



# Limited Company 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

## Company Details

- Company must be registered
- Account has not been frozen
- Company must be active
- No current adverse credit history registered against the company
- No disqualified directors
- All directors must be natural persons
- No debentures present
- No minimum trading period

## 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

## 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

## SIC code must be

- 68100
- 68201
- 68209
- 68320

## Interest Only

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

## Borrow more

- 125% standard Ltd Co, 140% for Ltd Co HMOs. Calc. on 5 year fixed rates

# Pepper48 Light - Limited Company Buy to Let

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	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%	L5063926051
	Free Valuation	EPC A-D	75%	6.33%	£995	6.33%	4.25%	L5064026051
	Free Valuation	EPC A-C	80%	6.68%	£995	6.68%	4.50%	L5064126051
	-	EPC A-E	70%	5.29%	5.00%	5.29%	4.00%	L5064226051
	-	EPC A-D	75%	5.44%	5.00%	5.44%	4.25%	L5064326051
	-	EPC A-C	80%	5.79%	5.00%	5.79%	4.50%	L5064426051
	-	EPC A-E	70%	4.89%	7.00%	4.89%	4.00%	L5064526051
	-	EPC A-D	75%	5.04%	7.00%	5.04%	4.25%	L5064626051
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%	L2063026051
	Free Valuation	EPC A-D	75%	6.61%	£995	10.50%	4.25%	L2063126051
	Free Valuation	EPC A-C	80%	6.96%	£995	10.75%	4.50%	L2063226051
	-	EPC A-E	70%	5.74%	2.00%	10.25%	4.00%	L2063326051
	-	EPC A-D	75%	5.89%	2.00%	10.50%	4.25%	L2063426051
	-	EPC A-C	80%	6.24%	2.00%	10.75%	4.50%	L2063526051
	-	EPC A-E	70%	4.74%	4.00%	10.25%	4.00%	L2063626051
	-	EPC A-D	75%	4.89%	4.00%	10.50%	4.25%	L2063726051
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 Ltd Co 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.

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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	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%	L5065626051
	Free Valuation	EPC A-D	75%	6.38%	£995	6.38%	4.25%	L5065726051
	Free Valuation	EPC A-C	80%	6.73%	£995	6.73%	4.50%	L5065826051
	-	EPC A-E	70%	5.34%	5.00%	5.34%	4.00%	L5065926051
	-	EPC A-D	75%	5.49%	5.00%	5.49%	4.25%	L5066026051
	-	EPC A-C	80%	5.84%	5.00%	5.84%	4.50%	L5066126051
	-	EPC A-E	70%	4.94%	7.00%	4.94%	4.00%	L5066226051
	-	EPC A-D	75%	5.09%	7.00%	5.09%	4.25%	L5066326051
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%	L2064726051
	Free Valuation	EPC A-D	75%	6.66%	£995	10.50%	4.25%	L2064826051
	Free Valuation	EPC A-C	80%	7.01%	£995	10.75%	4.50%	L2064926051
	-	EPC A-E	70%	5.79%	2.00%	10.25%	4.00%	L2065026051
	-	EPC A-D	75%	5.94%	2.00%	10.50%	4.25%	L2065126051
	-	EPC A-C	80%	6.29%	2.00%	10.75%	4.50%	L2065226051
	-	EPC A-E	70%	4.79%	4.00%	10.25%	4.00%	L2065326051
	-	EPC A-D	75%	4.94%	4.00%	10.50%	4.25%	L2065426051
-	EPC A-C	80%	5.29%	4.00%	10.75%	4.50%	L2065526051	
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 Ltd Co 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

Aimed at Professional intermediaries only; not for public distribution.

# Pepper36 Light - Limited Company Buy to Let

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	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%	L5067326051
	Free Valuation	EPC A-D	75%	6.53%	£995	6.53%	4.25%	L5067426051
	Free Valuation	EPC A-C	80%	6.83%	£995	6.83%	4.50%	L5067526051
	-	EPC A-E	70%	5.49%	5.00%	5.49%	4.00%	L5067626051
	-	EPC A-D	75%	5.64%	5.00%	5.64%	4.25%	L5067726051
	-	EPC A-C	80%	5.94%	5.00%	5.94%	4.50%	L5067826051
	-	EPC A-E	70%	5.09%	7.00%	5.09%	4.00%	L5067926051
	-	EPC A-D	75%	5.24%	7.00%	5.24%	4.25%	L5068026051
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%	L2066426051
	Free Valuation	EPC A-D	75%	6.91%	£995	10.50%	4.25%	L2066526051
	Free Valuation	EPC A-C	80%	7.21%	£995	10.75%	4.50%	L2066626051
	-	EPC A-E	70%	6.04%	2.00%	10.25%	4.00%	L2066726051
	-	EPC A-D	75%	6.19%	2.00%	10.50%	4.25%	L2066826051
	-	EPC A-C	80%	6.49%	2.00%	10.75%	4.50%	L2066926051
	-	EPC A-E	70%	5.04%	4.00%	10.25%	4.00%	L2067026051
	-	EPC A-D	75%	5.19%	4.00%	10.50%	4.25%	L2067126051
-	EPC A-C	80%	5.49%	4.00%	10.75%	4.50%	L2067226051	
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 Ltd Co 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.

