



# Residential Product Guide

May 2026

- **Broad range & better service**
- **Rates starting at 5.90% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**

## Version 11.6

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**Complete** FS  
Your specialist packager distributor

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

Correct as of 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%	5.90%	£1495	3.90%	R5001826051
	Cashback **	-	Remortgage Only	75%	5.90%	£1495	3.90%	R5090626051
	Free Legals **	-	-	80%	6.13%	£1495	4.15%	R5001926051
	Cashback **	-	Remortgage Only	80%	6.13%	£1495	4.15%	R5090726051
	Free Legals **	-	-	85%	6.50%	£1495	4.40%	R5002026051
	Cashback **	-	Remortgage Only	85%	6.50%	£1495	4.40%	R5090826051
	Free Legals **	-	-	90%	6.94%	£1495	4.40%	R5002126051
	Cashback **	-	Remortgage Only	90%	6.94%	£1495	4.40%	R5090926051
	Free Legals **	Free Valuation	-	75%	6.05%	£795	3.90%	R5002226051
	Cashback **	Free Valuation	Remortgage Only	75%	6.05%	£795	3.90%	R5091026051
	Free Legals **	Free Valuation	-	80%	6.28%	£795	4.15%	R5002326051
	Cashback **	Free Valuation	Remortgage Only	80%	6.28%	£795	4.15%	R5091226051
	Free Legals **	Free Valuation	-	85%	6.65%	£795	4.40%	R5002426051
	Cashback **	Free Valuation	Remortgage Only	85%	6.65%	£795	4.40%	R5091426051
	Free Legals **	Free Valuation	-	90%	7.09%	£795	4.40%	R5002526051
	Cashback **	Free Valuation	Remortgage Only	90%	7.09%	£795	4.40%	R5091626051
	Free Legals **	Free Valuation	-	75%	6.20%	£0	3.90%	R5002626051
	Cashback **	Free Valuation	Remortgage Only	75%	6.20%	£0	3.90%	R5091826051
	Free Legals **	Free Valuation	-	80%	6.43%	£0	4.15%	R5002726051
	Cashback **	Free Valuation	Remortgage Only	80%	6.43%	£0	4.15%	R5092026051
Free Legals **	Free Valuation	-	85%	6.80%	£0	4.40%	R5002826051	
Cashback **	Free Valuation	Remortgage Only	85%	6.80%	£0	4.40%	R5092226051	
Free Legals **	Free Valuation	-	90%	7.24%	£0	4.40%	R5002926051	
Cashback **	Free Valuation	Remortgage Only	90%	7.24%	£0	4.40%	R5092426051	
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.14%	£1495	3.90%	R2000126051
	Cashback **	-	Remortgage Only	75%	6.14%	£1495	3.90%	R2088126051
	Free Legals **	-	-	80%	6.74%	£1495	4.15%	R2000226051
	Cashback **	-	Remortgage Only	80%	6.74%	£1495	4.15%	R2088226051
	Free Legals **	-	-	85%	6.79%	£1495	4.40%	R2000326051
	Cashback **	-	Remortgage Only	85%	6.79%	£1495	4.40%	R2088326051
	Free Legals **	-	-	90%	7.74%	£1495	4.40%	R2000426051
	Cashback **	-	Remortgage Only	90%	7.74%	£1495	4.40%	R2088426051
	Free Legals **	Free Valuation	-	75%	6.29%	£795	3.90%	R2000526051
	Cashback **	Free Valuation	Remortgage Only	75%	6.29%	£795	3.90%	R2088526051
	Free Legals **	Free Valuation	-	80%	6.89%	£795	4.15%	R2000626051
	Cashback **	Free Valuation	Remortgage Only	80%	6.89%	£795	4.15%	R2088726051
	Free Legals **	Free Valuation	-	85%	6.94%	£795	4.40%	R2000726051
	Cashback **	Free Valuation	Remortgage Only	85%	6.94%	£795	4.40%	R2088926051
	Free Legals **	Free Valuation	-	90%	7.89%	£795	4.40%	R2000826051
	Cashback **	Free Valuation	Remortgage Only	90%	7.89%	£795	4.40%	R2089126051
	Free Legals **	Free Valuation	-	75%	6.44%	£0	3.90%	R2000926051
	Cashback **	Free Valuation	Remortgage Only	75%	6.44%	£0	3.90%	R2089326051
	Free Legals **	Free Valuation	-	80%	7.04%	£0	4.15%	R2001026051
	Cashback **	Free Valuation	Remortgage Only	80%	7.04%	£0	4.15%	R2089526051
Free Legals **	Free Valuation	-	85%	7.09%	£0	4.40%	R2001126051	
Cashback **	Free Valuation	Remortgage Only	85%	7.09%	£0	4.40%	R2089726051	
Free Legals **	Free Valuation	-	90%	8.04%	£0	4.40%	R2001226051	
Cashback **	Free Valuation	Remortgage Only	90%	8.04%	£0	4.40%	R2089926051	
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.

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	6.04%	£1495	3.90%	R3001326051
	Cashback **	-	Remortgage Only	75%	6.04%	£1495	3.90%	R3090126051
	Free Legals **	-	-	80%	6.64%	£1495	4.15%	R3001426051
	Cashback **	-	Remortgage Only	80%	6.64%	£1495	4.15%	R3090226051
	Free Legals **	-	-	85%	6.69%	£1495	4.40%	R3001526051
Cashback **	-	Remortgage Only	85%	6.69%	£1495	4.40%	R3090326051	
ERC:	3%,2%,1%							

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 **	-	-	75%	5.95%	£1495	3.90%	R5004526051
	Cashback **	-	Remortgage Only	75%	5.95%	£1495	3.90%	R5094926051
	Free Legals **	-	-	80%	6.18%	£1495	4.15%	R5004626051
	Cashback **	-	Remortgage Only	80%	6.18%	£1495	4.15%	R5095026051
	Free Legals **	-	-	85%	6.55%	£1495	4.40%	R5004726051
	Cashback **	-	Remortgage Only	85%	6.55%	£1495	4.40%	R5095126051
	Free Legals **	-	-	90%	6.99%	£1495	4.40%	R5004826051
	Cashback **	-	Remortgage Only	90%	6.99%	£1495	4.40%	R5095226051
	Free Legals **	Free Valuation	-	75%	6.10%	£795	3.90%	R5004926051
	Cashback **	Free Valuation	Remortgage Only	75%	6.10%	£795	3.90%	R5095326051
	Free Legals **	Free Valuation	-	80%	6.33%	£795	4.15%	R5005026051
	Cashback **	Free Valuation	Remortgage Only	80%	6.33%	£795	4.15%	R5095526051
	Free Legals **	Free Valuation	-	85%	6.70%	£795	4.40%	R5005126051
	Cashback **	Free Valuation	Remortgage Only	85%	6.70%	£795	4.40%	R5095726051
	Free Legals **	Free Valuation	-	90%	7.14%	£795	4.40%	R5005226051
	Cashback **	Free Valuation	Remortgage Only	90%	7.14%	£795	4.40%	R5095926051
	Free Legals **	Free Valuation	-	75%	6.25%	£0	3.90%	R5005326051
	Cashback **	Free Valuation	Remortgage Only	75%	6.25%	£0	3.90%	R5096126051
	Free Legals **	Free Valuation	-	80%	6.48%	£0	4.15%	R5005426051
	Cashback **	Free Valuation	Remortgage Only	80%	6.48%	£0	4.15%	R5096326051
Free Legals **	Free Valuation	-	85%	6.85%	£0	4.40%	R5005526051	
Cashback **	Free Valuation	Remortgage Only	85%	6.85%	£0	4.40%	R5096526051	
Free Legals **	Free Valuation	-	90%	7.29%	£0	4.40%	R5005626051	
Cashback **	Free Valuation	Remortgage Only	90%	7.29%	£0	4.40%	R5096726051	
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.19%	£1495	3.90%	R2003026051
	Cashback **	-	Remortgage Only	75%	6.19%	£1495	3.90%	R2092626051
	Free Legals **	-	-	80%	6.79%	£1495	4.15%	R2003126051
	Cashback **	-	Remortgage Only	80%	6.79%	£1495	4.15%	R2092726051
	Free Legals **	-	-	85%	6.84%	£1495	4.40%	R2003226051
	Cashback **	-	Remortgage Only	85%	6.84%	£1495	4.40%	R2092826051
	Free Legals **	-	-	90%	7.79%	£1495	4.40%	R2003326051
	Cashback **	-	Remortgage Only	90%	7.79%	£1495	4.40%	R2092926051
	Free Legals **	Free Valuation	-	75%	6.34%	£795	3.90%	R2003426051
	Cashback **	Free Valuation	Remortgage Only	75%	6.34%	£795	3.90%	R2093026051
	Free Legals **	Free Valuation	-	80%	6.94%	£795	4.15%	R2003526051
	Cashback **	Free Valuation	Remortgage Only	80%	6.94%	£795	4.15%	R2093226051
	Free Legals **	Free Valuation	-	85%	6.99%	£795	4.40%	R2003626051
	Cashback **	Free Valuation	Remortgage Only	85%	6.99%	£795	4.40%	R2093426051
	Free Legals **	Free Valuation	-	90%	7.94%	£795	4.40%	R2003726051
	Cashback **	Free Valuation	Remortgage Only	90%	7.94%	£795	4.40%	R2093626051
	Free Legals **	Free Valuation	-	75%	6.49%	£0	3.90%	R2003826051
	Cashback **	Free Valuation	Remortgage Only	75%	6.49%	£0	3.90%	R2093826051
	Free Legals **	Free Valuation	-	80%	7.09%	£0	4.15%	R2003926051
	Cashback **	Free Valuation	Remortgage Only	80%	7.09%	£0	4.15%	R2094026051
Free Legals **	Free Valuation	-	85%	7.14%	£0	4.40%	R2004026051	
Cashback **	Free Valuation	Remortgage Only	85%	7.14%	£0	4.40%	R2094226051	
Free Legals **	Free Valuation	-	90%	8.09%	£0	4.40%	R2004126051	
Cashback **	Free Valuation	Remortgage Only	90%	8.09%	£0	4.40%	R2094426051	
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.

