15%	£0	4.45%	R55939
	Free Legals **	Free Valuation	-	85%	7.94%	£0	4.70%	R55940
	Free Legals **	Free Valuation	-	70%	6.65%	£795	4.05%	R55941
	Free Legals **	Free Valuation	-	75%	6.70%	£795	4.20%	R55942
	Free Legals **	Free Valuation	-	80%	7.00%	£795	4.45%	R55943
	Free Legals **	Free Valuation	-	85%	7.79%	£795	4.70%	R55944
	Free Legals **	-	-	70%	6.50%	£1495	4.05%	R55945
	Free Legals **	-	-	75%	6.55%	£1495	4.20%	R55946
	Free Legals **	-	-	80%	6.85%	£1495	4.45%	R55947
	Free Legals **	-	-	85%	7.64%	£1495	4.70%	R55948
	Cashback **	Free Valuation	-	70%	6.80%	£0	4.05%	R55961
	Cashback **	Free Valuation	-	75%	6.85%	£0	4.20%	R55962
	Cashback **	Free Valuation	-	80%	7.15%	£0	4.45%	R55963
	Cashback **	Free Valuation	-	85%	7.94%	£0	4.70%	R55964
	Cashback **	Free Valuation	-	70%	6.65%	£795	4.05%	R55965
	Cashback **	Free Valuation	-	75%	6.70%	£795	4.20%	R55966
	Cashback **	Free Valuation	-	80%	7.00%	£795	4.45%	R55967
	Cashback **	Free Valuation	-	85%	7.79%	£795	4.70%	R55968
Cashback **	-	-	70%	6.50%	£1495	4.05%	R55969	
Cashback **	-	-	75%	6.55%	£1495	4.20%	R55970	
Cashback **	-	-	80%	6.85%	£1495	4.45%	R55971	
Cashback **	-	-	85%	7.64%	£1495	4.70%	R55972	
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%	7.05%	£0	4.05%	R26213
	Free Legals **	Free Valuation	-	75%	7.10%	£0	4.20%	R26214
	Free Legals **	Free Valuation	-	80%	7.50%	£0	4.45%	R26215
	Free Legals **	Free Valuation	-	85%	8.04%	£0	4.70%	R26216
	Free Legals **	Free Valuation	-	70%	6.90%	£795	4.05%	R26217
	Free Legals **	Free Valuation	-	75%	6.95%	£795	4.20%	R26218
	Free Legals **	Free Valuation	-	80%	7.35%	£795	4.45%	R26219
	Free Legals **	Free Valuation	-	85%	7.89%	£795	4.70%	R26220
	Free Legals **	-	-	70%	6.75%	£1495	4.05%	R26221
	Free Legals **	-	-	75%	6.80%	£1495	4.20%	R26222
	Free Legals **	-	-	80%	7.20%	£1495	4.45%	R26223
	Free Legals **	-	-	85%	7.74%	£1495	4.70%	R26224
	Cashback **	Free Valuation	-	70%	7.05%	£0	4.05%	R26237
	Cashback **	Free Valuation	-	75%	7.10%	£0	4.20%	R26238
	Cashback **	Free Valuation	-	80%	7.50%	£0	4.45%	R26239
	Cashback **	Free Valuation	-	85%	8.04%	£0	4.70%	R26240
	Cashback **	Free Valuation	-	70%	6.90%	£795	4.05%	R26241
	Cashback **	Free Valuation	-	75%	6.95%	£795	4.20%	R26242
	Cashback **	Free Valuation	-	80%	7.35%	£795	4.45%	R26243
	Cashback **	Free Valuation	-	85%	7.89%	£795	4.70%	R26244
Cashback **	-	-	70%	6.75%	£1495	4.05%	R26245	
Cashback **	-	-	75%	6.80%	£1495	4.20%	R26246	
Cashback **	-	-	80%	7.20%	£1495	4.45%	R26247	
Cashback **	-	-	85%	7.74%	£1495	4.70%	R26248	
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.

