



Residential Product Guide

July 2026

- **Broad range & better service**
- **Rates starting at 5.30% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**

Version 11.9

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Complete 
Your specialist packager distributor

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 www.complete-fs.co.uk

Highlights of our wide ranging criteria

Debt Management Plan products

- Available on Pepper 24, 18 and 12
- Must have been active for a minimum of 12 months

No Credit Scoring

- We don't credit score to make decisions
- We don't credit score to determine product selection
- What you see is what you get
- Manual underwriting by a team of skilled decision makers

Capital Raising

- To our maximum LTVs for most legal purposes
- Debt consolidation to maximum LTVs

Minimum Income £18k

- Can be the combined income of both applicants
- Must be earned income
- 100% of secondary income accepted

CCJs

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 6 months ago

Defaults

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 6 months ago
- On Pepper 36 products we will ignore 1 individual defaults (per application) up to and including £200.00 each where these defaults relate to utilities, communications or mail order providers. We will ignore 2 individual defaults (per application) for Pepper 24, 18, 12, and 6 products, up to and including £200.00 each (excluding Bankruptcy range products)

Interest Only

- Across the entire range
- Max 60% LTV
- Sale of main residence acceptable repayment with no minimum equity requirement and plausible trading down strategy

Concessionary Purchases

- Family and Landlord Concessionary Purchases allowable
- No deposit required (maximum LtPP of 100%)
- Product LTV based on full market valuation
- Maximum 75% LTV

Self-Employed

- Across the entire range
- Minimum of 1 year's trading
- Net profit for Sole Traders
- Salary and dividends for Company Directors
- Net profit accepted for Company Directors who own a majority share.
- Additional remuneration add back allowed where applicants own 100% of the Company
- Latest year's figures used for affordability

Day Rate Contractors

- Income assessed based on daily rate whether self-employed, limited Company or umbrella Company
- Minimum 12 months history and 3 months' bank statements
- Average or current day rate to be minimum of £200 per day

First Time Buyers

- No restrictions on LTV
- 100% cash gifted deposit acceptable with proof of 6 months rental history or household upkeep

Strong Approach to Affordability

- 100% of monthly shift allowance, bonus commission and overtime
- Flexibility around non-court ordered maintenance and many regular benefits e.g. Working Family Tax Credit, Child Benefit, Universal Credit, Disability Living Allowance etc.
- Maximum term of 40 years