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%	R3004226051
	Cashback **	-	Remortgage Only	75%	6.09%	£1495	3.90%	R3094626051
	Free Legals **	-	-	80%	6.69%	£1495	4.15%	R3004326051
	Cashback **	-	Remortgage Only	80%	6.69%	£1495	4.15%	R3094726051
	Free Legals **	-	-	85%	6.74%	£1495	4.40%	R3004426051
Cashback **	-	Remortgage Only	85%	6.74%	£1495	4.40%	R3094826051	
ERC:	3%,2%,1%							

### 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 **	-	-	75%	6.04%	£1495	3.90%	R5007226051
	Cashback **	-	Remortgage Only	75%	6.04%	£1495	3.90%	R5099226051
	Free Legals **	-	-	80%	6.44%	£1495	4.15%	R5007326051
	Cashback **	-	Remortgage Only	80%	6.44%	£1495	4.15%	R5099326051
	Free Legals **	-	-	85%	6.79%	£1495	4.40%	R5007426051
	Cashback **	-	Remortgage Only	85%	6.79%	£1495	4.40%	R5099426051
	Free Legals **	-	-	90%	7.09%	£1495	4.40%	R5007526051
	Cashback **	-	Remortgage Only	90%	7.09%	£1495	4.40%	R5099526051
	Free Legals **	Free Valuation	-	75%	6.19%	£795	3.90%	R5007626051
	Cashback **	Free Valuation	Remortgage Only	75%	6.19%	£795	3.90%	R5099626051
	Free Legals **	Free Valuation	-	80%	6.59%	£795	4.15%	R5007726051
	Cashback **	Free Valuation	Remortgage Only	80%	6.59%	£795	4.15%	R5099826051
	Free Legals **	Free Valuation	-	85%	6.94%	£795	4.40%	R5007826051
	Cashback **	Free Valuation	Remortgage Only	85%	6.94%	£795	4.40%	R510026051
	Free Legals **	Free Valuation	-	90%	7.24%	£795	4.40%	R5007926051
	Cashback **	Free Valuation	Remortgage Only	90%	7.24%	£795	4.40%	R5100226051
	Free Legals **	Free Valuation	-	75%	6.34%	£0	3.90%	R5008026051
	Cashback **	Free Valuation	Remortgage Only	75%	6.34%	£0	3.90%	R5100426051
	Free Legals **	Free Valuation	-	80%	6.74%	£0	4.15%	R5008126051
	Cashback **	Free Valuation	Remortgage Only	80%	6.74%	£0	4.15%	R5100626051
Free Legals **	Free Valuation	-	85%	7.09%	£0	4.40%	R5008226051	
Cashback **	Free Valuation	Remortgage Only	85%	7.09%	£0	4.40%	R5100826051	
Free Legals **	Free Valuation	-	90%	7.39%	£0	4.40%	R5008326051	
Cashback **	Free Valuation	Remortgage Only	90%	7.39%	£0	4.40%	R5101026051	
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.54%	£1495	3.90%	R2005726051
	Cashback **	-	Remortgage Only	75%	6.54%	£1495	3.90%	R2096926051
	Free Legals **	-	-	80%	6.94%	£1495	4.15%	R2005826051
	Cashback **	-	Remortgage Only	80%	6.94%	£1495	4.15%	R2097026051
	Free Legals **	-	-	85%	7.29%	£1495	4.40%	R2005926051
	Cashback **	-	Remortgage Only	85%	7.29%	£1495	4.40%	R2097126051
	Free Legals **	-	-	90%	7.89%	£1495	4.40%	R2006026051
	Cashback **	-	Remortgage Only	90%	7.89%	£1495	4.40%	R2097226051
	Free Legals **	Free Valuation	-	75%	6.69%	£795	3.90%	R2006126051
	Cashback **	Free Valuation	Remortgage Only	75%	6.69%	£795	3.90%	R2097326051
	Free Legals **	Free Valuation	-	80%	7.09%	£795	4.15%	R2006226051
	Cashback **	Free Valuation	Remortgage Only	80%	7.09%	£795	4.15%	R2097526051
	Free Legals **	Free Valuation	-	85%	7.44%	£795	4.40%	R2006326051
	Cashback **	Free Valuation	Remortgage Only	85%	7.44%	£795	4.40%	R2097726051
	Free Legals **	Free Valuation	-	90%	8.04%	£795	4.40%	R2006426051
	Cashback **	Free Valuation	Remortgage Only	90%	8.04%	£795	4.40%	R2097926051
	Free Legals **	Free Valuation	-	75%	6.84%	£0	3.90%	R2006526051
	Cashback **	Free Valuation	Remortgage Only	75%	6.84%	£0	3.90%	R2098126051
	Free Legals **	Free Valuation	-	80%	7.24%	£0	4.15%	R2006626051
	Cashback **	Free Valuation	Remortgage Only	80%	7.24%	£0	4.15%	R2098326051
Free Legals **	Free Valuation	-	85%	7.59%	£0	4.40%	R2006726051	
Cashback **	Free Valuation	Remortgage Only	85%	7.59%	£0	4.40%	R2098526051	
Free Legals **	Free Valuation	-	90%	8.19%	£0	4.40%	R2006826051	
Cashback **	Free Valuation	Remortgage Only	90%	8.19%	£0	4.40%	R2098726051	
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.

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%	R3006926051
	Cashback **	-	Remortgage Only	75%	6.39%	£1495	3.90%	R3098926051
	Free Legals **	-	-	80%	6.79%	£1495	4.15%	R3007026051
	Cashback **	-	Remortgage Only	80%	6.79%	£1495	4.15%	R3099026051
	Free Legals **	-	-	85%	6.74%	£1495	4.40%	R3007126051
Cashback **	-	Remortgage Only	85%	6.74%	£1495	4.40%	R3099126051	
ERC:	3%,2%,1%							

