



Buy to Let Product Guide

May 2026

- **Broad range & better service**
- **Rates starting at 4.74% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**

Version 2.2

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Highlights of our wide ranging criteria

CCJs

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 12 months ago

Defaults

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 12 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, and 12 products, up to and including £200.00 each

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 LTV's for most legal purposes
- Debt consolidation to maximum LTV's

Self Employed

- Across the entire range
- Minimum of 1 year's trading
- Net profit for Sole Traders
- Salary and dividends for Company Directors
- Additional remuneration add back allowed where applicants own 100% of the Company

Interest Only

- Across the entire range
- Max 80% LTV for BTL, and 75% for HMO

EPC Ratings Accepted

- For Buy to Let: EPC A - C at 80% LTV, EPC D at 75% LTV and EPC E at 70% LTV
- For HMO: EPC A - D accepted to 75% LTV and EPC E at 70%.

Portfolio Landlords

- Portfolio landlords accepted
- See our criteria guide for full details

Lending In or Into Retirement

- Up to 85 years old at end of term on Buy to Let
- Talk to us about acceptable income types

Strong Approach to Rental Calculations

- 5 year fixed rental calculation based on pay rate

Borrow more

- 125% for standard tax rate, 140% for higher rate. Personal HMO 155% and 165% for additional rate taxpayers calc. on 5 year fixed rates'

Pepper48 Light - Buy to Let

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

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	Free Valuation	EPC A-E	70%	6.18%	£995	6.18%	4.00%	B5038326051
	Free Valuation	EPC A-D	75%	6.33%	£995	6.33%	4.25%	B5038426051
	Free Valuation	EPC A-C	80%	6.68%	£995	6.68%	4.50%	B5038526051
	-	EPC A-E	70%	5.29%	5.00%	5.29%	4.00%	B5038626051
	-	EPC A-D	75%	5.44%	5.00%	5.44%	4.25%	B5038726051
	-	EPC A-C	80%	5.79%	5.00%	5.79%	4.50%	B5038826051
	-	EPC A-E	70%	4.89%	7.00%	4.89%	4.00%	B5038926051
	-	EPC A-D	75%	5.04%	7.00%	5.04%	4.25%	B5039026051
ERC:	4%,4%,3%,3%,2%							

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	Free Valuation	EPC A-E	70%	6.46%	£995	10.25%	4.00%	B2037426051
	Free Valuation	EPC A-D	75%	6.61%	£995	10.50%	4.25%	B2037526051
	Free Valuation	EPC A-C	80%	6.96%	£995	10.75%	4.50%	B2037626051
	-	EPC A-E	70%	5.74%	2.00%	10.25%	4.00%	B2037726051
	-	EPC A-D	75%	5.89%	2.00%	10.50%	4.25%	B2037826051
	-	EPC A-C	80%	6.24%	2.00%	10.75%	4.50%	B2037926051
	-	EPC A-E	70%	4.74%	4.00%	10.25%	4.00%	B2038026051
	-	EPC A-D	75%	4.89%	4.00%	10.50%	4.25%	B2038126051
-	EPC A-C	80%	5.24%	4.00%	10.75%	4.50%	B2038226051	
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.

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

All single dwelling BTL Remortgages come with £350 Cashback as standard

Pepper48 Light BTL - 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 - Buy to Let

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	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	Free Valuation	EPC A-E	70%	6.23%	£995	6.23%	4.00%	B5040026051
	Free Valuation	EPC A-D	75%	6.38%	£995	6.38%	4.25%	B5040126051
	Free Valuation	EPC A-C	80%	6.73%	£995	6.73%	4.50%	B5040226051
	-	EPC A-E	70%	5.34%	5.00%	5.34%	4.00%	B5040326051
	-	EPC A-D	75%	5.49%	5.00%	5.49%	4.25%	B5040426051
	-	EPC A-C	80%	5.84%	5.00%	5.84%	4.50%	B5040526051
	-	EPC A-E	70%	4.94%	7.00%	4.94%	4.00%	B5040626051
	-	EPC A-D	75%	5.09%	7.00%	5.09%	4.25%	B5040726051
ERC:	4%,4%,3%,3%,2%							