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	80%	5.74%	£1495	4.15%	R5001926062
	Cashback **	-	Remortgage Only	80%	5.74%	£1495	4.15%	R5090726062
	Free Legals **	Free Valuation	-	80%	5.89%	£795	4.15%	R5002326062
	Cashback **	Free Valuation	Remortgage Only	80%	5.89%	£795	4.15%	R5091226062
	Free Legals **	Free Valuation	-	80%	6.04%	£0	4.15%	R5002726062
	Cashback **	Free Valuation	Remortgage Only	80%	6.04%	£0	4.15%	R5092026062
	Free Legals **	-	-	75%	5.55%	£1495	3.90%	R5001826062
	Cashback **	-	Remortgage Only	75%	5.55%	£1495	3.90%	R5090626062
	Free Legals **	-	-	85%	5.98%	£1495	4.40%	R5002026062
	Cashback **	-	Remortgage Only	85%	5.98%	£1495	4.40%	R5090826062
	Free Legals **	-	-	90%	6.42%	£1495	4.40%	R5002126062
	Cashback **	-	Remortgage Only	90%	6.42%	£1495	4.40%	R5090926062
	Free Legals **	Free Valuation	-	75%	5.70%	£795	3.90%	R5002226062
	Cashback **	Free Valuation	Remortgage Only	75%	5.70%	£795	3.90%	R5091026062
	Free Legals **	Free Valuation	-	85%	6.13%	£795	4.40%	R5002426062
	Cashback **	Free Valuation	Remortgage Only	85%	6.13%	£795	4.40%	R5091426062
	Free Legals **	Free Valuation	-	90%	6.57%	£795	4.40%	R5002526062
	Cashback **	Free Valuation	Remortgage Only	90%	6.57%	£795	4.40%	R5091626062
	Free Legals **	Free Valuation	-	75%	5.85%	£0	3.90%	R5002626062
	Cashback **	Free Valuation	Remortgage Only	75%	5.85%	£0	3.90%	R5091826062
	Free Legals **	Free Valuation	-	85%	6.28%	£0	4.40%	R5002826062
	Cashback **	Free Valuation	Remortgage Only	85%	6.28%	£0	4.40%	R5092226062
	Free Legals **	Free Valuation	-	90%	6.72%	£0	4.40%	R5002926062
	Cashback **	Free Valuation	Remortgage Only	90%	6.72%	£0	4.40%	R5092426062
ERC:		4%,4%,3%,3%,2%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	5.30%	£1495	3.90%	R3001326071
	Cashback **	-	Remortgage Only	75%	5.30%	£1495	3.90%	R3090126071
	Free Legals **	-	-	80%	5.50%	£1495	4.15%	R3001426071
	Cashback **	-	Remortgage Only	80%	5.50%	£1495	4.15%	R3090226071
	Free Legals **	-	-	85%	5.70%	£1495	4.40%	R3001526071
	Cashback **	-	Remortgage Only	85%	5.70%	£1495	4.40%	R3090326071
ERC:		3%,2%,1%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	5.30%	£1495	3.90%	R2000126071
	Cashback **	-	Remortgage Only	75%	5.30%	£1495	3.90%	R2088126071
	Free Legals **	-	-	80%	5.50%	£1495	4.15%	R2000226071
	Cashback **	-	Remortgage Only	80%	5.50%	£1495	4.15%	R2088226071
	Free Legals **	-	-	85%	5.70%	£1495	4.40%	R2000326071
	Cashback **	-	Remortgage Only	85%	5.70%	£1495	4.40%	R2088326071
	Free Legals **	-	-	90%	6.10%	£1495	4.40%	R2000426071
	Cashback **	-	Remortgage Only	90%	6.10%	£1495	4.40%	R2088426071
	Free Legals **	Free Valuation	-	75%	5.45%	£795	3.90%	R2000526071
	Cashback **	Free Valuation	Remortgage Only	75%	5.45%	£795	3.90%	R2088526071
	Free Legals **	Free Valuation	-	80%	5.65%	£795	4.15%	R2000626071
	Cashback **	Free Valuation	Remortgage Only	80%	5.65%	£795	4.15%	R2088726071
	Free Legals **	Free Valuation	-	85%	5.85%	£795	4.40%	R2000726071
	Cashback **	Free Valuation	Remortgage Only	85%	5.85%	£795	4.40%	R2088926071
	Free Legals **	Free Valuation	-	90%	6.25%	£795	4.40%	R2000826071
	Cashback **	Free Valuation	Remortgage Only	90%	6.25%	£795	4.40%	R2089126071
	Free Legals **	Free Valuation	-	75%	5.60%	£0	3.90%	R2000926071
	Cashback **	Free Valuation	Remortgage Only	75%	5.60%	£0	3.90%	R2089326071
	Free Legals **	Free Valuation	-	80%	5.80%	£0	4.15%	R2001026071
	Cashback **	Free Valuation	Remortgage Only	80%	5.80%	£0	4.15%	R2089526071
	Free Legals **	Free Valuation	-	85%	6.00%	£0	4.40%	R2001126071
	Cashback **	Free Valuation	Remortgage Only	85%	6.00%	£0	4.40%	R2089726071
	Free Legals **	Free Valuation	-	90%	6.40%	£0	4.40%	R2001226071
	Cashback **	Free Valuation	Remortgage Only	90%	6.40%	£0	4.40%	R2089926071
ERC:		3%,2%						