### 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 **	-	-	75%	6.14%	£1495	3.90%	R5009926051
	Cashback **	-	Remortgage Only	75%	6.14%	£1495	3.90%	R5103526051
	Free Legals **	-	-	80%	6.54%	£1495	4.15%	R5010026051
	Cashback **	-	Remortgage Only	80%	6.54%	£1495	4.15%	R5103626051
	Free Legals **	-	-	85%	6.89%	£1495	4.40%	R5010126051
	Cashback **	-	Remortgage Only	85%	6.89%	£1495	4.40%	R5103726051
	Free Legals **	-	-	90%	7.19%	£1495	4.40%	R5010226051
	Cashback **	-	Remortgage Only	90%	7.19%	£1495	4.40%	R5103826051
	Free Legals **	Free Valuation	-	75%	6.29%	£795	3.90%	R5010326051
	Cashback **	Free Valuation	Remortgage Only	75%	6.29%	£795	3.90%	R5103926051
	Free Legals **	Free Valuation	-	80%	6.69%	£795	4.15%	R5010426051
	Cashback **	Free Valuation	Remortgage Only	80%	6.69%	£795	4.15%	R5104126051
	Free Legals **	Free Valuation	-	85%	7.04%	£795	4.40%	R5010526051
	Cashback **	Free Valuation	Remortgage Only	85%	7.04%	£795	4.40%	R5104326051
	Free Legals **	Free Valuation	-	90%	7.34%	£795	4.40%	R5010626051
	Cashback **	Free Valuation	Remortgage Only	90%	7.34%	£795	4.40%	R5104526051
	Free Legals **	Free Valuation	-	75%	6.44%	£0	3.90%	R5010726051
	Cashback **	Free Valuation	Remortgage Only	75%	6.44%	£0	3.90%	R5104726051
	Free Legals **	Free Valuation	-	80%	6.84%	£0	4.15%	R5010826051
	Cashback **	Free Valuation	Remortgage Only	80%	6.84%	£0	4.15%	R5104926051
Free Legals **	Free Valuation	-	85%	7.19%	£0	4.40%	R5010926051	
Cashback **	Free Valuation	Remortgage Only	85%	7.19%	£0	4.40%	R5105126051	
Free Legals **	Free Valuation	-	90%	7.49%	£0	4.40%	R5011026051	
Cashback **	Free Valuation	Remortgage Only	90%	7.49%	£0	4.40%	R5105326051	
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.64%	£1495	3.90%	R2008426051
	Cashback **	-	Remortgage Only	75%	6.64%	£1495	3.90%	R2101226051
	Free Legals **	-	-	80%	7.04%	£1495	4.15%	R2008526051
	Cashback **	-	Remortgage Only	80%	7.04%	£1495	4.15%	R2101326051
	Free Legals **	-	-	85%	7.39%	£1495	4.40%	R2008626051
	Cashback **	-	Remortgage Only	85%	7.39%	£1495	4.40%	R2101426051
	Free Legals **	-	-	90%	7.99%	£1495	4.40%	R2008726051
	Cashback **	-	Remortgage Only	90%	7.99%	£1495	4.40%	R2101526051
	Free Legals **	Free Valuation	-	75%	6.79%	£795	3.90%	R2008826051
	Cashback **	Free Valuation	Remortgage Only	75%	6.79%	£795	3.90%	R2101626051
	Free Legals **	Free Valuation	-	80%	7.19%	£795	4.15%	R2008926051
	Cashback **	Free Valuation	Remortgage Only	80%	7.19%	£795	4.15%	R2101826051
	Free Legals **	Free Valuation	-	85%	7.54%	£795	4.40%	R2009026051
	Cashback **	Free Valuation	Remortgage Only	85%	7.54%	£795	4.40%	R2102026051
	Free Legals **	Free Valuation	-	90%	8.14%	£795	4.40%	R2009126051
	Cashback **	Free Valuation	Remortgage Only	90%	8.14%	£795	4.40%	R2102226051
	Free Legals **	Free Valuation	-	75%	6.94%	£0	3.90%	R2009226051
	Cashback **	Free Valuation	Remortgage Only	75%	6.94%	£0	3.90%	R2102426051
	Free Legals **	Free Valuation	-	80%	7.34%	£0	4.15%	R2009326051
	Cashback **	Free Valuation	Remortgage Only	80%	7.34%	£0	4.15%	R2102626051
Free Legals **	Free Valuation	-	85%	7.69%	£0	4.40%	R2009426051	
Cashback **	Free Valuation	Remortgage Only	85%	7.69%	£0	4.40%	R2102826051	
Free Legals **	Free Valuation	-	90%	8.29%	£0	4.40%	R2009526051	
Cashback **	Free Valuation	Remortgage Only	90%	8.29%	£0	4.40%	R2103026051	
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.

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	6.64%	£1495	3.90%	R3009626051
	Cashback **	-	Remortgage Only	75%	6.64%	£1495	3.90%	R3103226051
	Free Legals **	-	-	80%	7.04%	£1495	4.15%	R3009726051
	Cashback **	-	Remortgage Only	80%	7.04%	£1495	4.15%	R3103326051
	Free Legals **	-	-	85%	7.39%	£1495	4.40%	R3009826051
Cashback **	-	Remortgage Only	85%	7.39%	£1495	4.40%	R3103426051	
ERC:	3%,2%,1%							

### 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 **	-	-	75%	6.39%	£1495	3.90%	R5012326051
	Cashback **	-	Remortgage Only	75%	6.39%	£1495	3.90%	R5107326051
	Free Legals **	-	-	80%	6.54%	£1495	4.15%	R5012426051
	Cashback **	-	Remortgage Only	80%	6.54%	£1495	4.15%	R5107426051
	Free Legals **	-	-	85%	7.14%	£1495	4.40%	R5012526051
	Cashback **	-	Remortgage Only	85%	7.14%	£1495	4.40%	R5107526051
	Free Legals **	Free Valuation	-	75%	6.54%	£795	3.90%	R5012626051
	Cashback **	Free Valuation	Remortgage Only	75%	6.54%	£795	3.90%	R5107626051
	Free Legals **	Free Valuation	-	80%	6.69%	£795	4.15%	R5012726051
	Cashback **	Free Valuation	Remortgage Only	80%	6.69%	£795	4.15%	R5107826051
	Free Legals **	Free Valuation	-	85%	7.29%	£795	4.40%	R5012826051
	Cashback **	Free Valuation	Remortgage Only	85%	7.29%	£795	4.40%	R5108026051
	Free Legals **	Free Valuation	-	75%	6.69%	£0	3.90%	R5012926051
	Cashback **	Free Valuation	Remortgage Only	75%	6.69%	£0	3.90%	R5108226051
	Free Legals **	Free Valuation	-	80%	6.84%	£0	4.15%	R5013026051
	Cashback **	Free Valuation	Remortgage Only	80%	6.84%	£0	4.15%	R5108426051
	Free Legals **	Free Valuation	-	85%	7.44%	£0	4.40%	R5013126051
	Cashback **	Free Valuation	Remortgage Only	85%	7.44%	£0	4.40%	R5108626051
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.89%	£1495	3.90%	R2011126051
	Cashback **	-	Remortgage Only	75%	6.89%	£1495	3.90%	R2105526051
	Free Legals **	-	-	80%	7.04%	£1495	4.15%	R2011226051
	Cashback **	-	Remortgage Only	80%	7.04%	£1495	4.15%	R2105626051
	Free Legals **	-	-	85%	7.74%	£1495	4.40%	R2011326051
	Cashback **	-	Remortgage Only	85%	7.74%	£1495	4.40%	R2105726051
	Free Legals **	Free Valuation	-	75%	7.04%	£795	3.90%	R2011426051
	Cashback **	Free Valuation	Remortgage Only	75%	7.04%	£795	3.90%	R2105826051
	Free Legals **	Free Valuation	-	80%	7.19%	£795	4.15%	R2011526051
	Cashback **	Free Valuation	Remortgage Only	80%	7.19%	£795	4.15%	R2106026051
	Free Legals **	Free Valuation	-	85%	7.89%	£795	4.40%	R2011626051
	Cashback **	Free Valuation	Remortgage Only	85%	7.89%	£795	4.40%	R2106226051
	Free Legals **	Free Valuation	-	75%	7.19%	£0	3.90%	R2011726051
	Cashback **	Free Valuation	Remortgage Only	75%	7.19%	£0	3.90%	R2106426051
	Free Legals **	Free Valuation	-	80%	7.34%	£0	4.15%	R2011826051
	Cashback **	Free Valuation	Remortgage Only	80%	7.34%	£0	4.15%	R2106626051
	Free Legals **	Free Valuation	-	85%	8.04%	£0	4.40%	R2011926051
	Cashback **	Free Valuation	Remortgage Only	85%	8.04%	£0	4.40%	R2106826051
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%	R3012026051
	Cashback **	-	Remortgage Only	75%	6.79%	£1495	3.90%	R3107026051
	Free Legals **	-	-	80%	6.94%	£1495	4.15%	R3012126051
	Cashback **	-	Remortgage Only	80%	6.94%	£1495	4.15%	R3107126051
	Free Legals **	-	-	85%	7.64%	£1495	4.40%	R3012226051
Cashback **	-	Remortgage Only	85%	7.64%	£1495	4.40%	R3107226051	
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