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

Correct as of 15<sup>th</sup> 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%	6.85%	£0	4.35%	R56005
	Free Legals **	Free Valuation	-	75%	6.90%	£0	4.60%	R56006
	Free Legals **	Free Valuation	-	80%	7.20%	£0	4.85%	R56007
	Free Legals **	Free Valuation	-	85%	8.00%	£0	5.00%	R56008
	Free Legals **	Free Valuation	-	70%	6.70%	£795	4.35%	R56009
	Free Legals **	Free Valuation	-	75%	6.75%	£795	4.60%	R56010
	Free Legals **	Free Valuation	-	80%	7.05%	£795	4.85%	R56011
	Free Legals **	Free Valuation	-	85%	7.85%	£795	5.00%	R56012
	Free Legals **	-	-	70%	6.55%	£1495	4.35%	R56013
	Free Legals **	-	-	75%	6.60%	£1495	4.60%	R56014
	Free Legals **	-	-	80%	6.90%	£1495	4.85%	R56015
	Free Legals **	-	-	85%	7.70%	£1495	5.00%	R56016
	Cashback **	Free Valuation	Remortgage Only	70%	6.85%	£0	4.35%	R56029
	Cashback **	Free Valuation	Remortgage Only	75%	6.90%	£0	4.60%	R56030
	Cashback **	Free Valuation	Remortgage Only	80%	7.20%	£0	4.85%	R56031
	Cashback **	Free Valuation	Remortgage Only	85%	8.00%	£0	5.00%	R56032
	Cashback **	Free Valuation	Remortgage Only	70%	6.70%	£795	4.35%	R56033
	Cashback **	Free Valuation	Remortgage Only	75%	6.75%	£795	4.60%	R56034
	Cashback **	Free Valuation	Remortgage Only	80%	7.05%	£795	4.85%	R56035
	Cashback **	Free Valuation	Remortgage Only	85%	7.85%	£795	5.00%	R56036
Cashback **	-	Remortgage Only	70%	6.55%	£1495	4.35%	R56037	
Cashback **	-	Remortgage Only	75%	6.60%	£1495	4.60%	R56038	
Cashback **	-	Remortgage Only	80%	6.90%	£1495	4.85%	R56039	
Cashback **	-	Remortgage Only	85%	7.70%	£1495	5.00%	R56040	
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%	7.10%	£0	4.35%	R26281
	Free Legals **	Free Valuation	-	75%	7.15%	£0	4.60%	R26282
	Free Legals **	Free Valuation	-	80%	7.55%	£0	4.85%	R26283
	Free Legals **	Free Valuation	-	85%	8.20%	£0	5.00%	R26284
	Free Legals **	Free Valuation	-	70%	6.95%	£795	4.35%	R26285
	Free Legals **	Free Valuation	-	75%	7.00%	£795	4.60%	R26286
	Free Legals **	Free Valuation	-	80%	7.40%	£795	4.85%	R26287
	Free Legals **	Free Valuation	-	85%	8.05%	£795	5.00%	R26288
	Free Legals **	-	-	70%	6.80%	£1495	4.35%	R26289
	Free Legals **	-	-	75%	6.85%	£1495	4.60%	R26290
	Free Legals **	-	-	80%	7.25%	£1495	4.85%	R26291
	Free Legals **	-	-	85%	7.90%	£1495	5.00%	R26292
	Cashback **	Free Valuation	Remortgage Only	70%	7.10%	£0	4.35%	R26305
	Cashback **	Free Valuation	Remortgage Only	75%	7.15%	£0	4.60%	R26306
	Cashback **	Free Valuation	Remortgage Only	80%	7.55%	£0	4.85%	R26307
	Cashback **	Free Valuation	Remortgage Only	85%	8.20%	£0	5.00%	R26308
	Cashback **	Free Valuation	Remortgage Only	70%	6.95%	£795	4.35%	R26309
	Cashback **	Free Valuation	Remortgage Only	75%	7.00%	£795	4.60%	R26310
	Cashback **	Free Valuation	Remortgage Only	80%	7.40%	£795	4.85%	R26311
	Cashback **	Free Valuation	Remortgage Only	85%	8.05%	£795	5.00%	R26312
Cashback **	-	Remortgage Only	70%	6.80%	£1495	4.35%	R26313	
Cashback **	-	Remortgage Only	75%	6.85%	£1495	4.60%	R26314	
Cashback **	-	Remortgage Only	80%	7.25%	£1495	4.85%	R26315	
Cashback **	-	Remortgage Only	85%	7.90%	£1495	5.00%	R26316	
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.