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	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%	L5069026051
	Free Valuation	EPC A-D	75%	6.58%	£995	6.58%	4.25%	L5069126051
	Free Valuation	EPC A-C	80%	6.88%	£995	6.88%	4.50%	L5069226051
	-	EPC A-E	70%	5.54%	5.00%	5.54%	4.00%	L5069326051
	-	EPC A-D	75%	5.69%	5.00%	5.69%	4.25%	L5069426051
	-	EPC A-C	80%	5.99%	5.00%	5.99%	4.50%	L5069526051
	-	EPC A-E	70%	5.14%	7.00%	5.14%	4.00%	L5069626051
	-	EPC A-D	75%	5.29%	7.00%	5.29%	4.25%	L5069726051
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%	L2068126051
	Free Valuation	EPC A-D	75%	6.96%	£995	10.50%	4.25%	L2068226051
	Free Valuation	EPC A-C	80%	7.26%	£995	10.75%	4.50%	L2068326051
	-	EPC A-E	70%	6.09%	2.00%	10.25%	4.00%	L2068426051
	-	EPC A-D	75%	6.24%	2.00%	10.50%	4.25%	L2068526051
	-	EPC A-C	80%	6.54%	2.00%	10.75%	4.50%	L2068626051
	-	EPC A-E	70%	5.09%	4.00%	10.25%	4.00%	L2068726051
	-	EPC A-D	75%	5.24%	4.00%	10.50%	4.25%	L2068826051
-	EPC A-C	80%	5.54%	4.00%	10.75%	4.50%	L2068926051	
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 Ltd Co 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 - Limited Company Buy to Let

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 15<sup>th</sup> 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%	6.98%	£995	6.98%	4.00%	L5070426051
	-	EPC A-D	75%	7.13%	£995	7.13%	4.25%	L5070526051
	-	EPC A-E	70%	6.09%	5.00%	6.09%	4.00%	L5070626051
	-	EPC A-D	75%	6.24%	5.00%	6.24%	4.25%	L5070726051
	-	EPC A-E	70%	5.69%	7.00%	5.69%	4.00%	L5070826051
	-	EPC A-D	75%	5.84%	7.00%	5.84%	4.25%	L5070926051
	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%	L2069826051
	-	EPC A-D	75%	7.51%	£995	10.50%	4.25%	L2069926051
	-	EPC A-E	70%	6.64%	2.00%	10.25%	4.00%	L2070026051
	-	EPC A-D	75%	6.79%	2.00%	10.50%	4.25%	L2070126051
	-	EPC A-E	70%	5.64%	4.00%	10.25%	4.00%	L2070226051
	-	EPC A-D	75%	5.79%	4.00%	10.50%	4.25%	L2070326051
	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 Ltd Co 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 15<sup>th</sup> 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%	L5071626051
	-	EPC A-D	75%	7.18%	£995	7.18%	4.25%	L5071726051
	-	EPC A-E	70%	6.14%	5.00%	6.14%	4.00%	L5071826051
	-	EPC A-D	75%	6.29%	5.00%	6.29%	4.25%	L5071926051
	-	EPC A-E	70%	5.74%	7.00%	5.74%	4.00%	L5072026051
	-	EPC A-D	75%	5.89%	7.00%	5.89%	4.25%	L5072126051
	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%	L2071026051
	-	EPC A-D	75%	7.56%	£995	10.50%	4.25%	L2071126051
	-	EPC A-E	70%	6.69%	2.00%	10.25%	4.00%	L2071226051
	-	EPC A-D	75%	6.84%	2.00%	10.50%	4.25%	L2071326051
	-	EPC A-E	70%	5.69%	4.00%	10.25%	4.00%	L2071426051
	-	EPC A-D	75%	5.84%	4.00%	10.50%	4.25%	L2071526051
	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 Ltd Co 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 - Limited Company Buy to Let