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 **	-	-	75%	6.49%	£1495	3.90%	R5014426051
	Cashback **	-	Remortgage Only	75%	6.49%	£1495	3.90%	R5110626051
	Free Legals **	-	-	80%	6.64%	£1495	4.15%	R5014526051
	Cashback **	-	Remortgage Only	80%	6.64%	£1495	4.15%	R5110726051
	Free Legals **	-	-	85%	7.24%	£1495	4.40%	R5014626051
	Cashback **	-	Remortgage Only	85%	7.24%	£1495	4.40%	R5110826051
	Free Legals **	Free Valuation	-	75%	6.64%	£795	3.90%	R5014726051
	Cashback **	Free Valuation	Remortgage Only	75%	6.64%	£795	3.90%	R5110926051
	Free Legals **	Free Valuation	-	80%	6.79%	£795	4.15%	R5014826051
	Cashback **	Free Valuation	Remortgage Only	80%	6.79%	£795	4.15%	R5111126051
	Free Legals **	Free Valuation	-	85%	7.39%	£795	4.40%	R5014926051
	Cashback **	Free Valuation	Remortgage Only	85%	7.39%	£795	4.40%	R5111326051
	Free Legals **	Free Valuation	-	75%	6.79%	£0	3.90%	R5015026051
	Cashback **	Free Valuation	Remortgage Only	75%	6.79%	£0	3.90%	R5111526051
	Free Legals **	Free Valuation	-	80%	6.94%	£0	4.15%	R5015126051
	Cashback **	Free Valuation	Remortgage Only	80%	6.94%	£0	4.15%	R5111726051
	Free Legals **	Free Valuation	-	85%	7.54%	£0	4.40%	R5015226051
	Cashback **	Free Valuation	Remortgage Only	85%	7.54%	£0	4.40%	R5111926051
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.99%	£1495	3.90%	R2013226051
	Cashback **	-	Remortgage Only	75%	6.99%	£1495	3.90%	R2108826051
	Free Legals **	-	-	80%	7.14%	£1495	4.15%	R2013326051
	Cashback **	-	Remortgage Only	80%	7.14%	£1495	4.15%	R2108926051
	Free Legals **	-	-	85%	7.84%	£1495	4.40%	R2013426051
	Cashback **	-	Remortgage Only	85%	7.84%	£1495	4.40%	R2109026051
	Free Legals **	Free Valuation	-	75%	7.14%	£795	3.90%	R2013526051
	Cashback **	Free Valuation	Remortgage Only	75%	7.14%	£795	3.90%	R2109126051
	Free Legals **	Free Valuation	-	80%	7.29%	£795	4.15%	R2013626051
	Cashback **	Free Valuation	Remortgage Only	80%	7.29%	£795	4.15%	R2109326051
	Free Legals **	Free Valuation	-	85%	7.99%	£795	4.40%	R2013726051
	Cashback **	Free Valuation	Remortgage Only	85%	7.99%	£795	4.40%	R2109526051
	Free Legals **	Free Valuation	-	75%	7.29%	£0	3.90%	R2013826051
	Cashback **	Free Valuation	Remortgage Only	75%	7.29%	£0	3.90%	R2109726051
	Free Legals **	Free Valuation	-	80%	7.44%	£0	4.15%	R2013926051
	Cashback **	Free Valuation	Remortgage Only	80%	7.44%	£0	4.15%	R2109926051
	Free Legals **	Free Valuation	-	85%	8.14%	£0	4.40%	R2014026051
	Cashback **	Free Valuation	Remortgage Only	85%	8.14%	£0	4.40%	R2110126051
ERC:	3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	6.99%	£1495	3.90%	R3014126051
	Cashback **	-	Remortgage Only	75%	6.99%	£1495	3.90%	R3110326051
	Free Legals **	-	-	80%	7.14%	£1495	4.15%	R3014226051
	Cashback **	-	Remortgage Only	80%	7.14%	£1495	4.15%	R3110426051
	Free Legals **	-	-	85%	7.84%	£1495	4.40%	R3014326051
Cashback **	-	Remortgage Only	85%	7.84%	£1495	4.40%	R3110526051	
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 - 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
Repossession:	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 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 **	-	-	70%	6.75%	£1495	4.05%	R5016526051
	Cashback **	-	Remortgage Only	70%	6.75%	£1495	4.05%	R5114126051
	Free Legals **	-	-	75%	6.80%	£1495	4.05%	R5016626051
	Cashback **	-	Remortgage Only	75%	6.80%	£1495	4.05%	R5114226051
	Free Legals **	-	-	80%	7.10%	£1495	4.20%	R5016726051
	Cashback **	-	Remortgage Only	80%	7.10%	£1495	4.20%	R5114326051
	Free Legals **	-	-	85%	7.89%	£1495	4.45%	R5016826051
	Cashback **	-	Remortgage Only	85%	7.89%	£1495	4.45%	R5114426051
	Free Legals **	Free Valuation	-	70%	6.90%	£795	4.05%	R5016926051
	Cashback **	Free Valuation	Remortgage Only	70%	6.90%	£795	4.05%	R5114526051
	Free Legals **	Free Valuation	-	75%	6.95%	£795	4.05%	R5017026051
	Cashback **	Free Valuation	Remortgage Only	75%	6.95%	£795	4.05%	R5114726051
	Free Legals **	Free Valuation	-	80%	7.25%	£795	4.20%	R5017126051
	Cashback **	Free Valuation	Remortgage Only	80%	7.25%	£795	4.20%	R5114926051
	Free Legals **	Free Valuation	-	85%	8.04%	£795	4.45%	R5017226051
	Cashback **	Free Valuation	Remortgage Only	85%	8.04%	£795	4.45%	R5115126051
	Free Legals **	Free Valuation	-	70%	7.05%	£0	4.05%	R5017326051
	Cashback **	Free Valuation	Remortgage Only	70%	7.05%	£0	4.05%	R5115326051
	Free Legals **	Free Valuation	-	75%	7.10%	£0	4.05%	R5017426051
	Cashback **	Free Valuation	Remortgage Only	75%	7.10%	£0	4.05%	R5115526051
Free Legals **	Free Valuation	-	80%	7.40%	£0	4.20%	R5017526051	
Cashback **	Free Valuation	Remortgage Only	80%	7.40%	£0	4.20%	R5115726051	
Free Legals **	Free Valuation	-	85%	8.19%	£0	4.45%	R5017626051	
Cashback **	Free Valuation	Remortgage Only	85%	8.19%	£0	4.45%	R5115926051	
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 **	-	-	70%	7.15%	£1495	4.05%	R2015326051
	Cashback **	-	Remortgage Only	70%	7.15%	£1495	4.05%	R2112126051
	Free Legals **	-	-	75%	7.20%	£1495	4.05%	R2015426051
	Cashback **	-	Remortgage Only	75%	7.20%	£1495	4.05%	R2112226051
	Free Legals **	-	-	80%	7.60%	£1495	4.20%	R2015526051
	Cashback **	-	Remortgage Only	80%	7.60%	£1495	4.20%	R2112326051
	Free Legals **	-	-	85%	8.14%	£1495	4.45%	R2015626051
	Cashback **	-	Remortgage Only	85%	8.14%	£1495	4.45%	R2112426051
	Free Legals **	Free Valuation	-	70%	7.30%	£795	4.05%	R2015726051
	Cashback **	Free Valuation	Remortgage Only	70%	7.30%	£795	4.05%	R2112526051
	Free Legals **	Free Valuation	-	75%	7.35%	£795	4.05%	R2015826051
	Cashback **	Free Valuation	Remortgage Only	75%	7.35%	£795	4.05%	R2112726051