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	Free Valuation	EPC A-E	70%	6.51%	£995	10.25%	4.00%	B2039126051
	Free Valuation	EPC A-D	75%	6.66%	£995	10.50%	4.25%	B2039226051
	Free Valuation	EPC A-C	80%	7.01%	£995	10.75%	4.50%	B2039326051
	-	EPC A-E	70%	5.79%	2.00%	10.25%	4.00%	B2039426051
	-	EPC A-D	75%	5.94%	2.00%	10.50%	4.25%	B2039526051
	-	EPC A-C	80%	6.29%	2.00%	10.75%	4.50%	B2039626051
	-	EPC A-E	70%	4.79%	4.00%	10.25%	4.00%	B2039726051
	-	EPC A-D	75%	4.94%	4.00%	10.50%	4.25%	B2039826051
	-	EPC A-C	80%	5.29%	4.00%	10.75%	4.50%	B2039926051
	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.

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

All single dwelling BTL Remortgages come with £350 Cashback as standard

Pepper48 BTL - 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

Correct as of 15th January 2026

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	Free Valuation	EPC A-E	70%	6.41%	£995	6.41%	4.00%	B5041726051
	Free Valuation	EPC A-D	75%	6.53%	£995	6.53%	4.25%	B5041826051
	Free Valuation	EPC A-C	80%	6.83%	£995	6.83%	4.50%	B5041926051
	-	EPC A-E	70%	5.49%	5.00%	5.49%	4.00%	B5042026051
	-	EPC A-D	75%	5.64%	5.00%	5.64%	4.25%	B5042126051
	-	EPC A-C	80%	5.94%	5.00%	5.94%	4.50%	B5042226051
	-	EPC A-E	70%	5.09%	7.00%	5.09%	4.00%	B5042326051
	-	EPC A-D	75%	5.24%	7.00%	5.24%	4.25%	B5042426051
ERC:	4%,4%,3%,3%,2%							

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	Free Valuation	EPC A-E	70%	6.76%	£995	10.25%	4.00%	B2040826051
	Free Valuation	EPC A-D	75%	6.91%	£995	10.50%	4.25%	B2040926051
	Free Valuation	EPC A-C	80%	7.21%	£995	10.75%	4.50%	B2041026051
	-	EPC A-E	70%	6.04%	2.00%	10.25%	4.00%	B2041126051
	-	EPC A-D	75%	6.19%	2.00%	10.50%	4.25%	B2041226051
	-	EPC A-C	80%	6.49%	2.00%	10.75%	4.50%	B2041326051
	-	EPC A-E	70%	5.04%	4.00%	10.25%	4.00%	B2041426051
	-	EPC A-D	75%	5.19%	4.00%	10.50%	4.25%	B2041526051
	-	EPC A-C	80%	5.49%	4.00%	10.75%	4.50%	B2041626051
	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.

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

All single dwelling BTL Remortgages come with £350 Cashback as standard

Pepper36 Light BTL - 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

Aimed at Professional intermediaries only; not for public distribution.

Pepper36 - Buy to Let

LMR = 4.25%

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

Correct as of 15th January 2026

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	Free Valuation	EPC A-E	70%	6.43%	£995	6.43%	4.00%	B5043426051
	Free Valuation	EPC A-D	75%	6.58%	£995	6.58%	4.25%	B5043526051
	Free Valuation	EPC A-C	80%	6.88%	£995	6.88%	4.50%	B5043626051
	-	EPC A-E	70%	5.54%	5.00%	5.54%	4.00%	B5043726051
	-	EPC A-D	75%	5.69%	5.00%	5.69%	4.25%	B5043826051
	-	EPC A-C	80%	5.99%	5.00%	5.99%	4.50%	B5043926051
	-	EPC A-E	70%	5.14%	7.00%	5.14%	4.00%	B5044026051
	-	EPC A-D	75%	5.29%	7.00%	5.29%	4.25%	B5044126051
ERC:	4%,4%,3%,3%,2%							