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

** All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Pepper48 Light - Credit Criteria

Credit Criteria	
CCJs:	None
Default:	None or 0 registered in 48 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	80%	5.79%	£1495	4.15%	R5004626062
	Cashback **	-	Remortgage Only	80%	5.79%	£1495	4.15%	R5095026062
	Free Legals **	Free Valuation	-	80%	5.94%	£795	4.15%	R5005026062
	Cashback **	Free Valuation	Remortgage Only	80%	5.94%	£795	4.15%	R5095526062
	Free Legals **	Free Valuation	-	80%	6.09%	£0	4.15%	R5005426062
	Cashback **	Free Valuation	Remortgage Only	80%	6.09%	£0	4.15%	R5096326062
	Free Legals **	-	-	75%	5.60%	£1495	3.90%	R5004526062
	Cashback **	-	Remortgage Only	75%	5.60%	£1495	3.90%	R5094926062
	Free Legals **	-	-	85%	6.03%	£1495	4.40%	R5004726062
	Cashback **	-	Remortgage Only	85%	6.03%	£1495	4.40%	R5095126062
	Free Legals **	-	-	90%	6.47%	£1495	4.40%	R5004826062
	Cashback **	-	Remortgage Only	90%	6.47%	£1495	4.40%	R5095226062
	Free Legals **	Free Valuation	-	75%	5.75%	£795	3.90%	R5004926062
	Cashback **	Free Valuation	Remortgage Only	75%	5.75%	£795	3.90%	R5095326062
	Free Legals **	Free Valuation	-	85%	6.18%	£795	4.40%	R5005126062
	Cashback **	Free Valuation	Remortgage Only	85%	6.18%	£795	4.40%	R5095726062
	Free Legals **	Free Valuation	-	90%	6.62%	£795	4.40%	R5005226062
	Cashback **	Free Valuation	Remortgage Only	90%	6.62%	£795	4.40%	R5095926062
	Free Legals **	Free Valuation	-	75%	5.90%	£0	3.90%	R5005326062
	Cashback **	Free Valuation	Remortgage Only	75%	5.90%	£0	3.90%	R5096126062
	Free Legals **	Free Valuation	-	85%	6.33%	£0	4.40%	R5005526062
	Cashback **	Free Valuation	Remortgage Only	85%	6.33%	£0	4.40%	R5096526062
	Free Legals **	Free Valuation	-	90%	6.77%	£0	4.40%	R5005626062
	Cashback **	Free Valuation	Remortgage Only	90%	6.77%	£0	4.40%	R5096726062
ERC:		4%,4%,3%,3%,2%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	5.35%	£1495	3.90%	R3004226071
	Cashback **	-	Remortgage Only	75%	5.35%	£1495	3.90%	R3094626071
	Free Legals **	-	-	80%	5.55%	£1495	4.15%	R3004326071
	Cashback **	-	Remortgage Only	80%	5.55%	£1495	4.15%	R3094726071
	Free Legals **	-	-	85%	5.75%	£1495	4.40%	R3004426071
	Cashback **	-	Remortgage Only	85%	5.75%	£1495	4.40%	R3094826071
ERC:		3%,2%,1%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	5.35%	£1495	3.90%	R2003026071
	Cashback **	-	Remortgage Only	75%	5.35%	£1495	3.90%	R2092626071
	Free Legals **	-	-	80%	5.55%	£1495	4.15%	R2003126071
	Cashback **	-	Remortgage Only	80%	5.55%	£1495	4.15%	R2092726071
	Free Legals **	-	-	85%	5.75%	£1495	4.40%	R2003226071
	Cashback **	-	Remortgage Only	85%	5.75%	£1495	4.40%	R2092826071
	Free Legals **	-	-	90%	6.15%	£1495	4.40%	R2003326071
	Cashback **	-	Remortgage Only	90%	6.15%	£1495	4.40%	R2092926071
	Free Legals **	Free Valuation	-	75%	5.50%	£795	3.90%	R2003426071
	Cashback **	Free Valuation	Remortgage Only	75%	5.50%	£795	3.90%	R2093026071
	Free Legals **	Free Valuation	-	80%	5.70%	£795	4.15%	R2003526071
	Cashback **	Free Valuation	Remortgage Only	80%	5.70%	£795	4.15%	R2093226071
	Free Legals **	Free Valuation	-	85%	5.90%	£795	4.40%	R2003626071
	Cashback **	Free Valuation	Remortgage Only	85%	5.90%	£795	4.40%	R2093426071
	Free Legals **	Free Valuation	-	90%	6.30%	£795	4.40%	R2003726071
	Cashback **	Free Valuation	Remortgage Only	90%	6.30%	£795	4.40%	R2093626071
	Free Legals **	Free Valuation	-	75%	5.65%	£0	3.90%	R2003826071
	Cashback **	Free Valuation	Remortgage Only	75%	5.65%	£0	3.90%	R2093826071
	Free Legals **	Free Valuation	-	80%	5.85%	£0	4.15%	R2003926071
	Cashback **	Free Valuation	Remortgage Only	80%	5.85%	£0	4.15%	R2094026071
	Free Legals **	Free Valuation	-	85%	6.05%	£0	4.40%	R2004026071
	Cashback **	Free Valuation	Remortgage Only	85%	6.05%	£0	4.40%	R2094226071
	Free Legals **	Free Valuation	-	90%	6.45%	£0	4.40%	R2004126071
	Cashback **	Free Valuation	Remortgage Only	90%	6.45%	£0	4.40%	R2094426071
ERC:		3%,2%						