	Free Legals **	Free Valuation	-	80%	7.75%	£795	4.20%	R2015926051
	Cashback **	Free Valuation	Remortgage Only	80%	7.75%	£795	4.20%	R2112926051
	Free Legals **	Free Valuation	-	85%	8.29%	£795	4.45%	R2016026051
	Cashback **	Free Valuation	Remortgage Only	85%	8.29%	£795	4.45%	R2113126051
	Free Legals **	Free Valuation	-	70%	7.45%	£0	4.05%	R2016126051
	Cashback **	Free Valuation	Remortgage Only	70%	7.45%	£0	4.05%	R2113326051
	Free Legals **	Free Valuation	-	75%	7.50%	£0	4.05%	R2016226051
	Cashback **	Free Valuation	Remortgage Only	75%	7.50%	£0	4.05%	R2113526051
Free Legals **	Free Valuation	-	80%	7.90%	£0	4.20%	R2016326051	
Cashback **	Free Valuation	Remortgage Only	80%	7.90%	£0	4.20%	R2113726051	
Free Legals **	Free Valuation	-	85%	8.44%	£0	4.45%	R2016426051	
Cashback **	Free Valuation	Remortgage Only	85%	8.44%	£0	4.45%	R2113926051	
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
Repossession:	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 **	-	-	70%	6.85%	£1495	4.05%	R5018926051
	Cashback **	-	Remortgage Only	70%	6.85%	£1495	4.05%	R5118126051
	Free Legals **	-	-	75%	6.90%	£1495	4.05%	R5019026051
	Cashback **	-	Remortgage Only	75%	6.90%	£1495	4.05%	R5118226051
	Free Legals **	-	-	80%	7.20%	£1495	4.20%	R5019126051
	Cashback **	-	Remortgage Only	80%	7.20%	£1495	4.20%	R5118326051
	Free Legals **	-	-	85%	7.99%	£1495	4.45%	R5019226051
	Cashback **	-	Remortgage Only	85%	7.99%	£1495	4.45%	R5118426051
	Free Legals **	Free Valuation	-	70%	7.00%	£795	4.05%	R5019326051
	Cashback **	Free Valuation	Remortgage Only	70%	7.00%	£795	4.05%	R5118526051
	Free Legals **	Free Valuation	-	75%	7.05%	£795	4.05%	R5019426051
	Cashback **	Free Valuation	Remortgage Only	75%	7.05%	£795	4.05%	R5118726051
	Free Legals **	Free Valuation	-	80%	7.35%	£795	4.20%	R5019526051
	Cashback **	Free Valuation	Remortgage Only	80%	7.35%	£795	4.20%	R5118926051
	Free Legals **	Free Valuation	-	85%	8.14%	£795	4.45%	R5019626051
	Cashback **	Free Valuation	Remortgage Only	85%	8.14%	£795	4.45%	R5119126051
	Free Legals **	Free Valuation	-	70%	7.15%	£0	4.05%	R5019726051
	Cashback **	Free Valuation	Remortgage Only	70%	7.15%	£0	4.05%	R5119326051
	Free Legals **	Free Valuation	-	75%	7.20%	£0	4.05%	R5019826051
	Cashback **	Free Valuation	Remortgage Only	75%	7.20%	£0	4.05%	R5119526051
Free Legals **	Free Valuation	-	80%	7.50%	£0	4.20%	R5019926051	
Cashback **	Free Valuation	Remortgage Only	80%	7.50%	£0	4.20%	R5119726051	
Free Legals **	Free Valuation	-	85%	8.29%	£0	4.45%	R5020026051	
Cashback **	Free Valuation	Remortgage Only	85%	8.29%	£0	4.45%	R5119926051	
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 **	-	-	70%	7.25%	£1495	4.05%	R2017726051
	Cashback **	-	Remortgage Only	70%	7.25%	£1495	4.05%	R2116126051
	Free Legals **	-	-	75%	7.30%	£1495	4.05%	R2017826051
	Cashback **	-	Remortgage Only	75%	7.30%	£1495	4.05%	R2116226051
	Free Legals **	-	-	80%	7.70%	£1495	4.20%	R2017926051
	Cashback **	-	Remortgage Only	80%	7.70%	£1495	4.20%	R2116326051
	Free Legals **	-	-	85%	8.24%	£1495	4.45%	R2018026051
	Cashback **	-	Remortgage Only	85%	8.24%	£1495	4.45%	R2116426051
	Free Legals **	Free Valuation	-	70%	7.40%	£795	4.05%	R2018126051
	Cashback **	Free Valuation	Remortgage Only	70%	7.40%	£795	4.05%	R2116526051
	Free Legals **	Free Valuation	-	75%	7.45%	£795	4.05%	R2018226051
	Cashback **	Free Valuation	Remortgage Only	75%	7.45%	£795	4.05%	R2116726051
	Free Legals **	Free Valuation	-	80%	7.85%	£795	4.20%	R2018326051
	Cashback **	Free Valuation	Remortgage Only	80%	7.85%	£795	4.20%	R2116926051
	Free Legals **	Free Valuation	-	85%	8.39%	£795	4.45%	R2018426051
	Cashback **	Free Valuation	Remortgage Only	85%	8.39%	£795	4.45%	R2117126051
	Free Legals **	Free Valuation	-	70%	7.55%	£0	4.05%	R2018526051
	Cashback **	Free Valuation	Remortgage Only	70%	7.55%	£0	4.05%	R2117326051
	Free Legals **	Free Valuation	-	75%	7.60%	£0	4.05%	R2018626051
	Cashback **	Free Valuation	Remortgage Only	75%	7.60%	£0	4.05%	R2117526051
Free Legals **	Free Valuation	-	80%	8.00%	£0	4.20%	R2018726051	
Cashback **	Free Valuation	Remortgage Only	80%	8.00%	£0	4.20%	R2117726051	
Free Legals **	Free Valuation	-	85%	8.54%	£0	4.45%	R2018826051	
Cashback **	Free Valuation	Remortgage Only	85%	8.54%	£0	4.45%	R2117926051	
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
Repossession:	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 **	-	-	70%	6.90%	£1495	4.35%	R5021326051
	Cashback **	-	Remortgage Only	70%	6.90%	£1495	4.35%	R5122126051
	Free Legals **	-	-	75%	6.95%	£1495	4.35%	R5021426051
	Cashback **	-	Remortgage Only	75%	6.95%	£1495	4.35%	R5122226051
	Free Legals **	-	-	80%	7.25%	£1495	4.60%	R5021526051
	Cashback **	-	Remortgage Only	80%	7.25%	£1495	4.60%	R5122326051
	Free Legals **	-	-	85%	8.05%	£1495	4.85%	R5021626051
	Cashback **	-	Remortgage Only	85%	8.05%	£1495	4.85%	R5122426051
	Free Legals **	Free Valuation	-	70%	7.05%	£795	4.35%	R5021726051
	Cashback **	Free Valuation	Remortgage Only	70%	7.05%	£795	4.35%	R5122526051
	Free Legals **	Free Valuation	-	75%	7.10%	£795	4.35%	R5021826051
	Cashback **	Free Valuation	Remortgage Only	75%	7.10%	£795	4.35%	R5122726051
	Free Legals **	Free Valuation	-	80%	7.40%	£795	4.60%	R5021926051
	Cashback **	Free Valuation	Remortgage Only	80%	7.40%	£795	4.60%	R5122926051
	Free Legals **	Free Valuation	-	85%	8.20%	£795	4.85%	R5022026051
	Cashback **	Free Valuation	Remortgage Only	85%	8.20%	£795	4.85%	R5123126051
	Free Legals **	Free Valuation	-	70%	7.20%	£0	4.35%	R5022126051