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	Free Valuation	EPC A-E	70%	6.81%	£995	10.25%	4.00%	B2042526051
	Free Valuation	EPC A-D	75%	6.96%	£995	10.50%	4.25%	B2042626051
	Free Valuation	EPC A-C	80%	7.26%	£995	10.75%	4.50%	B2042726051
	-	EPC A-E	70%	6.09%	2.00%	10.25%	4.00%	B2042826051
	-	EPC A-D	75%	6.24%	2.00%	10.50%	4.25%	B2042926051
	-	EPC A-C	80%	6.54%	2.00%	10.75%	4.50%	B2043026051
	-	EPC A-E	70%	5.09%	4.00%	10.25%	4.00%	B2043126051
	-	EPC A-D	75%	5.24%	4.00%	10.50%	4.25%	B2043226051
	-	EPC A-C	80%	5.54%	4.00%	10.75%	4.50%	B2043326051
	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.

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

All single dwelling BTL Remortgages come with £350 Cashback as standard

Pepper36 BTL - 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

Aimed at Professional intermediaries only; not for public distribution.

Pepper24 Light - Buy to Let

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

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	-	EPC A-E	70%	6.98%	£995	6.98%	4.00%	B5044826051
	-	EPC A-D	75%	7.13%	£995	7.13%	4.25%	B5044926051
	-	EPC A-E	70%	6.09%	5.00%	6.09%	4.00%	B5045026051
	-	EPC A-D	75%	6.24%	5.00%	6.24%	4.25%	B5045126051
	-	EPC A-E	70%	5.69%	7.00%	5.69%	4.00%	B5045226051
	-	EPC A-D	75%	5.84%	7.00%	5.84%	4.25%	B5045326051
	ERC:	4%,4%,3%,3%,2%						

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	-	EPC A-E	70%	7.36%	£995	10.25%	4.00%	B2044226051
	-	EPC A-D	75%	7.51%	£995	10.50%	4.25%	B2044326051
	-	EPC A-E	70%	6.64%	2.00%	10.25%	4.00%	B2044426051
	-	EPC A-D	75%	6.79%	2.00%	10.50%	4.25%	B2044526051
	-	EPC A-E	70%	5.64%	4.00%	10.25%	4.00%	B2044626051
	-	EPC A-D	75%	5.79%	4.00%	10.50%	4.25%	B2044726051
	ERC:	3%,2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

All single dwelling BTL Remortgages come with £350 Cashback as standard

Pepper24 Light BTL - 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

Aimed at Professional intermediaries only; not for public distribution.

Pepper24 - Limited Company Buy to Let

LMR = 4.25%

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

Correct as of 15th January 2026

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	-	EPC A-E	70%	7.03%	£995	7.03%	4.00%	B5046026051
	-	EPC A-D	75%	7.18%	£995	7.18%	4.25%	B5046126051
	-	EPC A-E	70%	6.14%	5.00%	6.14%	4.00%	B5046226051
	-	EPC A-D	75%	6.29%	5.00%	6.29%	4.25%	B5046326051
	-	EPC A-E	70%	5.74%	7.00%	5.74%	4.00%	B5046426051
	-	EPC A-D	75%	5.89%	7.00%	5.89%	4.25%	B5046526051
	ERC:	4%,4%,3%,3%,2%						

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	-	EPC A-E	70%	7.41%	£995	10.25%	4.00%	B2045426051
	-	EPC A-D	75%	7.56%	£995	10.50%	4.25%	B2045526051
	-	EPC A-E	70%	6.69%	2.00%	10.25%	4.00%	B2045626051
	-	EPC A-D	75%	6.84%	2.00%	10.50%	4.25%	B2045726051
	-	EPC A-E	70%	5.69%	4.00%	10.25%	4.00%	B2045826051
	-	EPC A-D	75%	5.84%	4.00%	10.50%	4.25%	B2045926051
	ERC:	3%,2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

All single dwelling BTL Remortgages come with £350 Cashback as standard

Pepper24 BTL - 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

Aimed at Professional intermediaries only; not for public distribution.