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 15<sup>th</sup> 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%	7.08%	£995	7.08%	4.00%	L5072826051
	-	EPC A-D	75%	7.23%	£995	7.23%	4.25%	L5072926051
	-	EPC A-E	70%	6.19%	5.00%	6.19%	4.00%	L5073026051
	-	EPC A-D	75%	6.34%	5.00%	6.34%	4.25%	L5073126051
	-	EPC A-E	70%	5.79%	7.00%	5.79%	4.00%	L5073226051
	-	EPC A-D	75%	5.94%	7.00%	5.94%	4.25%	L5073326051
	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%	L2072226051
	-	EPC A-D	75%	7.61%	£995	10.50%	4.25%	L2072326051
	-	EPC A-E	70%	6.74%	2.00%	10.25%	4.00%	L2072426051
	-	EPC A-D	75%	6.89%	2.00%	10.50%	4.25%	L2072526051
	-	EPC A-E	70%	5.74%	4.00%	10.25%	4.00%	L2072626051
	-	EPC A-D	75%	5.89%	4.00%	10.50%	4.25%	L2072726051
	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 Ltd Co 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.

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	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%	L5074026051
	-	EPC A-D	75%	7.28%	£995	7.28%	4.25%	L5074126051
	-	EPC A-E	70%	6.24%	5.00%	6.24%	4.00%	L5074226051
	-	EPC A-D	75%	6.39%	5.00%	6.39%	4.25%	L5074326051
	-	EPC A-E	70%	5.84%	7.00%	5.84%	4.00%	L5074426051
	-	EPC A-D	75%	5.99%	7.00%	5.99%	4.25%	L5074526051
	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%	L2073426051
	-	EPC A-D	75%	7.66%	£995	10.50%	4.25%	L2073526051
	-	EPC A-E	70%	6.79%	2.00%	10.25%	4.00%	L2073626051
	-	EPC A-D	75%	6.94%	2.00%	10.50%	4.25%	L2073726051
	-	EPC A-E	70%	5.79%	4.00%	10.25%	4.00%	L2073826051
	-	EPC A-D	75%	5.94%	4.00%	10.50%	4.25%	L2073926051
	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 Ltd Co 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 - Limited Company 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%	L5075226051
	-	EPC A-D	75%	7.33%	£995	7.33%	4.55%	L5075326051
	-	EPC A-E	70%	6.29%	5.00%	6.29%	4.55%	L5075426051
	-	EPC A-D	75%	6.44%	5.00%	6.44%	4.55%	L5075526051
	-	EPC A-E	70%	5.89%	7.00%	5.89%	4.55%	L5075626051
	-	EPC A-D	75%	6.04%	7.00%	6.04%	4.55%	L5075726051
	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%	L2074626051
	-	EPC A-D	75%	7.71%	£995	10.80%	4.55%	L2074726051
	-	EPC A-E	70%	6.84%	2.00%	10.80%	4.55%	L2074826051
	-	EPC A-D	75%	6.99%	2.00%	10.80%	4.55%	L2074926051
	-	EPC A-E	70%	5.84%	4.00%	10.80%	4.55%	L2075026051
	-	EPC A-D	75%	5.99%	4.00%	10.80%	4.55%	L2075126051
	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 Ltd Co 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.