	Cashback **	Free Valuation	Remortgage Only	70%	7.20%	£0	4.35%	R5123326051
	Free Legals **	Free Valuation	-	75%	7.25%	£0	4.35%	R5022226051
	Cashback **	Free Valuation	Remortgage Only	75%	7.25%	£0	4.35%	R5123526051
Free Legals **	Free Valuation	-	80%	7.55%	£0	4.60%	R5022326051	
Cashback **	Free Valuation	Remortgage Only	80%	7.55%	£0	4.60%	R5123726051	
Free Legals **	Free Valuation	-	85%	8.35%	£0	4.85%	R5022426051	
Cashback **	Free Valuation	Remortgage Only	85%	8.35%	£0	4.85%	R5123926051	
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 **	-	-	70%	7.30%	£1495	4.35%	R2020126051
	Cashback **	-	Remortgage Only	70%	7.30%	£1495	4.35%	R2120126051
	Free Legals **	-	-	75%	7.35%	£1495	4.35%	R2020226051
	Cashback **	-	Remortgage Only	75%	7.35%	£1495	4.35%	R2120226051
	Free Legals **	-	-	80%	7.75%	£1495	4.60%	R2020326051
	Cashback **	-	Remortgage Only	80%	7.75%	£1495	4.60%	R2120326051
	Free Legals **	-	-	85%	8.40%	£1495	4.85%	R2020426051
	Cashback **	-	Remortgage Only	85%	8.40%	£1495	4.85%	R2120426051
	Free Legals **	Free Valuation	-	70%	7.45%	£795	4.35%	R2020526051
	Cashback **	Free Valuation	Remortgage Only	70%	7.45%	£795	4.35%	R2120526051
	Free Legals **	Free Valuation	-	75%	7.50%	£795	4.35%	R2020626051
	Cashback **	Free Valuation	Remortgage Only	75%	7.50%	£795	4.35%	R2120726051
	Free Legals **	Free Valuation	-	80%	7.90%	£795	4.60%	R2020726051
	Cashback **	Free Valuation	Remortgage Only	80%	7.90%	£795	4.60%	R2120926051
	Free Legals **	Free Valuation	-	85%	8.55%	£795	4.85%	R2020826051
	Cashback **	Free Valuation	Remortgage Only	85%	8.55%	£795	4.85%	R2121126051
	Free Legals **	Free Valuation	-	70%	7.60%	£0	4.35%	R2020926051
	Cashback **	Free Valuation	Remortgage Only	70%	7.60%	£0	4.35%	R2121326051
	Free Legals **	Free Valuation	-	75%	7.65%	£0	4.35%	R2021026051
	Cashback **	Free Valuation	Remortgage Only	75%	7.65%	£0	4.35%	R2121526051
Free Legals **	Free Valuation	-	80%	8.05%	£0	4.60%	R2021126051	
Cashback **	Free Valuation	Remortgage Only	80%	8.05%	£0	4.60%	R2121726051	
Free Legals **	Free Valuation	-	85%	8.70%	£0	4.85%	R2021226051	
Cashback **	Free Valuation	Remortgage Only	85%	8.70%	£0	4.85%	R2121926051	
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 **	-	-	70%	7.00%	£1495	4.35%	R5023726051
	Cashback **	-	Remortgage Only	70%	7.00%	£1495	4.35%	R5126126051
	Free Legals **	-	-	75%	7.05%	£1495	4.35%	R5023826051
	Cashback **	-	Remortgage Only	75%	7.05%	£1495	4.35%	R5126226051
	Free Legals **	-	-	80%	7.35%	£1495	4.60%	R5023926051
	Cashback **	-	Remortgage Only	80%	7.35%	£1495	4.60%	R5126326051
	Free Legals **	-	-	85%	8.15%	£1495	4.85%	R5024026051
	Cashback **	-	Remortgage Only	85%	8.15%	£1495	4.85%	R5126426051
	Free Legals **	Free Valuation	-	70%	7.15%	£795	4.35%	R5024126051
	Cashback **	Free Valuation	Remortgage Only	70%	7.15%	£795	4.35%	R5126526051
	Free Legals **	Free Valuation	-	75%	7.20%	£795	4.35%	R5024226051
	Cashback **	Free Valuation	Remortgage Only	75%	7.20%	£795	4.35%	R5126726051
	Free Legals **	Free Valuation	-	80%	7.50%	£795	4.60%	R5024326051
	Cashback **	Free Valuation	Remortgage Only	80%	7.50%	£795	4.60%	R5126926051
	Free Legals **	Free Valuation	-	85%	8.30%	£795	4.85%	R5024426051
	Cashback **	Free Valuation	Remortgage Only	85%	8.30%	£795	4.85%	R5127126051
	Free Legals **	Free Valuation	-	70%	7.30%	£0	4.35%	R5024526051
	Cashback **	Free Valuation	Remortgage Only	70%	7.30%	£0	4.35%	R5127326051
	Free Legals **	Free Valuation	-	75%	7.35%	£0	4.35%	R5024626051
	Cashback **	Free Valuation	Remortgage Only	75%	7.35%	£0	4.35%	R5127526051
Free Legals **	Free Valuation	-	80%	7.65%	£0	4.60%	R5024726051	
Cashback **	Free Valuation	Remortgage Only	80%	7.65%	£0	4.60%	R5127726051	
Free Legals **	Free Valuation	-	85%	8.45%	£0	4.85%	R5024826051	
Cashback **	Free Valuation	Remortgage Only	85%	8.45%	£0	4.85%	R5127926051	
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 **	-	-	70%	7.40%	£1495	4.35%	R2022526051
	Cashback **	-	Remortgage Only	70%	7.40%	£1495	4.35%	R2124126051
	Free Legals **	-	-	75%	7.45%	£1495	4.35%	R2022626051
	Cashback **	-	Remortgage Only	75%	7.45%	£1495	4.35%	R2124226051
	Free Legals **	-	-	80%	7.85%	£1495	4.60%	R2022726051
	Cashback **	-	Remortgage Only	80%	7.85%	£1495	4.60%	R2124326051
	Free Legals **	-	-	85%	8.50%	£1495	4.85%	R2022826051
	Cashback **	-	Remortgage Only	85%	8.50%	£1495	4.85%	R2124426051
	Free Legals **	Free Valuation	-	70%	7.55%	£795	4.35%	R2022926051
	Cashback **	Free Valuation	Remortgage Only	70%	7.55%	£795	4.35%	R2124526051
	Free Legals **	Free Valuation	-	75%	7.60%	£795	4.35%	R2023026051
	Cashback **	Free Valuation	Remortgage Only	75%	7.60%	£795	4.35%	R2124726051
	Free Legals **	Free Valuation	-	80%	8.00%	£795	4.60%	R2023126051
	Cashback **	Free Valuation	Remortgage Only	80%	8.00%	£795	4.60%	R2124926051
	Free Legals **	Free Valuation	-	85%	8.65%	£795	4.85%	R2023226051
	Cashback **	Free Valuation	Remortgage Only	85%	8.65%	£795	4.85%	R2125126051
	Free Legals **	Free Valuation	-	70%	7.70%	£0	4.35%	R2023326051
	Cashback **	Free Valuation	Remortgage Only	70%	7.70%	£0	4.35%	R2125326051
	Free Legals **	Free Valuation	-	75%	7.75%	£0	4.35%	R2023426051
	Cashback **	Free Valuation	Remortgage Only	75%	7.75%	£0	4.35%	R2125526051
Free Legals **	Free Valuation	-	80%	8.15%	£0	4.60%	R2023526051	
Cashback **	Free Valuation	Remortgage Only	80%	8.15%	£0	4.60%	R2125726051	
Free Legals **	Free Valuation	-	85%	8.80%	£0	4.85%	R2023626051	
Cashback **	Free Valuation	Remortgage Only	85%	8.80%	£0	4.85%	R2125926051	