Pepper18 Light - Buy to Let

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

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	-	EPC A-E	70%	7.08%	£995	7.08%	4.00%	B5047226051
	-	EPC A-D	75%	7.23%	£995	7.23%	4.25%	B5047326051
	-	EPC A-E	70%	6.19%	5.00%	6.19%	4.00%	B5047426051
	-	EPC A-D	75%	6.34%	5.00%	6.34%	4.25%	B5047526051
	-	EPC A-E	70%	5.79%	7.00%	5.79%	4.00%	B5047626051
	-	EPC A-D	75%	5.94%	7.00%	5.94%	4.25%	B5047726051
	ERC:	4%,4%,3%,3%,2%						

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	-	EPC A-E	70%	7.46%	£995	10.25%	4.00%	B2046626051
	-	EPC A-D	75%	7.61%	£995	10.50%	4.25%	B2046726051
	-	EPC A-E	70%	6.74%	2.00%	10.25%	4.00%	B2046826051
	-	EPC A-D	75%	6.89%	2.00%	10.50%	4.25%	B2046926051
	-	EPC A-E	70%	5.74%	4.00%	10.25%	4.00%	B2047026051
	-	EPC A-D	75%	5.89%	4.00%	10.50%	4.25%	B2047126051
	ERC:	3%,2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

All single dwelling BTL Remortgages come with £350 Cashback as standard

Pepper18 Light BTL - 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.

Pepper18 - Buy to Let

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

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	-	EPC A-E	70%	7.13%	£995	7.13%	4.00%	B5048426051
	-	EPC A-D	75%	7.28%	£995	7.28%	4.25%	B5048526051
	-	EPC A-E	70%	6.24%	5.00%	6.24%	4.00%	B5048626051
	-	EPC A-D	75%	6.39%	5.00%	6.39%	4.25%	B5048726051
	-	EPC A-E	70%	5.84%	7.00%	5.84%	4.00%	B5048826051
	-	EPC A-D	75%	5.99%	7.00%	5.99%	4.25%	B5048926051
	ERC:	4%,4%,3%,3%,2%						

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	-	EPC A-E	70%	7.51%	£995	10.25%	4.00%	B2047826051
	-	EPC A-D	75%	7.66%	£995	10.50%	4.25%	B2047926051
	-	EPC A-E	70%	6.79%	2.00%	10.25%	4.00%	B2048026051
	-	EPC A-D	75%	6.94%	2.00%	10.50%	4.25%	B2048126051
	-	EPC A-E	70%	5.79%	4.00%	10.25%	4.00%	B2048226051
	-	EPC A-D	75%	5.94%	4.00%	10.50%	4.25%	B2048326051
	ERC:	3%,2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

All single dwelling BTL Remortgages come with £350 Cashback as standard

Pepper18 BTL - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 18 months
Default:	0 registered in 18 months
CCJ/Default Value:	No limit
Secured /Missed Payments:	0 in 18 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper12 Light - Buy to Let

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

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	-	EPC A-E	70%	7.18%	£995	7.18%	4.55%	B5049626051
	-	EPC A-D	75%	7.33%	£995	7.33%	4.55%	B5049726051
	-	EPC A-E	70%	6.29%	5.00%	6.29%	4.55%	B5049826051
	-	EPC A-D	75%	6.44%	5.00%	6.44%	4.55%	B5049926051
	-	EPC A-E	70%	5.89%	7.00%	5.89%	4.55%	B5050026051
	-	EPC A-D	75%	6.04%	7.00%	6.04%	4.55%	B5050126051
	ERC:	4%,4%,3%,3%,2%						