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

Correct as of 15<sup>th</sup> 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%	6.95%	£0	4.35%	R56017
	Free Legals **	Free Valuation	-	75%	7.00%	£0	4.60%	R56018
	Free Legals **	Free Valuation	-	80%	7.30%	£0	4.85%	R56019
	Free Legals **	Free Valuation	-	85%	8.10%	£0	5.00%	R56020
	Free Legals **	Free Valuation	-	70%	6.80%	£795	4.35%	R56021
	Free Legals **	Free Valuation	-	75%	6.85%	£795	4.60%	R56022
	Free Legals **	Free Valuation	-	80%	7.15%	£795	4.85%	R56023
	Free Legals **	Free Valuation	-	85%	7.95%	£795	5.00%	R56024
	Free Legals **	-	-	70%	6.65%	£1495	4.35%	R56025
	Free Legals **	-	-	75%	6.70%	£1495	4.60%	R56026
	Free Legals **	-	-	80%	7.00%	£1495	4.85%	R56027
	Free Legals **	-	-	85%	7.80%	£1495	5.00%	R56028
	Cashback **	Free Valuation	Remortgage Only	70%	6.95%	£0	4.35%	R56041
	Cashback **	Free Valuation	Remortgage Only	75%	7.00%	£0	4.60%	R56042
	Cashback **	Free Valuation	Remortgage Only	80%	7.30%	£0	4.85%	R56043
	Cashback **	Free Valuation	Remortgage Only	85%	8.10%	£0	5.00%	R56044
	Cashback **	Free Valuation	Remortgage Only	70%	6.80%	£795	4.35%	R56045
	Cashback **	Free Valuation	Remortgage Only	75%	6.85%	£795	4.60%	R56046
	Cashback **	Free Valuation	Remortgage Only	80%	7.15%	£795	4.85%	R56047
	Cashback **	Free Valuation	Remortgage Only	85%	7.95%	£795	5.00%	R56048
Cashback **	-	Remortgage Only	70%	6.65%	£1495	4.35%	R56049	
Cashback **	-	Remortgage Only	75%	6.70%	£1495	4.60%	R56050	
Cashback **	-	Remortgage Only	80%	7.00%	£1495	4.85%	R56051	
Cashback **	-	Remortgage Only	85%	7.80%	£1495	5.00%	R56052	
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%	7.20%	£0	4.35%	R26293
	Free Legals **	Free Valuation	-	75%	7.25%	£0	4.60%	R26294
	Free Legals **	Free Valuation	-	80%	7.65%	£0	4.85%	R26295
	Free Legals **	Free Valuation	-	85%	8.30%	£0	5.00%	R26296
	Free Legals **	Free Valuation	-	70%	7.05%	£795	4.35%	R26297
	Free Legals **	Free Valuation	-	75%	7.10%	£795	4.60%	R26298
	Free Legals **	Free Valuation	-	80%	7.50%	£795	4.85%	R26299
	Free Legals **	Free Valuation	-	85%	8.15%	£795	5.00%	R26300
	Free Legals **	-	-	70%	6.90%	£1495	4.35%	R26301
	Free Legals **	-	-	75%	6.95%	£1495	4.60%	R26302
	Free Legals **	-	-	80%	7.35%	£1495	4.85%	R26303
	Free Legals **	-	-	85%	8.00%	£1495	5.00%	R26304
	Cashback **	Free Valuation	Remortgage Only	70%	7.20%	£0	4.35%	R26317
	Cashback **	Free Valuation	Remortgage Only	75%	7.25%	£0	4.60%	R26318
	Cashback **	Free Valuation	Remortgage Only	80%	7.65%	£0	4.85%	R26319
	Cashback **	Free Valuation	Remortgage Only	85%	8.30%	£0	5.00%	R26320
	Cashback **	Free Valuation	Remortgage Only	70%	7.05%	£795	4.35%	R26321
	Cashback **	Free Valuation	Remortgage Only	75%	7.10%	£795	4.60%	R26322
	Cashback **	Free Valuation	Remortgage Only	80%	7.50%	£795	4.85%	R26323
	Cashback **	Free Valuation	Remortgage Only	85%	8.15%	£795	5.00%	R26324
Cashback **	-	Remortgage Only	70%	6.90%	£1495	4.35%	R26325	
Cashback **	-	Remortgage Only	75%	6.95%	£1495	4.60%	R26326	
Cashback **	-	Remortgage Only	80%	7.35%	£1495	4.85%	R26327	
Cashback **	-	Remortgage Only	85%	8.00%	£1495	5.00%	R26328	
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