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 **	-	-	70%	7.39%	£1495	4.35%	R5025826051	
	Cashback **	-	Remortgage Only	70%	7.39%	£1495	4.35%	R5129626051	
	Free Legals **	-	-	75%	7.44%	£1495	4.35%	R5025926051	
	Cashback **	-	Remortgage Only	75%	7.44%	£1495	4.35%	R5129726051	
	Free Legals **	-	-	80%	7.89%	£1495	4.60%	R5026026051	
	Cashback **	-	Remortgage Only	80%	7.89%	£1495	4.60%	R5129826051	
	Free Legals **	Free Valuation	-	70%	7.54%	£795	4.35%	R5026126051	
	Cashback **	Free Valuation	Remortgage Only	70%	7.54%	£795	4.35%	R5129926051	
	Free Legals **	Free Valuation	-	75%	7.59%	£795	4.35%	R5026226051	
	Cashback **	Free Valuation	Remortgage Only	75%	7.59%	£795	4.35%	R5130126051	
	Free Legals **	Free Valuation	-	80%	8.04%	£795	4.60%	R5026326051	
	Cashback **	Free Valuation	Remortgage Only	80%	8.04%	£795	4.60%	R5130326051	
	Free Legals **	Free Valuation	-	70%	7.69%	£0	4.35%	R5026426051	
	Cashback **	Free Valuation	Remortgage Only	70%	7.69%	£0	4.35%	R5130526051	
	Free Legals **	Free Valuation	-	75%	7.74%	£0	4.35%	R5026526051	
	Cashback **	Free Valuation	Remortgage Only	75%	7.74%	£0	4.35%	R5130726051	
	Free Legals **	Free Valuation	-	80%	8.19%	£0	4.60%	R5026626051	
	Cashback **	Free Valuation	Remortgage Only	80%	8.19%	£0	4.60%	R5130926051	
	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 **	-	-	70%	7.45%	£1495	4.35%	R2024926051	
	Cashback **	-	Remortgage Only	70%	7.45%	£1495	4.35%	R2128126051	
	Free Legals **	-	-	75%	7.50%	£1495	4.35%	R2025026051	
	Cashback **	-	Remortgage Only	75%	7.50%	£1495	4.35%	R2128226051	
	Free Legals **	-	-	80%	7.90%	£1495	4.60%	R2025126051	
	Cashback **	-	Remortgage Only	80%	7.90%	£1495	4.60%	R2128326051	
	Free Legals **	Free Valuation	-	70%	7.60%	£795	4.35%	R2025226051	
	Cashback **	Free Valuation	Remortgage Only	70%	7.60%	£795	4.35%	R2128426051	
	Free Legals **	Free Valuation	-	75%	7.65%	£795	4.35%	R2025326051	
	Cashback **	Free Valuation	Remortgage Only	75%	7.65%	£795	4.35%	R2128626051	
	Free Legals **	Free Valuation	-	80%	8.05%	£795	4.60%	R2025426051	
	Cashback **	Free Valuation	Remortgage Only	80%	8.05%	£795	4.60%	R2128826051	
	Free Legals **	Free Valuation	-	70%	7.75%	£0	4.35%	R2025526051	
	Cashback **	Free Valuation	Remortgage Only	70%	7.75%	£0	4.35%	R2129026051	
	Free Legals **	Free Valuation	-	75%	7.80%	£0	4.35%	R2025626051	
	Cashback **	Free Valuation	Remortgage Only	75%	7.80%	£0	4.35%	R2129226051	
	Free Legals **	Free Valuation	-	80%	8.20%	£0	4.60%	R2025726051	
	Cashback **	Free Valuation	Remortgage Only	80%	8.20%	£0	4.60%	R2129426051	
	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 **	-	-	70%	7.49%	£1495	4.35%	R5027626051
	Cashback **	-	Remortgage Only	70%	7.49%	£1495	4.35%	R5132626051
	Free Legals **	-	-	75%	7.54%	£1495	4.35%	R5027726051
	Cashback **	-	Remortgage Only	75%	7.54%	£1495	4.35%	R5132726051
	Free Legals **	-	-	80%	7.99%	£1495	4.60%	R5027826051
	Cashback **	-	Remortgage Only	80%	7.99%	£1495	4.60%	R5132826051
	Free Legals **	Free Valuation	-	70%	7.64%	£795	4.35%	R5027926051
	Cashback **	Free Valuation	Remortgage Only	70%	7.64%	£795	4.35%	R5132926051
	Free Legals **	Free Valuation	-	75%	7.69%	£795	4.35%	R5028026051
	Cashback **	Free Valuation	Remortgage Only	75%	7.69%	£795	4.35%	R5133126051
	Free Legals **	Free Valuation	-	80%	8.14%	£795	4.60%	R5028126051
	Cashback **	Free Valuation	Remortgage Only	80%	8.14%	£795	4.60%	R5133326051
	Free Legals **	Free Valuation	-	70%	7.79%	£0	4.35%	R5028226051
	Cashback **	Free Valuation	Remortgage Only	70%	7.79%	£0	4.35%	R5133526051
	Free Legals **	Free Valuation	-	75%	7.84%	£0	4.35%	R5028326051
	Cashback **	Free Valuation	Remortgage Only	75%	7.84%	£0	4.35%	R5133726051
	Free Legals **	Free Valuation	-	80%	8.29%	£0	4.60%	R5028426051
	Cashback **	Free Valuation	Remortgage Only	80%	8.29%	£0	4.60%	R5133926051
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 **	-	-	70%	7.55%	£1495	4.35%	R2026726051
	Cashback **	-	Remortgage Only	70%	7.55%	£1495	4.35%	R2131126051
	Free Legals **	-	-	75%	7.60%	£1495	4.35%	R2026826051
	Cashback **	-	Remortgage Only	75%	7.60%	£1495	4.35%	R2131226051
	Free Legals **	-	-	80%	8.00%	£1495	4.60%	R2026926051
	Cashback **	-	Remortgage Only	80%	8.00%	£1495	4.60%	R2131326051
	Free Legals **	Free Valuation	-	70%	7.70%	£795	4.35%	R2027026051
	Cashback **	Free Valuation	Remortgage Only	70%	7.70%	£795	4.35%	R2131426051
	Free Legals **	Free Valuation	-	75%	7.75%	£795	4.35%	R2027126051
	Cashback **	Free Valuation	Remortgage Only	75%	7.75%	£795	4.35%	R2131626051
	Free Legals **	Free Valuation	-	80%	8.15%	£795	4.60%	R2027226051
	Cashback **	Free Valuation	Remortgage Only	80%	8.15%	£795	4.60%	R2131826051
	Free Legals **	Free Valuation	-	70%	7.85%	£0	4.35%	R2027326051
	Cashback **	Free Valuation	Remortgage Only	70%	7.85%	£0	4.35%	R2132026051
	Free Legals **	Free Valuation	-	75%	7.90%	£0	4.35%	R2027426051
	Cashback **	Free Valuation	Remortgage Only	75%	7.90%	£0	4.35%	R2132226051
	Free Legals **	Free Valuation	-	80%	8.30%	£0	4.60%	R2027526051
	Cashback **	Free Valuation	Remortgage Only	80%	8.30%	£0	4.60%	R2132426051
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	-	75%	6.20%	£0	3.90%	RR5034726051
	Free Legals	Free Valuation	-	80%	6.43%	£0	4.15%	RR5034826051
	Free Legals	Free Valuation	-	85%	6.80%	£0	4.40%	RR5034926051
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%	6.44%	£0	3.90%	RR2034426051
	Free Legals	Free Valuation	-	80%	7.04%	£0	4.15%	RR2034526051
	Free Legals	Free Valuation	-	85%	7.09%	£0	4.40%	RR2034626051
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.