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	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%	L5076426051
	-	EPC A-D	75%	7.38%	£995	7.38%	4.55%	L5076526051
	-	EPC A-E	70%	6.34%	5.00%	6.34%	4.55%	L5076626051
	-	EPC A-D	75%	6.49%	5.00%	6.49%	4.55%	L5076726051
	-	EPC A-E	70%	5.94%	7.00%	5.94%	4.55%	L5076826051
	-	EPC A-D	75%	6.09%	7.00%	6.09%	4.55%	L5076926051
	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%	L2075826051
	-	EPC A-D	75%	7.76%	£995	10.80%	4.55%	L2075926051
	-	EPC A-E	70%	6.89%	2.00%	10.80%	4.55%	L2076026051
	-	EPC A-D	75%	7.04%	2.00%	10.80%	4.55%	L2076126051
	-	EPC A-E	70%	5.89%	4.00%	10.80%	4.55%	L2076226051
	-	EPC A-D	75%	6.04%	4.00%	10.80%	4.55%	L2076326051
	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 Ltd Co 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 - Limited Company 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 15<sup>th</sup> 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%	IH5052026051
	EPC A-D	75%	6.53%	£995	6.53%	4.25%	IH5052126051
	EPC A-E	70%	5.49%	5.00%	5.49%	4.00%	IH5052226051
	EPC A-D	75%	5.64%	5.00%	5.64%	4.25%	IH5052326051
	EPC A-E	70%	5.09%	7.00%	5.09%	4.00%	IH5052426051
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%	IH2051426051
	EPC A-D	75%	6.81%	£995	10.50%	4.25%	IH2051526051
	EPC A-E	70%	5.94%	2.00%	10.25%	4.00%	IH2051626051
	EPC A-D	75%	6.09%	2.00%	10.50%	4.25%	IH2051726051
	EPC A-E	70%	4.94%	4.00%	10.25%	4.00%	IH2051826051
	EPC A-D	75%	5.09%	4.00%	10.50%	4.25%	IH2051926051
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 Ltd Co 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 - Limited Company 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 15<sup>th</sup> 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%	IH5053126051
	EPC A-D	75%	6.58%	£995	6.58%	4.25%	IH5053226051
	EPC A-E	70%	5.54%	5.00%	5.54%	4.00%	IH5053326051
	EPC A-D	75%	5.69%	5.00%	5.69%	4.25%	IH5053426051
	EPC A-E	70%	5.14%	7.00%	5.14%	4.00%	IH5053526051
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%	IH2052526051
	EPC A-D	75%	6.86%	£995	10.50%	4.25%	IH2052626051
	EPC A-E	70%	5.99%	2.00%	10.25%	4.00%	IH2052726051
	EPC A-D	75%	6.14%	2.00%	10.50%	4.25%	IH2052826051
	EPC A-E	70%	4.99%	4.00%	10.25%	4.00%	IH2052926051
	EPC A-D	75%	5.14%	4.00%	10.50%	4.25%	IH2053026051
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 Ltd Co 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.

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# Pepper36 Light - Limited Company 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 15<sup>th</sup> 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%	IH5054226051
	EPC A-D	75%	6.73%	£995	6.73%	4.25%	IH5054326051
	EPC A-E	70%	5.69%	5.00%	5.69%	4.00%	IH5054426051
	EPC A-D	75%	5.84%	5.00%	5.84%	4.25%	IH5054526051
	EPC A-E	70%	5.29%	7.00%	5.29%	4.00%	IH5054626051
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%	IH2053626051
	EPC A-D	75%	7.11%	£995	10.50%	4.25%	IH2053726051
	EPC A-E	70%	6.24%	2.00%	10.25%	4.00%	IH2053826051
	EPC A-D	75%	6.39%	2.00%	10.50%	4.25%	IH2053926051
	EPC A-E	70%	5.24%	4.00%	10.25%	4.00%	IH2054026051
	EPC A-D	75%	5.39%	4.00%	10.50%	4.25%	IH2054126051
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 Ltd Co 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.

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	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%	IH5055326051
	EPC A-D	75%	6.78%	£995	6.78%	4.25%	IH5055426051
	EPC A-E	70%	5.74%	5.00%	5.74%	4.00%	IH5055526051
	EPC A-D	75%	5.89%	5.00%	5.89%	4.25%	IH5055626051
	EPC A-E	70%	5.34%	7.00%	5.34%	4.00%	IH5055726051
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%	IH2054726051
	EPC A-D	75%	7.16%	£995	10.50%	4.25%	IH2054826051
	EPC A-E	70%	6.29%	2.00%	10.25%	4.00%	IH2054926051
	EPC A-D	75%	6.44%	2.00%	10.50%	4.25%	IH2055026051
	EPC A-E	70%	5.29%	4.00%	10.25%	4.00%	IH2055126051
	EPC A-D	75%	5.44%	4.00%	10.50%	4.25%	IH2055226051
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 Ltd Co 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 - Limited Company 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 15<sup>th</sup> 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%	IH5056426051
	EPC A-D	75%	7.33%	£995	7.33%	4.25%	IH5056526051
	EPC A-E	70%	6.29%	5.00%	6.29%	4.00%	IH5056626051
	EPC A-D	75%	6.44%	5.00%	6.44%	4.25%	IH5056726051
	EPC A-E	70%	5.89%	7.00%	5.89%	4.00%	IH5056826051
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%	IH2055826051
	EPC A-D	75%	7.71%	£995	10.50%	4.25%	IH2055926051
	EPC A-E	70%	6.84%	2.00%	10.25%	4.00%	IH2056026051
	EPC A-D	75%	6.99%	2.00%	10.50%	4.25%	IH2056126051
	EPC A-E	70%	5.84%	4.00%	10.25%	4.00%	IH2056226051
	EPC A-D	75%	5.99%	4.00%	10.50%	4.25%	IH2056326051
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 Ltd Co 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 - Limited Company 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 15<sup>th</sup> 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%	IH5057526051
	EPC A-D	75%	7.38%	£995	7.38%	4.25%	IH5057626051
	EPC A-E	70%	6.34%	5.00%	6.34%	4.00%	IH5057726051
	EPC A-D	75%	6.49%	5.00%	6.49%	4.25%	IH5057826051
	EPC A-E	70%	5.94%	7.00%	5.94%	4.00%	IH5057926051
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%	IH2056926051
	EPC A-D	75%	7.76%	£995	10.50%	4.25%	IH2057026051
	EPC A-E	70%	6.89%	2.00%	10.25%	4.00%	IH2057126051
	EPC A-D	75%	7.04%	2.00%	10.50%	4.25%	IH2057226051
	EPC A-E	70%	5.89%	4.00%	10.25%	4.00%	IH2057326051
	EPC A-D	75%	6.04%	4.00%	10.50%	4.25%	IH2057426051
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 Ltd Co 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.