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	Free Valuation	-	70%	7.00%	£0	4.35%	R56085
	Free Legals **	Free Valuation	-	75%	7.05%	£0	4.60%	R56086
	Free Legals **	Free Valuation	-	80%	7.50%	£0	4.85%	R56087
	Free Legals **	Free Valuation	-	70%	6.85%	£795	4.35%	R56088
	Free Legals **	Free Valuation	-	75%	6.90%	£795	4.60%	R56089
	Free Legals **	Free Valuation	-	80%	7.35%	£795	4.85%	R56090
	Free Legals **	-	-	70%	6.70%	£1495	4.35%	R56091
	Free Legals **	-	-	75%	6.75%	£1495	4.60%	R56092
	Free Legals **	-	-	80%	7.20%	£1495	4.85%	R56093
	Cashback **	Free Valuation	Remortgage Only	70%	7.00%	£0	4.35%	R56103
	Cashback **	Free Valuation	Remortgage Only	75%	7.05%	£0	4.60%	R56104
	Cashback **	Free Valuation	Remortgage Only	80%	7.50%	£0	4.85%	R56105
	Cashback **	Free Valuation	Remortgage Only	70%	6.85%	£795	4.35%	R56106
	Cashback **	Free Valuation	Remortgage Only	75%	6.90%	£795	4.60%	R56107
	Cashback **	Free Valuation	Remortgage Only	80%	7.35%	£795	4.85%	R56108
	Cashback **	-	Remortgage Only	70%	6.70%	£1495	4.35%	R56109
	Cashback **	-	Remortgage Only	75%	6.75%	£1495	4.60%	R56110
	Cashback **	-	Remortgage Only	80%	7.20%	£1495	4.85%	R56111
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%	7.25%	£0	4.35%	R26361
	Free Legals **	Free Valuation	-	75%	7.30%	£0	4.60%	R26362
	Free Legals **	Free Valuation	-	80%	7.70%	£0	4.85%	R26363
	Free Legals **	Free Valuation	-	70%	7.10%	£795	4.35%	R26364
	Free Legals **	Free Valuation	-	75%	7.15%	£795	4.60%	R26365
	Free Legals **	Free Valuation	-	80%	7.55%	£795	4.85%	R26366
	Free Legals **	-	-	70%	6.95%	£1495	4.35%	R26367
	Free Legals **	-	-	75%	7.00%	£1495	4.60%	R26368
	Free Legals **	-	-	80%	7.40%	£1495	4.85%	R26369
	Cashback **	Free Valuation	Remortgage Only	70%	7.25%	£0	4.35%	R26379
	Cashback **	Free Valuation	Remortgage Only	75%	7.30%	£0	4.60%	R26380
	Cashback **	Free Valuation	Remortgage Only	80%	7.70%	£0	4.85%	R26381
	Cashback **	Free Valuation	Remortgage Only	70%	7.10%	£795	4.35%	R26382
	Cashback **	Free Valuation	Remortgage Only	75%	7.15%	£795	4.60%	R26383
	Cashback **	Free Valuation	Remortgage Only	80%	7.55%	£795	4.85%	R26384
	Cashback **	-	Remortgage Only	70%	6.95%	£1495	4.35%	R26385
	Cashback **	-	Remortgage Only	75%	7.00%	£1495	4.60%	R26386
	Cashback **	-	Remortgage Only	80%	7.40%	£1495	4.85%	R26387
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%	7.10%	£0	4.35%	R56094
	Free Legals **	Free Valuation	-	75%	7.15%	£0	4.60%	R56095
	Free Legals **	Free Valuation	-	80%	7.60%	£0	4.85%	R56096
	Free Legals **	Free Valuation	-	70%	6.95%	£795	4.35%	R56097