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

** All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Pepper48 - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 48 months
Default:	None or 0 registered in 48 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	5.75%	£1495	3.90%	R5007226071
	Cashback **	-	Remortgage Only	75%	5.75%	£1495	3.90%	R5099226071
	Free Legals **	-	-	80%	5.94%	£1495	4.15%	R5007326071
	Cashback **	-	Remortgage Only	80%	5.94%	£1495	4.15%	R5099326071
	Free Legals **	-	-	85%	6.18%	£1495	4.40%	R5007426071
	Cashback **	-	Remortgage Only	85%	6.18%	£1495	4.40%	R5099426071
	Free Legals **	-	-	90%	6.62%	£1495	4.40%	R5007526071
	Cashback **	-	Remortgage Only	90%	6.62%	£1495	4.40%	R5099526071
	Free Legals **	Free Valuation	-	75%	5.90%	£795	3.90%	R5007626071
	Cashback **	Free Valuation	Remortgage Only	75%	5.90%	£795	3.90%	R5099626071
	Free Legals **	Free Valuation	-	80%	6.09%	£795	4.15%	R5007726071
	Cashback **	Free Valuation	Remortgage Only	80%	6.09%	£795	4.15%	R5099826071
	Free Legals **	Free Valuation	-	85%	6.33%	£795	4.40%	R5007826071
	Cashback **	Free Valuation	Remortgage Only	85%	6.33%	£795	4.40%	R5100026071
	Free Legals **	Free Valuation	-	90%	6.77%	£795	4.40%	R5007926071
	Cashback **	Free Valuation	Remortgage Only	90%	6.77%	£795	4.40%	R5100226071
	Free Legals **	Free Valuation	-	75%	6.05%	£0	3.90%	R5008026071
	Cashback **	Free Valuation	Remortgage Only	75%	6.05%	£0	3.90%	R5100426071
	Free Legals **	Free Valuation	-	80%	6.24%	£0	4.15%	R5008126071
	Cashback **	Free Valuation	Remortgage Only	80%	6.24%	£0	4.15%	R5100626071
	Free Legals **	Free Valuation	-	85%	6.48%	£0	4.40%	R5008226071
	Cashback **	Free Valuation	Remortgage Only	85%	6.48%	£0	4.40%	R5100826071
	Free Legals **	Free Valuation	-	90%	6.92%	£0	4.40%	R5008326071
	Cashback **	Free Valuation	Remortgage Only	90%	6.92%	£0	4.40%	R5101026071
ERC:		4%,4%,3%,3%,2%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	5.50%	£1495	3.90%	R3006926071
	Cashback **	-	Remortgage Only	75%	5.50%	£1495	3.90%	R3098926071
	Free Legals **	-	-	80%	5.70%	£1495	4.15%	R3007026071
	Cashback **	-	Remortgage Only	80%	5.70%	£1495	4.15%	R3099026071
	Free Legals **	-	-	85%	5.90%	£1495	4.40%	R3007126071
	Cashback **	-	Remortgage Only	85%	5.90%	£1495	4.40%	R3099126071
ERC:		3%,2%,1%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	5.50%	£1495	3.90%	R2005726071
	Cashback **	-	Remortgage Only	75%	5.50%	£1495	3.90%	R2096926071
	Free Legals **	-	-	80%	5.70%	£1495	4.15%	R2005826071
	Cashback **	-	Remortgage Only	80%	5.70%	£1495	4.15%	R2097026071
	Free Legals **	-	-	85%	5.90%	£1495	4.40%	R2005926071
	Cashback **	-	Remortgage Only	85%	5.90%	£1495	4.40%	R2097126071
	Free Legals **	-	-	90%	6.30%	£1495	4.40%	R2006026071
	Cashback **	-	Remortgage Only	90%	6.30%	£1495	4.40%	R2097226071
	Free Legals **	Free Valuation	-	75%	5.65%	£795	3.90%	R2006126071
	Cashback **	Free Valuation	Remortgage Only	75%	5.65%	£795	3.90%	R2097326071
	Free Legals **	Free Valuation	-	80%	5.85%	£795	4.15%	R2006226071
	Cashback **	Free Valuation	Remortgage Only	80%	5.85%	£795	4.15%	R2097526071
	Free Legals **	Free Valuation	-	85%	6.05%	£795	4.40%	R2006326071
	Cashback **	Free Valuation	Remortgage Only	85%	6.05%	£795	4.40%	R2097726071
	Free Legals **	Free Valuation	-	90%	6.45%	£795	4.40%	R2006426071
	Cashback **	Free Valuation	Remortgage Only	90%	6.45%	£795	4.40%	R2097926071
	Free Legals **	Free Valuation	-	75%	5.80%	£0	3.90%	R2006526071
	Cashback **	Free Valuation	Remortgage Only	75%	5.80%	£0	3.90%	R2098126071
	Free Legals **	Free Valuation	-	80%	6.00%	£0	4.15%	R2006626071
	Cashback **	Free Valuation	Remortgage Only	80%	6.00%	£0	4.15%	R2098326071
	Free Legals **	Free Valuation	-	85%	6.20%	£0	4.40%	R2006726071
	Cashback **	Free Valuation	Remortgage Only	85%	6.20%	£0	4.40%	R2098526071
	Free Legals **	Free Valuation	-	90%	6.60%	£0	4.40%	R2006826071
	Cashback **	Free Valuation	Remortgage Only	90%	6.60%	£0	4.40%	R2098726071
ERC:		3%,2%						