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# Pepper36 Existing Customer (Remortgages only) - Residential

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

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	-	75%	6.39%	£0	3.90%	RR5035326051
	Free Legals	Free Valuation	-	80%	6.79%	£0	4.15%	RR5035426051
	Free Legals	Free Valuation	-	85%	7.14%	£0	4.40%	RR5035526051
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%	6.89%	£0	3.90%	RR2035026051
	Free Legals	Free Valuation	-	80%	7.29%	£0	4.15%	RR2035126051
	Free Legals	Free Valuation	-	85%	7.64%	£0	4.40%	RR2035226051
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

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

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	-	75%	7.04%	£0	3.90%	RR5035926051
	Free Legals	Free Valuation	-	80%	7.19%	£0	4.15%	RR5036026051
	Free Legals	Free Valuation	-	85%	7.79%	£0	4.40%	RR5036126051
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%	7.54%	£0	3.90%	RR2035626051
	Free Legals	Free Valuation	-	80%	7.69%	£0	4.15%	RR2035726051
	Free Legals	Free Valuation	-	85%	8.39%	£0	4.40%	RR2035826051
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 **	-	-	75%	6.79%	£1495	3.90%	RD5029426051
	Cashback **	-	Remortgage Only	75%	6.79%	£1495	3.90%	RD5135326051
	Free Legals **	-	-	80%	6.94%	£1495	4.15%	RD5029526051
	Cashback **	-	Remortgage Only	80%	6.94%	£1495	4.15%	RD5135426051
	Free Legals **	-	-	85%	7.54%	£1495	4.40%	RD5029626051
	Cashback **	-	Remortgage Only	85%	7.54%	£1495	4.40%	RD5135526051
	Free Legals **	Free Valuation	-	75%	7.09%	£0	3.90%	RD5029726051
	Cashback **	Free Valuation	Remortgage Only	75%	7.09%	£0	3.90%	RD5135626051
	Free Legals **	Free Valuation	-	80%	7.24%	£0	4.15%	RD5029826051
	Cashback **	Free Valuation	Remortgage Only	80%	7.24%	£0	4.15%	RD5135826051
	Free Legals **	Free Valuation	-	85%	7.84%	£0	4.40%	RD5029926051
	Cashback **	Free Valuation	Remortgage Only	85%	7.84%	£0	4.40%	RD5136026051
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%	7.29%	£1495	3.90%	RD2028526051
	Cashback **	-	Remortgage Only	75%	7.29%	£1495	3.90%	RD2134126051
	Free Legals **	-	-	80%	7.44%	£1495	4.15%	RD2028626051
	Cashback **	-	Remortgage Only	80%	7.44%	£1495	4.15%	RD2134226051
	Free Legals **	-	-	85%	8.14%	£1495	4.40%	RD2028726051
	Cashback **	-	Remortgage Only	85%	8.14%	£1495	4.40%	RD2134326051
	Free Legals **	Free Valuation	-	75%	7.59%	£0	3.90%	RD2028826051
	Cashback **	Free Valuation	Remortgage Only	75%	7.59%	£0	3.90%	RD2134426051
	Free Legals **	Free Valuation	-	80%	7.74%	£0	4.15%	RD2028926051
	Cashback **	Free Valuation	Remortgage Only	80%	7.74%	£0	4.15%	RD2134626051
	Free Legals **	Free Valuation	-	85%	8.44%	£0	4.40%	RD2029026051
	Cashback **	Free Valuation	Remortgage Only	85%	8.44%	£0	4.40%	RD2134826051
ERC:	3%, 2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	7.59%	£1495	3.90%	RD3029126051
	Cashback **	-	Remortgage Only	75%	7.59%	£1495	3.90%	RD3135026051
	Free Legals **	-	-	80%	7.74%	£1495	4.15%	RD3029226051
	Cashback **	-	Remortgage Only	80%	7.74%	£1495	4.15%	RD3135126051
	Free Legals **	-	-	85%	8.44%	£1495	4.40%	RD3029326051
	Cashback **	-	Remortgage Only	85%	8.44%	£1495	4.40%	RD3135226051
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 **	-	-	70%	7.15%	£1495	4.05%	RD5031226051
	Cashback **	-	Remortgage Only	70%	7.15%	£1495	4.05%	RD5137826051
	Free Legals **	-	-	75%	7.20%	£1495	4.05%	RD5031326051
	Cashback **	-	Remortgage Only	75%	7.20%	£1495	4.05%	RD5137926051
	Free Legals **	-	-	80%	7.50%	£1495	4.20%	RD5031426051
	Cashback **	-	Remortgage Only	80%	7.50%	£1495	4.20%	RD5138026051
	Free Legals **	-	-	85%	8.29%	£1495	4.45%	RD5031526051
	Cashback **	-	Remortgage Only	85%	8.29%	£1495	4.45%	RD5138126051
	Free Legals **	Free Valuation	-	70%	7.45%	£0	4.05%	RD5031626051
	Cashback **	Free Valuation	Remortgage Only	70%	7.45%	£0	4.05%	RD5138226051
	Free Legals **	Free Valuation	-	75%	7.50%	£0	4.05%	RD5031726051
	Cashback **	Free Valuation	Remortgage Only	75%	7.50%	£0	4.05%	RD5138426051
	Free Legals **	Free Valuation	-	80%	7.80%	£0	4.20%	RD5031826051
	Cashback **	Free Valuation	Remortgage Only	80%	7.80%	£0	4.20%	RD5138626051
	Free Legals **	Free Valuation	-	85%	8.59%	£0	4.45%	RD5031926051
	Cashback **	Free Valuation	Remortgage Only	85%	8.59%	£0	4.45%	RD5138826051
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 **	-	-	70%	7.55%	£1495	4.05%	RD2030026051
	Cashback **	-	Remortgage Only	70%	7.55%	£1495	4.05%	RD2136226051
	Free Legals **	-	-	75%	7.60%	£1495	4.05%	RD2030126051
	Cashback **	-	Remortgage Only	75%	7.60%	£1495	4.05%	RD2136326051
	Free Legals **	-	-	80%	8.00%	£1495	4.20%	RD2030226051
	Cashback **	-	Remortgage Only	80%	8.00%	£1495	4.20%	RD2136426051
	Free Legals **	-	-	85%	8.54%	£1495	4.45%	RD2030326051
	Cashback **	-	Remortgage Only	85%	8.54%	£1495	4.45%	RD2136526051
	Free Legals **	Free Valuation	-	70%	7.85%	£0	4.05%	RD2030426051
	Cashback **	Free Valuation	Remortgage Only	70%	7.85%	£0	4.05%	RD2136626051
	Free Legals **	Free Valuation	-	75%	7.90%	£0	4.05%	RD2030526051
	Cashback **	Free Valuation	Remortgage Only	75%	7.90%	£0	4.05%	RD2136826051
	Free Legals **	Free Valuation	-	80%	8.30%	£0	4.20%	RD2030626051
	Cashback **	Free Valuation	Remortgage Only	80%	8.30%	£0	4.20%	RD2137026051
	Free Legals **	Free Valuation	-	85%	8.84%	£0	4.45%	RD2030726051
	Cashback **	Free Valuation	Remortgage Only	85%	8.84%	£0	4.45%	RD2137226051
ERC:	3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	70%	7.85%	£1495	4.05%	RD3030826051
	Cashback **	-	Remortgage Only	70%	7.85%	£1495	4.05%	RD3137426051
	Free Legals **	-	-	75%	7.90%	£1495	4.05%	RD3030926051
	Cashback **	-	Remortgage Only	75%	7.90%	£1495	4.05%	RD3137526051
	Free Legals **	-	-	80%	8.30%	£1495	4.20%	RD3031026051
	Cashback **	-	Remortgage Only	80%	8.30%	£1495	4.20%	RD3137626051
	Free Legals **	-	-	85%	8.84%	£1495	4.45%	RD3031126051
Cashback **	-	Remortgage Only	85%	8.84%	£1495	4.45%	RD3137726051	
ERC:	3%,2%,1%							

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>

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 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 **	-	-	70%	7.30%	£1495	4.35%	RD5033226051
	Cashback **	-	Remortgage Only	70%	7.30%	£1495	4.35%	RD5140626051
	Free Legals **	-	-	75%	7.35%	£1495	4.35%	RD5033326051
	Cashback **	-	Remortgage Only	75%	7.35%	£1495	4.35%	RD5140726051
	Free Legals **	-	-	80%	7.65%	£1495	4.60%	RD5033426051
	Cashback **	-	Remortgage Only	80%	7.65%	£1495	4.60%	RD5140826051
	Free Legals **	-	-	85%	8.45%	£1495	4.85%	RD5033526051
	Cashback **	-	Remortgage Only	85%	8.45%	£1495	4.85%	RD5140926051
	Free Legals **	Free Valuation	-	70%	7.60%	£0	4.35%	RD5033626051
	Cashback **	Free Valuation	Remortgage Only	70%	7.60%	£0	4.35%	RD5141026051
	Free Legals **	Free Valuation	-	75%	7.65%	£0	4.35%	RD5033726051
	Cashback **	Free Valuation	Remortgage Only	75%	7.65%	£0	4.35%	RD5141226051
	Free Legals **	Free Valuation	-	80%	7.95%	£0	4.60%	RD5033826051
	Cashback **	Free Valuation	Remortgage Only	80%	7.95%	£0	4.60%	RD5141426051
	Free Legals **	Free Valuation	-	85%	8.75%	£0	4.85%	RD5033926051
	Cashback **	Free Valuation	Remortgage Only	85%	8.75%	£0	4.85%	RD5141626051
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 **	-	-	70%	7.70%	£1495	4.35%	RD2032026051
	Cashback **	-	Remortgage Only	70%	7.70%	£1495	4.35%	RD2139026051
	Free Legals **	-	-	75%	7.75%	£1495	4.35%	RD2032126051
	Cashback **	-	Remortgage Only	75%	7.75%	£1495	4.35%	RD2139126051
	Free Legals **	-	-	80%	8.15%	£1495	4.60%	RD2032226051
	Cashback **	-	Remortgage Only	80%	8.15%	£1495	4.60%	RD2139226051
	Free Legals **	-	-	85%	8.80%	£1495	4.85%	RD2032326051
	Cashback **	-	Remortgage Only	85%	8.80%	£1495	4.85%	RD2139326051
	Free Legals **	Free Valuation	-	70%	8.00%	£0	4.35%	RD2032426051
	Cashback **	Free Valuation	Remortgage Only	70%	8.00%	£0	4.35%	RD2139426051
	Free Legals **	Free Valuation	-	75%	8.05%	£0	4.35%	RD2032526051
	Cashback **	Free Valuation	Remortgage Only	75%	8.05%	£0	4.35%	RD2139626051
	Free Legals **	Free Valuation	-	80%	8.45%	£0	4.60%	RD2032626051
	Cashback **	Free Valuation	Remortgage Only	80%	8.45%	£0	4.60%	RD2139826051
	Free Legals **	Free Valuation	-	85%	9.10%	£0	4.85%	RD2032726051
	Cashback **	Free Valuation	Remortgage Only	85%	9.10%	£0	4.85%	RD2140026051
ERC:	3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	70%	8.00%	£1495	4.35%	RD3032826051
	Cashback **	-	Remortgage Only	70%	8.00%	£1495	4.35%	RD3140226051
	Free Legals **	-	-	75%	8.05%	£1495	4.35%	RD3032926051
	Cashback **	-	Remortgage Only	75%	8.05%	£1495	4.35%	RD3140326051
	Free Legals **	-	-	80%	8.45%	£1495	4.60%	RD3033026051
	Cashback **	-	Remortgage Only	80%	8.45%	£1495	4.60%	RD3140426051
	Free Legals **	-	-	85%	9.10%	£1495	4.85%	RD3033126051
Cashback **	-	Remortgage Only	85%	9.10%	£1495	4.85%	RD3140526051	
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:	<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>

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%	7.49%	£1295	4.35%	RB5034126051
ERC:				4%,4%,3%,3%,2%	

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	75%	7.99%	£1295	4.35%	RB2034026051
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

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# 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%	8.35%	£1295	4.35%	RB5034326051
ERC:				4%,4%,3%,3%,2%	

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	75%	8.75%	£1295	4.35%	RB2034226051
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	
		Minimum	£25,001
Maximum Age	80 years at end of term. The term cannot extend beyond applicants stated retirement age. Maximum allowable stated retirement age of 75	Maximum	Up to £1million available to 75% LTV Up to £750,000 available to 85% LTV
Maximum Applicants	2	Repayment	
		Repayment	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy
Employed	Minimum of 3 months in current job with 6 months' continuous employment and not in probation. Evidence of employment history is required to cover last 6 months	Property Value	
		Minimum	£70,000
Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Term	
		Minimum	5 years and 1 month
		Maximum	40 years