	Free Legals **	Free Valuation	-	75%	7.00%	£795	4.60%	R56098
	Free Legals **	Free Valuation	-	80%	7.45%	£795	4.85%	R56099
	Free Legals **	-	-	70%	6.80%	£1495	4.35%	R56100
	Free Legals **	-	-	75%	6.85%	£1495	4.60%	R56101
	Free Legals **	-	-	80%	7.30%	£1495	4.85%	R56102
	Cashback **	Free Valuation	Remortgage Only	70%	7.10%	£0	4.35%	R56112
	Cashback **	Free Valuation	Remortgage Only	75%	7.15%	£0	4.60%	R56113
	Cashback **	Free Valuation	Remortgage Only	80%	7.60%	£0	4.85%	R56114
	Cashback **	Free Valuation	Remortgage Only	70%	6.95%	£795	4.35%	R56115
	Cashback **	Free Valuation	Remortgage Only	75%	7.00%	£795	4.60%	R56116
	Cashback **	Free Valuation	Remortgage Only	80%	7.45%	£795	4.85%	R56117
	Cashback **	-	Remortgage Only	70%	6.80%	£1495	4.35%	R56118
	Cashback **	-	Remortgage Only	75%	6.85%	£1495	4.60%	R56119
	Cashback **	-	Remortgage Only	80%	7.30%	£1495	4.85%	R56120
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%	7.35%	£0	4.35%	R26370
	Free Legals **	Free Valuation	-	75%	7.40%	£0	4.60%	R26371
	Free Legals **	Free Valuation	-	80%	7.80%	£0	4.85%	R26372
	Free Legals **	Free Valuation	-	70%	7.20%	£795	4.35%	R26373
	Free Legals **	Free Valuation	-	75%	7.25%	£795	4.60%	R26374
	Free Legals **	Free Valuation	-	80%	7.65%	£795	4.85%	R26375
	Free Legals **	-	-	70%	7.05%	£1495	4.35%	R26376
	Free Legals **	-	-	75%	7.10%	£1495	4.60%	R26377
	Free Legals **	-	-	80%	7.50%	£1495	4.85%	R26378
	Cashback **	Free Valuation	Remortgage Only	70%	7.35%	£0	4.35%	R26388
	Cashback **	Free Valuation	Remortgage Only	75%	7.40%	£0	4.60%	R26389
	Cashback **	Free Valuation	Remortgage Only	80%	7.80%	£0	4.85%	R26390
	Cashback **	Free Valuation	Remortgage Only	70%	7.20%	£795	4.35%	R26391
	Cashback **	Free Valuation	Remortgage Only	75%	7.25%	£795	4.60%	R26392
	Cashback **	Free Valuation	Remortgage Only	80%	7.65%	£795	4.85%	R26393
	Cashback **	-	Remortgage Only	70%	7.05%	£1495	4.35%	R26394
	Cashback **	-	Remortgage Only	75%	7.10%	£1495	4.60%	R26395
	Cashback **	-	Remortgage Only	80%	7.50%	£1495	4.85%	R26396
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 15<sup>th</sup> 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%	5.74%	£0	3.90%	RR50237
	Free Legals	Free Valuation	Remortgage Only	80%	6.14%	£0	4.15%	RR50238
	Free Legals	Free Valuation	Remortgage Only	85%	6.49%	£0	4.40%	RR50239
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%	6.04%	£0	3.90%	RR20237
	Free Legals	Free Valuation	Remortgage Only	80%	6.44%	£0	4.15%	RR20238
	Free Legals	Free Valuation	Remortgage Only	85%	6.79%	£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.