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

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Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

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 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	5.85%	£1495	3.90%	R5009926071
	Cashback **	-	Remortgage Only	75%	5.85%	£1495	3.90%	R5103526071
	Free Legals **	-	-	80%	6.04%	£1495	4.15%	R5010026071
	Cashback **	-	Remortgage Only	80%	6.04%	£1495	4.15%	R5103626071
	Free Legals **	-	-	85%	6.28%	£1495	4.40%	R5010126071
	Cashback **	-	Remortgage Only	85%	6.28%	£1495	4.40%	R5103726071
	Free Legals **	-	-	90%	6.72%	£1495	4.40%	R5010226071
	Cashback **	-	Remortgage Only	90%	6.72%	£1495	4.40%	R5103826071
	Free Legals **	Free Valuation	-	75%	6.00%	£795	3.90%	R5010326071
	Cashback **	Free Valuation	Remortgage Only	75%	6.00%	£795	3.90%	R5103926071
	Free Legals **	Free Valuation	-	80%	6.19%	£795	4.15%	R5010426071
	Cashback **	Free Valuation	Remortgage Only	80%	6.19%	£795	4.15%	R5104126071
	Free Legals **	Free Valuation	-	85%	6.43%	£795	4.40%	R5010526071
	Cashback **	Free Valuation	Remortgage Only	85%	6.43%	£795	4.40%	R5104326071
	Free Legals **	Free Valuation	-	90%	6.87%	£795	4.40%	R5010626071
	Cashback **	Free Valuation	Remortgage Only	90%	6.87%	£795	4.40%	R5104526071
	Free Legals **	Free Valuation	-	75%	6.15%	£0	3.90%	R5010726071
	Cashback **	Free Valuation	Remortgage Only	75%	6.15%	£0	3.90%	R5104726071
	Free Legals **	Free Valuation	-	80%	6.34%	£0	4.15%	R5010826071
	Cashback **	Free Valuation	Remortgage Only	80%	6.34%	£0	4.15%	R5104926071
	Free Legals **	Free Valuation	-	85%	6.58%	£0	4.40%	R5010926071
	Cashback **	Free Valuation	Remortgage Only	85%	6.58%	£0	4.40%	R5105126071
	Free Legals **	Free Valuation	-	90%	7.02%	£0	4.40%	R5011026071
	Cashback **	Free Valuation	Remortgage Only	90%	7.02%	£0	4.40%	R5105326071
ERC:		4%,4%,3%,3%,2%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	5.60%	£1495	3.90%	R3009626071
	Cashback **	-	Remortgage Only	75%	5.60%	£1495	3.90%	R3103226071
	Free Legals **	-	-	80%	5.80%	£1495	4.15%	R3009726071
	Cashback **	-	Remortgage Only	80%	5.80%	£1495	4.15%	R3103326071
	Free Legals **	-	-	85%	6.00%	£1495	4.40%	R3009826071
	Cashback **	-	Remortgage Only	85%	6.00%	£1495	4.40%	R3103426071
ERC:		3%,2%,1%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	5.60%	£1495	3.90%	R2008426071
	Cashback **	-	Remortgage Only	75%	5.60%	£1495	3.90%	R2101226071
	Free Legals **	-	-	80%	5.80%	£1495	4.15%	R2008526071
	Cashback **	-	Remortgage Only	80%	5.80%	£1495	4.15%	R2101326071
	Free Legals **	-	-	85%	6.00%	£1495	4.40%	R2008626071
	Cashback **	-	Remortgage Only	85%	6.00%	£1495	4.40%	R2101426071
	Free Legals **	-	-	90%	6.40%	£1495	4.40%	R2008726071
	Cashback **	-	Remortgage Only	90%	6.40%	£1495	4.40%	R2101526071
	Free Legals **	Free Valuation	-	75%	5.75%	£795	3.90%	R2008826071
	Cashback **	Free Valuation	Remortgage Only	75%	5.75%	£795	3.90%	R2101626071
	Free Legals **	Free Valuation	-	80%	5.95%	£795	4.15%	R2008926071
	Cashback **	Free Valuation	Remortgage Only	80%	5.95%	£795	4.15%	R2101826071
	Free Legals **	Free Valuation	-	85%	6.15%	£795	4.40%	R2009026071
	Cashback **	Free Valuation	Remortgage Only	85%	6.15%	£795	4.40%	R2102026071
	Free Legals **	Free Valuation	-	90%	6.55%	£795	4.40%	R2009126071
	Cashback **	Free Valuation	Remortgage Only	90%	6.55%	£795	4.40%	R2102226071
	Free Legals **	Free Valuation	-	75%	5.90%	£0	3.90%	R2009226071
	Cashback **	Free Valuation	Remortgage Only	75%	5.90%	£0	3.90%	R2102426071
	Free Legals **	Free Valuation	-	80%	6.10%	£0	4.15%	R2009326071
	Cashback **	Free Valuation	Remortgage Only	80%	6.10%	£0	4.15%	R2102626071
	Free Legals **	Free Valuation	-	85%	6.30%	£0	4.40%	R2009426071
	Cashback **	Free Valuation	Remortgage Only	85%	6.30%	£0	4.40%	R2102826071
	Free Legals **	Free Valuation	-	90%	6.70%	£0	4.40%	R2009526071
	Cashback **	Free Valuation	Remortgage Only	90%	6.70%	£0	4.40%	R2103026071
ERC:		3%,2%						