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	-	EPC A-E	70%	7.56%	£995	10.80%	4.55%	B2049026051
	-	EPC A-D	75%	7.71%	£995	10.80%	4.55%	B2049126051
	-	EPC A-E	70%	6.84%	2.00%	10.80%	4.55%	B2049226051
	-	EPC A-D	75%	6.99%	2.00%	10.80%	4.55%	B2049326051
	-	EPC A-E	70%	5.84%	4.00%	10.80%	4.55%	B2049426051
	-	EPC A-D	75%	5.99%	4.00%	10.80%	4.55%	B2049526051
	ERC:	3%,2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

All single dwelling BTL Remortgages come with £350 Cashback as standard

Pepper12 Light BTL - 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.

Pepper12 - Buy to Let

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

Correct as of 15th January 2026

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	-	EPC A-E	70%	7.23%	£995	7.23%	4.55%	B5050826051
	-	EPC A-D	75%	7.38%	£995	7.38%	4.55%	B5050926051
	-	EPC A-E	70%	6.34%	5.00%	6.34%	4.55%	B5051026051
	-	EPC A-D	75%	6.49%	5.00%	6.49%	4.55%	B5051126051
	-	EPC A-E	70%	5.94%	7.00%	5.94%	4.55%	B5051226051
	-	EPC A-D	75%	6.09%	7.00%	6.09%	4.55%	B5051326051
	ERC:	4%,4%,3%,3%,2%						

Term	Free Valuation	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	-	EPC A-E	70%	7.61%	£995	10.80%	4.55%	B2050226051
	-	EPC A-D	75%	7.76%	£995	10.80%	4.55%	B2050326051
	-	EPC A-E	70%	6.89%	2.00%	10.80%	4.55%	B2050426051
	-	EPC A-D	75%	7.04%	2.00%	10.80%	4.55%	B2050526051
	-	EPC A-E	70%	5.89%	4.00%	10.80%	4.55%	B2050626051
	-	EPC A-D	75%	6.04%	4.00%	10.80%	4.55%	B2050726051
	ERC:	3%,2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

All single dwelling BTL Remortgages come with £350 Cashback as standard

Pepper12 BTL - 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.

Pepper48 Light - Buy to Let HMO

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	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	6.38%	£995	6.38%	4.00%	LH5077626051
	EPC A-D	75%	6.53%	£995	6.53%	4.25%	LH5077726051
	EPC A-E	70%	5.49%	5.00%	5.49%	4.00%	LH5077826051
	EPC A-D	75%	5.64%	5.00%	5.64%	4.25%	LH5077926051
	EPC A-E	70%	5.09%	7.00%	5.09%	4.00%	LH5078026051
ERC:	4%, 4%, 3%, 3%, 2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	6.66%	£995	10.25%	4.00%	LH2077026051
	EPC A-D	75%	6.81%	£995	10.50%	4.25%	LH2077126051
	EPC A-E	70%	5.94%	2.00%	10.25%	4.00%	LH2077226051
	EPC A-D	75%	6.09%	2.00%	10.50%	4.25%	LH2077326051
	EPC A-E	70%	4.94%	4.00%	10.25%	4.00%	LH2077426051
	EPC A-D	75%	5.09%	4.00%	10.50%	4.25%	LH2077526051
ERC:	3%, 2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

Pepper48 Light HMO - 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 - Buy to Let HMO