# 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 15<sup>th</sup> 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%	5.89%	£0	3.90%	RR50240
	Free Legals	Free Valuation	Remortgage Only	80%	6.29%	£0	4.15%	RR50241
	Free Legals	Free Valuation	Remortgage Only	85%	6.64%	£0	4.40%	RR50242
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%	6.19%	£0	3.90%	RR20240
	Free Legals	Free Valuation	Remortgage Only	80%	6.59%	£0	4.15%	RR20241
	Free Legals	Free Valuation	Remortgage Only	85%	6.94%	£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.

# Pepper24 Existing Customer (Remortgages only) - Residential

LMR = 4.25%

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

Correct as of 15<sup>th</sup> 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%	6.29%	£0	3.90%	RR50243
	Free Legals	Free Valuation	Remortgage Only	80%	6.44%	£0	4.15%	RR50244
	Free Legals	Free Valuation	Remortgage Only	85%	7.04%	£0	4.40%	RR50245
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%	6.59%	£0	3.90%	RR20243
	Free Legals	Free Valuation	Remortgage Only	80%	6.74%	£0	4.15%	RR20244
	Free Legals	Free Valuation	Remortgage Only	85%	7.44%	£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 15<sup>th</sup> 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%	6.89%	£0	3.90%	RD51038	
	Free Legals **	Free Valuation	-	80%	7.04%	£0	4.15%	RD51039	
	Free Legals **	Free Valuation	-	85%	7.64%	£0	4.40%	RD51040	
	Free Legals **	-	-	75%	6.59%	£1495	3.90%	RD51041	
	Free Legals **	-	-	80%	6.74%	£1495	4.15%	RD51042	
	Free Legals **	-	-	85%	7.34%	£1495	4.40%	RD51043	
	Cashback **	Free Valuation	Remortgage Only	75%	6.89%	£0	3.90%	RD51044	
	Cashback **	Free Valuation	Remortgage Only	80%	7.04%	£0	4.15%	RD51045	
	Cashback **	Free Valuation	Remortgage Only	85%	7.64%	£0	4.40%	RD51046	
	Cashback **	-	Remortgage Only	75%	6.59%	£1495	3.90%	RD51047	
	Cashback **	-	Remortgage Only	80%	6.74%	£1495	4.15%	RD51048	
	Cashback **	-	Remortgage Only	85%	7.34%	£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	
2 Years	Free Legals **	Free Valuation	-	75%	7.19%	£0	3.90%	RD21148	
	Free Legals **	Free Valuation	-	80%	7.34%	£0	4.15%	RD21149	
	Free Legals **	Free Valuation	-	85%	8.04%	£0	4.40%	RD21150	
	Free Legals **	-	-	75%	6.89%	£1495	3.90%	RD21151	
	Free Legals **	-	-	80%	7.04%	£1495	4.15%	RD21152	
	Free Legals **	-	-	85%	7.74%	£1495	4.40%	RD21153	
	Cashback **	Free Valuation	Remortgage Only	75%	7.19%	£0	3.90%	RD21154	
	Cashback **	Free Valuation	Remortgage Only	80%	7.34%	£0	4.15%	RD21155	
	Cashback **	Free Valuation	Remortgage Only	85%	8.04%	£0	4.40%	RD21156	
	Cashback **	-	Remortgage Only	75%	6.89%	£1495	3.90%	RD21157	
	Cashback **	-	Remortgage Only	80%	7.04%	£1495	4.15%	RD21158	
	Cashback **	-	Remortgage Only	85%	7.74%	£1495	4.40%	RD21159	
	ERC:	3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	6.79%	£1495	3.90%	RD30125
	Free Legals **	-	-	80%	6.94%	£1495	4.15%	RD30126
	Free Legals **	-	-	85%	7.64%	£1495	4.40%	RD30127
	Cashback **	-	Remortgage Only	75%	6.79%	£1495	3.90%	RD30128
	Cashback **	-	Remortgage Only	80%	6.94%	£1495	4.15%	RD30129
	Cashback **	-	Remortgage Only	85%	7.64%	£1495	4.40%	RD30130
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"> <li>• Must have been active for a minimum of 12 months</li> <li>• Must be able to provide proof of satisfactory payments from DMP provider</li> <li>• If active, doesn't have to be repaid at completion</li> <li>• For remortgages, capital raising can be considered to clear the DMP</li> <li>• No more than 1 active DMP per application</li> </ul>