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

** All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Pepper36 - 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 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	80%	6.34%	£1495	4.15%	R5012426062
	Cashback **	-	Remortgage Only	80%	6.34%	£1495	4.15%	R5107426062
	Free Legals **	Free Valuation	-	80%	6.49%	£795	4.15%	R5012726062
	Cashback **	Free Valuation	Remortgage Only	80%	6.49%	£795	4.15%	R5107826062
	Free Legals **	Free Valuation	-	80%	6.64%	£0	4.15%	R5013026062
	Cashback **	Free Valuation	Remortgage Only	80%	6.64%	£0	4.15%	R5108426062
	Free Legals **	-	-	75%	6.19%	£1495	3.90%	R5012326062
	Cashback **	-	Remortgage Only	75%	6.19%	£1495	3.90%	R5107326062
	Free Legals **	-	-	85%	6.94%	£1495	4.40%	R5012526062
	Cashback **	-	Remortgage Only	85%	6.94%	£1495	4.40%	R5107526062
	Free Legals **	Free Valuation	-	75%	6.34%	£795	3.90%	R5012626062
	Cashback **	Free Valuation	Remortgage Only	75%	6.34%	£795	3.90%	R5107626062
	Free Legals **	Free Valuation	-	85%	7.09%	£795	4.40%	R5012826062
	Cashback **	Free Valuation	Remortgage Only	85%	7.09%	£795	4.40%	R5108026062
	Free Legals **	Free Valuation	-	75%	6.49%	£0	3.90%	R5012926062
	Cashback **	Free Valuation	Remortgage Only	75%	6.49%	£0	3.90%	R5108226062
	Free Legals **	Free Valuation	-	85%	7.24%	£0	4.40%	R5013126062
	Cashback **	Free Valuation	Remortgage Only	85%	7.24%	£0	4.40%	R5108626062
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	6.12%	£1495	3.90%	R3012026071
	Cashback **	-	Remortgage Only	75%	6.12%	£1495	3.90%	R3107026071
	Free Legals **	-	-	80%	6.47%	£1495	4.15%	R3012126071
	Cashback **	-	Remortgage Only	80%	6.47%	£1495	4.15%	R3107126071
	Free Legals **	-	-	85%	6.65%	£1495	4.40%	R3012226071
	Cashback **	-	Remortgage Only	85%	6.65%	£1495	4.40%	R3107226071
ERC:	3%,2%,1%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.12%	£1495	3.90%	R2011126071
	Cashback **	-	Remortgage Only	75%	6.12%	£1495	3.90%	R2105526071
	Free Legals **	-	-	80%	6.47%	£1495	4.15%	R2011226071
	Cashback **	-	Remortgage Only	80%	6.47%	£1495	4.15%	R2105626071
	Free Legals **	-	-	85%	6.65%	£1495	4.40%	R2011326071
	Cashback **	-	Remortgage Only	85%	6.65%	£1495	4.40%	R2105726071