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	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	6.43%	£995	6.43%	4.00%	LH5078726051
	EPC A-D	75%	6.58%	£995	6.58%	4.25%	LH5078826051
	EPC A-E	70%	5.54%	5.00%	5.54%	4.00%	LH5078926051
	EPC A-D	75%	5.69%	5.00%	5.69%	4.25%	LH5079026051
	EPC A-E	70%	5.14%	7.00%	5.14%	4.00%	LH5079126051
ERC:	4%, 4%, 3%, 3%, 2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	6.71%	£995	10.25%	4.00%	LH2078126051
	EPC A-D	75%	6.86%	£995	10.50%	4.25%	LH2078226051
	EPC A-E	70%	5.99%	2.00%	10.25%	4.00%	LH2078326051
	EPC A-D	75%	6.14%	2.00%	10.50%	4.25%	LH2078426051
	EPC A-E	70%	4.99%	4.00%	10.25%	4.00%	LH2078526051
	EPC A-D	75%	5.14%	4.00%	10.50%	4.25%	LH2078626051
ERC:	3%, 2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

Pepper48 HMO - 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 - Buy to Let HMO

LMR = 4.25%

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

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	6.58%	£995	6.58%	4.00%	LH5079826051
	EPC A-D	75%	6.73%	£995	6.73%	4.25%	LH5079926051
	EPC A-E	70%	5.69%	5.00%	5.69%	4.00%	LH5080026051
	EPC A-D	75%	5.84%	5.00%	5.84%	4.25%	LH5080126051
	EPC A-E	70%	5.29%	7.00%	5.29%	4.00%	LH5080226051
ERC:	4%, 4%, 3%, 3%, 2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	6.96%	£995	10.25%	4.00%	LH2079226051
	EPC A-D	75%	7.11%	£995	10.50%	4.25%	LH2079326051
	EPC A-E	70%	6.24%	2.00%	10.25%	4.00%	LH2079426051
	EPC A-D	75%	6.39%	2.00%	10.50%	4.25%	LH2079526051
	EPC A-E	70%	5.24%	4.00%	10.25%	4.00%	LH2079626051
	EPC A-D	75%	5.39%	4.00%	10.50%	4.25%	LH2079726051
ERC:	3%, 2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

Pepper36 Light HMO - 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

Aimed at Professional intermediaries only; not for public distribution.

Pepper36 - Buy to Let HMO

LMR = 4.25%

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

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	6.63%	£995	6.63%	4.00%	LH5080926051
	EPC A-D	75%	6.78%	£995	6.78%	4.25%	LH5081026051
	EPC A-E	70%	5.74%	5.00%	5.74%	4.00%	LH5081126051
	EPC A-D	75%	5.89%	5.00%	5.89%	4.25%	LH5081226051
	EPC A-E	70%	5.34%	7.00%	5.34%	4.00%	LH5081326051
ERC:	4%, 4%, 3%, 3%, 2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	7.01%	£995	10.25%	4.00%	LH2080326051
	EPC A-D	75%	7.16%	£995	10.50%	4.25%	LH2080426051
	EPC A-E	70%	6.29%	2.00%	10.25%	4.00%	LH2080526051
	EPC A-D	75%	6.44%	2.00%	10.50%	4.25%	LH2080626051
	EPC A-E	70%	5.29%	4.00%	10.25%	4.00%	LH2080726051
	EPC A-D	75%	5.44%	4.00%	10.50%	4.25%	LH2080826051
ERC:	3%, 2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

Pepper36 HMO - 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

Aimed at Professional intermediaries only; not for public distribution.

Pepper24 Light - Buy to Let HMO

LMR = 4.25%

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	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	7.18%	£995	7.18%	4.00%	LH5082026051
	EPC A-D	75%	7.33%	£995	7.33%	4.25%	LH5082126051
	EPC A-E	70%	6.29%	5.00%	6.29%	4.00%	LH5082226051
	EPC A-D	75%	6.44%	5.00%	6.44%	4.25%	LH5082326051
	EPC A-E	70%	5.89%	7.00%	5.89%	4.00%	LH5082426051
ERC:	4%, 4%, 3%, 3%, 2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	7.56%	£995	10.25%	4.00%	LH2081426051
	EPC A-D	75%	7.71%	£995	10.50%	4.25%	LH2081526051
	EPC A-E	70%	6.84%	2.00%	10.25%	4.00%	LH2081626051
	EPC A-D	75%	6.99%	2.00%	10.50%	4.25%	LH2081726051
	EPC A-E	70%	5.84%	4.00%	10.25%	4.00%	LH2081826051
	EPC A-D	75%	5.99%	4.00%	10.50%	4.25%	LH2081926051
ERC:	3%, 2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