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 15<sup>th</sup> 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%	7.10%	£0	4.05%	RD51050
	Free Legals **	Free Valuation	-	75%	7.15%	£0	4.20%	RD51051
	Free Legals **	Free Valuation	-	80%	7.45%	£0	4.45%	RD51052
	Free Legals **	Free Valuation	-	85%	8.24%	£0	4.70%	RD51053
	Free Legals **	-	-	70%	6.80%	£1495	4.05%	RD51054
	Free Legals **	-	-	75%	6.85%	£1495	4.20%	RD51055
	Free Legals **	-	-	80%	7.15%	£1495	4.45%	RD51056
	Free Legals **	-	-	85%	7.94%	£1495	4.70%	RD51057
	Cashback **	Free Valuation	Remortgage Only	70%	7.10%	£0	4.05%	RD51058
	Cashback **	Free Valuation	Remortgage Only	75%	7.15%	£0	4.20%	RD51059
	Cashback **	Free Valuation	Remortgage Only	80%	7.45%	£0	4.45%	RD51060
	Cashback **	Free Valuation	Remortgage Only	85%	8.24%	£0	4.70%	RD51061
	Cashback **	-	Remortgage Only	70%	6.80%	£1495	4.05%	RD51062
	Cashback **	-	Remortgage Only	75%	6.85%	£1495	4.20%	RD51063
	Cashback **	-	Remortgage Only	80%	7.15%	£1495	4.45%	RD51064
	Cashback **	-	Remortgage Only	85%	7.94%	£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
2 Years	Free Legals **	Free Valuation	-	70%	7.35%	£0	4.05%	RD21160
	Free Legals **	Free Valuation	-	75%	7.40%	£0	4.20%	RD21161
	Free Legals **	Free Valuation	-	80%	7.80%	£0	4.45%	RD21162
	Free Legals **	Free Valuation	-	85%	8.34%	£0	4.70%	RD21163
	Free Legals **	-	-	70%	7.05%	£1495	4.05%	RD21164
	Free Legals **	-	-	75%	7.10%	£1495	4.20%	RD21165
	Free Legals **	-	-	80%	7.50%	£1495	4.45%	RD21166
	Free Legals **	-	-	85%	8.04%	£1495	4.70%	RD21167
	Cashback **	Free Valuation	Remortgage Only	70%	7.35%	£0	4.05%	RD21168
	Cashback **	Free Valuation	Remortgage Only	75%	7.40%	£0	4.20%	RD21169
	Cashback **	Free Valuation	Remortgage Only	80%	7.80%	£0	4.45%	RD21170
	Cashback **	Free Valuation	Remortgage Only	85%	8.34%	£0	4.70%	RD21171
	Cashback **	-	Remortgage Only	70%	7.05%	£1495	4.05%	RD21172
	Cashback **	-	Remortgage Only	75%	7.10%	£1495	4.20%	RD21173
	Cashback **	-	Remortgage Only	80%	7.50%	£1495	4.45%	RD21174
	Cashback **	-	Remortgage Only	85%	8.04%	£1495	4.70%	RD21175
ERC:	3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	70%	6.95%	£1495	4.05%	RD30131
	Free Legals **	-	-	75%	7.00%	£1495	4.20%	RD30132
	Free Legals **	-	-	80%	7.40%	£1495	4.45%	RD30133
	Free Legals **	-	-	85%	7.99%	£1495	4.70%	RD30134
	Cashback **	-	Remortgage Only	70%	6.95%	£1495	4.05%	RD30135
	Cashback **	-	Remortgage Only	75%	7.00%	£1495	4.20%	RD30136
	Cashback **	-	Remortgage Only	80%	7.40%	£1495	4.45%	RD30137
Cashback **	-	Remortgage Only	85%	7.99%	£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

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"> <li>• Must have been active for a minimum of 12 months</li> <li>• Must be able to provide proof of satisfactory payments from DMP provider</li> <li>• If active, doesn't have to be repaid at completion</li> <li>• For remortgages, capital raising can be considered to clear the DMP</li> <li>• No more than 1 active DMP per application</li> </ul>

Aimed at Professional intermediaries only; not for public distribution.

