



Help to Buy Residential Product Guide

May 2026

- **Broad range & better service**
- **Rates starting at 6.25% & dedicated Case Owner from application to offer**
- **Now available for remortgages**
- **Manual underwriting by a team of skilled decision makers**

Version 6.4

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Complete 

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Highlights of our wide ranging criteria

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

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 24 months ago

Defaults

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 24 months ago

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

- 100% cash gifted deposit acceptable with proof of 6 months rental history or household upkeep
- The property must be the applicant's main residence.
- Applicants cannot have a personal interest in any other property including BTL, second or holiday homes.

Strong Approach to Affordability

- 100% of shift allowance, bonus
- Flexibility around non-court ordered maintenance and many regular benefits e.g. Working Family Tax Credit, Child Benefit, Universal Credit, Disability Living Allowance etc.
- 5 year fixed rates calculated at pay rate

Purchase Deadline

- "The "Help to Buy: Equity Loan" scheme (England) is now closed to purchases.
- You can continue to purchase a property in Wales through the Help to Buy Wales scheme. The Welsh Government have extended the scheme from 1st April 2023 until 31st March 2025.
- Full details can be found here: www.gov.wales/help-buy-wales

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

Correct as of 15th January 2026

| Term | LTV | Initial Rate | Product Fee | Reversion Rates (LMR +) | Product Code |
|---------|-----|----------------|-------------|-------------------------|--------------|
| 5 Years | 75% | 6.25% | £0 | 3.90% | H5036226051 |
| ERC: | | 4%,4%,3%,3%,2% | | | |

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

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 Help to Buy - 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 48 months (No arrears balance in last 6 months) |
| Bankruptcy/IVA: | Discharged > 6 years ago |
| Repossessions: | None in last 6 years |
| Debt Management Plan: | Considered if satisfied over 12 months ago |

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

Correct as of 15th January 2026

| Term | LTV | Initial Rate | Product Fee | Reversion Rates (LMR +) | Product Code |
|---------|-----|----------------|-------------|-------------------------|--------------|
| 5 Years | 75% | 6.44% | £0 | 3.90% | H5036326051 |
| ERC: | | 4%,4%,3%,3%,2% | | | |

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

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 Help to Buy - Credit Criteria

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

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

Correct as of 15th January 2026

| Term | LTV | Initial Rate | Product Fee | Reversion Rates (LMR +) | Product Code |
|---------|-----|----------------|-------------|-------------------------|--------------|
| 5 Years | 75% | 6.79% | £0 | 3.90% | H5036426051 |
| ERC: | | 4%,4%,3%,3%,2% | | | |

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

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 Help to Buy - 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 |

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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 500,000 available to 75% LTV |
| Maximum Applicants | 2 | Repayment | |
| | | Repayment | Capital & Interest |
| Employed | Minimum of 3 months in current job with 6 months' continuous employment and not in probation. Evidence of employment history is required to cover last 6 months | Property Value | |
| | | Minimum | £70,000 |
| | | Term | |
| Self-Employed | Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts | Minimum | 5 years and 1 month |
| | | Maximum | 35 years |