Pepper24 Light HMO - 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

Aimed at Professional intermediaries only; not for public distribution.

Pepper24 - Buy to Let HMO

LMR = 4.25%

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

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	7.23%	£995	7.23%	4.00%	LH5083126051
	EPC A-D	75%	7.38%	£995	7.38%	4.25%	LH5083226051
	EPC A-E	70%	6.34%	5.00%	6.34%	4.00%	LH5083326051
	EPC A-D	75%	6.49%	5.00%	6.49%	4.25%	LH5083426051
	EPC A-E	70%	5.94%	7.00%	5.94%	4.00%	LH5083526051
ERC:	4%, 4%, 3%, 3%, 2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	7.61%	£995	10.25%	4.00%	LH2082526051
	EPC A-D	75%	7.76%	£995	10.50%	4.25%	LH2082626051
	EPC A-E	70%	6.89%	2.00%	10.25%	4.00%	LH2082726051
	EPC A-D	75%	7.04%	2.00%	10.50%	4.25%	LH2082826051
	EPC A-E	70%	5.89%	4.00%	10.25%	4.00%	LH2082926051
	EPC A-D	75%	6.04%	4.00%	10.50%	4.25%	LH2083026051
ERC:	3%, 2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

Pepper24 HMO - 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

Aimed at Professional intermediaries only; not for public distribution.

Pepper18 Light - Limited Company Buy to Let HMO

LMR = 4.25%

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	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	7.28%	£995	7.28%	4.00%	IH5058626051
	EPC A-D	75%	7.43%	£995	7.43%	4.25%	IH5058726051
	EPC A-E	70%	6.39%	5.00%	6.39%	4.00%	IH5058826051
	EPC A-D	75%	6.54%	5.00%	6.54%	4.25%	IH5058926051
	EPC A-E	70%	5.99%	7.00%	5.99%	4.00%	IH5059026051
ERC:	4%, 4%, 3%, 3%, 2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	7.66%	£995	10.25%	4.00%	IH2058026051
	EPC A-D	75%	7.81%	£995	10.50%	4.25%	IH2058126051
	EPC A-E	70%	6.94%	2.00%	10.25%	4.00%	IH2058226051
	EPC A-D	75%	7.09%	2.00%	10.50%	4.25%	IH2058326051
	EPC A-E	70%	5.94%	4.00%	10.25%	4.00%	IH2058426051
	EPC A-D	75%	6.09%	4.00%	10.50%	4.25%	IH2058526051
ERC:	3%, 2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

Pepper18 Light HMO - 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.

Pepper18 - Buy to Let HMO

LMR = 4.25%

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

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	7.33%	£995	7.33%	4.00%	LH5085326051
	EPC A-D	75%	7.48%	£995	7.48%	4.25%	LH5085426051
	EPC A-E	70%	6.44%	5.00%	6.44%	4.00%	LH5085526051
	EPC A-D	75%	6.59%	5.00%	6.59%	4.25%	LH5085626051
	EPC A-E	70%	6.04%	7.00%	6.04%	4.00%	LH5085726051
ERC:	4%, 4%, 3%, 3%, 2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	7.71%	£995	10.25%	4.00%	LH2084726051
	EPC A-D	75%	7.86%	£995	10.50%	4.25%	LH2084826051
	EPC A-E	70%	6.99%	2.00%	10.25%	4.00%	LH2084926051
	EPC A-D	75%	7.14%	2.00%	10.50%	4.25%	LH2085026051
	EPC A-E	70%	5.99%	4.00%	10.25%	4.00%	LH2085126051
	EPC A-D	75%	6.14%	4.00%	10.50%	4.25%	LH2085226051
ERC:	3%, 2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