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

Correct as of 15<sup>th</sup> 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%	7.25%	£0	5.00%	RD51066
	Free Legals **	Free Valuation	-	75%	7.30%	£0	4.35%	RD51067
	Free Legals **	Free Valuation	-	80%	7.60%	£0	4.60%	RD51068
	Free Legals **	Free Valuation	-	85%	8.40%	£0	4.85%	RD51069
	Free Legals **	-	-	70%	6.95%	£1495	5.00%	RD51070
	Free Legals **	-	-	75%	7.00%	£1495	4.35%	RD51071
	Free Legals **	-	-	80%	7.30%	£1495	4.60%	RD51072
	Free Legals **	-	-	85%	8.10%	£1495	4.85%	RD51073
	Cashback **	Free Valuation	Remortgage Only	70%	7.25%	£0	5.00%	RD51074
	Cashback **	Free Valuation	Remortgage Only	75%	7.30%	£0	4.35%	RD51075
	Cashback **	Free Valuation	Remortgage Only	80%	7.60%	£0	4.60%	RD51076
	Cashback **	Free Valuation	Remortgage Only	85%	8.40%	£0	4.85%	RD51077
	Cashback **	-	Remortgage Only	70%	6.95%	£1495	5.00%	RD51078
	Cashback **	-	Remortgage Only	75%	7.00%	£1495	4.35%	RD51079
	Cashback **	-	Remortgage Only	80%	7.30%	£1495	4.60%	RD51080
	Cashback **	-	Remortgage Only	85%	8.10%	£1495	4.85%	RD51081
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%	7.50%	£0	4.35%	RD21176
	Free Legals **	Free Valuation	-	75%	7.55%	£0	4.60%	RD21177
	Free Legals **	Free Valuation	-	80%	7.95%	£0	4.85%	RD21178
	Free Legals **	Free Valuation	-	85%	8.60%	£0	5.00%	RD21179
	Free Legals **	-	-	70%	7.20%	£1495	5.00%	RD21180
	Free Legals **	-	-	75%	7.25%	£1495	4.35%	RD21181
	Free Legals **	-	-	80%	7.65%	£1495	4.60%	RD21182
	Free Legals **	-	-	85%	8.30%	£1495	4.85%	RD21183
	Cashback **	Free Valuation	Remortgage Only	70%	7.50%	£0	5.00%	RD21184
	Cashback **	Free Valuation	Remortgage Only	75%	7.55%	£0	4.35%	RD21185
	Cashback **	Free Valuation	Remortgage Only	80%	7.95%	£0	4.60%	RD21186
	Cashback **	Free Valuation	Remortgage Only	85%	8.60%	£0	4.85%	RD21187
	Cashback **	-	Remortgage Only	70%	7.20%	£1495	5.00%	RD21188
	Cashback **	-	Remortgage Only	75%	7.25%	£1495	4.35%	RD21189
	Cashback **	-	Remortgage Only	80%	7.65%	£1495	4.60%	RD21190
	Cashback **	-	Remortgage Only	85%	8.30%	£1495	4.85%	RD21191
ERC:	3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	70%	7.10%	£1495	5.00%	RD30139
	Free Legals **	-	-	75%	7.15%	£1495	4.35%	RD30140
	Free Legals **	-	-	80%	7.55%	£1495	4.60%	RD30141
	Free Legals **	-	-	85%	8.20%	£1495	4.85%	RD30142
	Cashback **	-	Remortgage Only	70%	7.10%	£1495	5.00%	RD30143
	Cashback **	-	Remortgage Only	75%	7.15%	£1495	4.35%	RD30144
	Cashback **	-	Remortgage Only	80%	7.55%	£1495	4.60%	RD30145
Cashback **	-	Remortgage Only	85%	8.20%	£1495	4.85%	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

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"> <li>Must have been active for a minimum of 12 months</li> <li>Must be able to provide proof of satisfactory payments from DMP provider</li> <li>If active, doesn't have to be repaid at completion</li> <li>For remortgages, capital raising can be considered to clear the DMP</li> <li>No more than 1 active DMP per application</li> </ul>

Aimed at Professional intermediaries only; not for public distribution.

# 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 15<sup>th</sup> January 2026

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	75%	7.29%	£1295	4.60%	RB50043
ERC:		4%, 4%, 3%, 3%, 2%			

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	75%	7.59%	£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.

# 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 15<sup>th</sup> January 2026

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	75%	7.70%	£1295	4.60%	RB50044
ERC:	4%, 4%, 3%, 3%, 2%				

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	75%	7.95%	£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

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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	Up to £1million available to 75% LTV Up to £750,000 available to 85% LTV
Maximum Applicants	2	Repayment	
Employed	Minimum of 3 months in current job with 6 months' continuous employment and not in probation. Evidence of employment history is required to cover last 6 months	Repayment	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy
		Property Value	
Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
		Term	
		Minimum	5 years and 1 month
		Maximum	40 years