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# 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 15<sup>th</sup> 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 Ltd Co 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 - Limited Company 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 15<sup>th</sup> 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%	IH5059726051
	EPC A-D	75%	7.48%	£995	7.48%	4.25%	IH5059826051
	EPC A-E	70%	6.44%	5.00%	6.44%	4.00%	IH5059926051
	EPC A-D	75%	6.59%	5.00%	6.59%	4.25%	IH5060026051
	EPC A-E	70%	6.04%	7.00%	6.04%	4.00%	IH5060126051
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%	IH2059126051
	EPC A-D	75%	7.86%	£995	10.50%	4.25%	IH2059226051
	EPC A-E	70%	6.99%	2.00%	10.25%	4.00%	IH2059326051
	EPC A-D	75%	7.14%	2.00%	10.50%	4.25%	IH2059426051
	EPC A-E	70%	5.99%	4.00%	10.25%	4.00%	IH2059526051
	EPC A-D	75%	6.14%	4.00%	10.50%	4.25%	IH2059626051
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 Ltd Co 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 - Limited Company 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 15<sup>th</sup> 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%	IH5060826051
	EPC A-D	75%	7.53%	£995	7.53%	4.55%	IH5060926051
	EPC A-E	70%	6.49%	5.00%	6.49%	4.55%	IH5061026051
	EPC A-D	75%	6.64%	5.00%	6.64%	4.55%	IH5061126051
	EPC A-E	70%	6.09%	7.00%	6.09%	4.55%	IH5061226051
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%	IH2060226051
	EPC A-D	75%	7.91%	£995	10.80%	4.55%	IH2060326051
	EPC A-E	70%	7.04%	2.00%	10.80%	4.55%	IH2060426051
	EPC A-D	75%	7.19%	2.00%	10.80%	4.55%	IH2060526051
	EPC A-E	70%	6.04%	4.00%	10.80%	4.55%	IH2060626051
	EPC A-D	75%	6.19%	4.00%	10.80%	4.55%	IH2060726051
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 Ltd Co 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 - Limited Company 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%	IH5061926051
	EPC A-D	75%	7.58%	£995	7.58%	4.55%	IH5062026051
	EPC A-E	70%	6.54%	5.00%	6.54%	4.55%	IH5062126051
	EPC A-D	75%	6.69%	5.00%	6.69%	4.55%	IH5062226051
	EPC A-E	70%	6.14%	7.00%	6.14%	4.55%	IH5062326051
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%	IH2061326051
	EPC A-D	75%	7.96%	£995	10.80%	4.55%	IH2061426051
	EPC A-E	70%	7.09%	2.00%	10.80%	4.55%	IH2061526051
	EPC A-D	75%	7.24%	2.00%	10.80%	4.55%	IH2061626051
	EPC A-E	70%	6.09%	4.00%	10.80%	4.55%	IH2061726051
	EPC A-D	75%	6.24%	4.00%	10.80%	4.55%	IH2061826051
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 Ltd Co 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"> <li>• Up to £750,000 available to 80% LTV</li> <li>• Up to £1 million available to 75% LTV</li> <li>• Up to £1.5million available to 70% LTV</li> <li>• Up to £2 million available to 65% LTV</li> </ul> <p>For BTL HMO: The maximum loan size is £1 million within the following LTV limits:</p> <ul style="list-style-type: none"> <li>• Up to £500,000 available to 75% LTV</li> </ul>
Maximum Applicants	4	Repayment	Capital & Interest; Interest Only
Employed	Minimum of 3 months in current job with 6 months' continuous employment and not in probation.	Property Value	Minimum
Self-Employed	Must have been in their current business for a minimum of 12 months	Term	Minimum
			Maximum