Pepper18 HMO - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 18 months
Default:	0 registered in 18 months
CCJ/Default Value:	No limit
Secured /Missed Payments:	0 in 18 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper12 Light - Buy to Let HMO

LMR = 4.25%

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	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	7.38%	£995	7.38%	4.55%	LH5086426051
	EPC A-D	75%	7.53%	£995	7.53%	4.55%	LH5086526051
	EPC A-E	70%	6.49%	5.00%	6.49%	4.55%	LH5086626051
	EPC A-D	75%	6.64%	5.00%	6.64%	4.55%	LH5086726051
	EPC A-E	70%	6.09%	7.00%	6.09%	4.55%	LH5086826051
ERC:	4%, 4%, 3%, 3%, 2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	7.76%	£995	10.80%	4.55%	LH2085826051
	EPC A-D	75%	7.91%	£995	10.80%	4.55%	LH2085926051
	EPC A-E	70%	7.04%	2.00%	10.80%	4.55%	LH2086026051
	EPC A-D	75%	7.19%	2.00%	10.80%	4.55%	LH2086126051
	EPC A-E	70%	6.04%	4.00%	10.80%	4.55%	LH2086226051
	EPC A-D	75%	6.19%	4.00%	10.80%	4.55%	LH2086326051
ERC:	3%, 2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

Pepper12 Light HMO - 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.

Pepper12 - Buy to Let HMO

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	7.43%	£995	7.43%	4.55%	LH5087526051
	EPC A-D	75%	7.58%	£995	7.58%	4.55%	LH5087626051
	EPC A-E	70%	6.54%	5.00%	6.54%	4.55%	LH5087726051
	EPC A-D	75%	6.69%	5.00%	6.69%	4.55%	LH5087826051
	EPC A-E	70%	6.14%	7.00%	6.14%	4.55%	LH5087926051
ERC:	4%, 4%, 3%, 3%, 2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	7.81%	£995	10.80%	4.55%	LH2086926051
	EPC A-D	75%	7.96%	£995	10.80%	4.55%	LH2087026051
	EPC A-E	70%	7.09%	2.00%	10.80%	4.55%	LH2087126051
	EPC A-D	75%	7.24%	2.00%	10.80%	4.55%	LH2087226051
	EPC A-E	70%	6.09%	4.00%	10.80%	4.55%	LH2087326051
	EPC A-D	75%	6.24%	4.00%	10.80%	4.55%	LH2087426051
ERC:	3%, 2%						

Application fee = £150

**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.

Pepper12 HMO - 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.

Key Criteria

Applicant Details		Loan Size	
Minimum Age	21 years	Minimum	£25,001
Maximum Age	85 years at end of term	Maximum	<p>For Buy to Let: The maximum loan size is £2 million within the following LTV limits:</p> <ul style="list-style-type: none"> • Up to £750,000 available to 80% LTV • Up to £1 million available to 75% LTV • Up to £1.5million available to 70% LTV • Up to £2 million available to 65% LTV <p>For BTL HMO: The maximum loan size is £1 million within the following LTV limits:</p> <ul style="list-style-type: none"> • Up to £500,000 available to 75% LTV • Up to £1 million available to 70% LTV
Maximum Applicants	2		
Employed	Minimum of 3 months in current job with 6 months' continuous employment and not in probation.	Repayment	Capital & Interest; Interest Only
Self-Employed	Must have been in their current business for a minimum of 12 months	Property Value	
		Minimum	For Buy to Let: £70,000. For BTL HMO: £100,000.
		Term	
		Minimum	5 years and 1 month
		Maximum	35 years