	Free Legals **	Free Valuation	-	75%	6.27%	£795	3.90%	R2011426071
	Cashback **	Free Valuation	Remortgage Only	75%	6.27%	£795	3.90%	R2105826071
	Free Legals **	Free Valuation	-	80%	6.62%	£795	4.15%	R2011526071
	Cashback **	Free Valuation	Remortgage Only	80%	6.62%	£795	4.15%	R2106026071
	Free Legals **	Free Valuation	-	85%	6.80%	£795	4.40%	R2011626071
	Cashback **	Free Valuation	Remortgage Only	85%	6.80%	£795	4.40%	R2106226071
	Free Legals **	Free Valuation	-	75%	6.42%	£0	3.90%	R2011726071
	Cashback **	Free Valuation	Remortgage Only	75%	6.42%	£0	3.90%	R2106426071
	Free Legals **	Free Valuation	-	80%	6.77%	£0	4.15%	R2011826071
	Cashback **	Free Valuation	Remortgage Only	80%	6.77%	£0	4.15%	R2106626071
	Free Legals **	Free Valuation	-	85%	6.95%	£0	4.40%	R2011926071
	Cashback **	Free Valuation	Remortgage Only	85%	6.95%	£0	4.40%	R2106826071
ERC:	3%,2%							

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

** All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Pepper24 Light - Credit Criteria

Credit Criteria	
CCJs:	None
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured /Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	80%	6.44%	£1495	4.15%	R5014526062
	Cashback **	-	Remortgage Only	80%	6.44%	£1495	4.15%	R5110726062
	Free Legals **	Free Valuation	-	80%	6.59%	£795	4.15%	R5014826062
	Cashback **	Free Valuation	Remortgage Only	80%	6.59%	£795	4.15%	R5111126062
	Free Legals **	Free Valuation	-	80%	6.74%	£0	4.15%	R5015126062
	Cashback **	Free Valuation	Remortgage Only	80%	6.74%	£0	4.15%	R5111726062
	Free Legals **	-	-	75%	6.29%	£1495	3.90%	R5014426062
	Cashback **	-	Remortgage Only	75%	6.29%	£1495	3.90%	R5110626062
	Free Legals **	-	-	85%	7.04%	£1495	4.40%	R5014626062
	Cashback **	-	Remortgage Only	85%	7.04%	£1495	4.40%	R5110826062
	Free Legals **	Free Valuation	-	75%	6.44%	£795	3.90%	R5014726062
	Cashback **	Free Valuation	Remortgage Only	75%	6.44%	£795	3.90%	R5110926062
	Free Legals **	Free Valuation	-	85%	7.19%	£795	4.40%	R5014926062
	Cashback **	Free Valuation	Remortgage Only	85%	7.19%	£795	4.40%	R5111326062
	Free Legals **	Free Valuation	-	75%	6.59%	£0	3.90%	R5015026062
	Cashback **	Free Valuation	Remortgage Only	75%	6.59%	£0	3.90%	R5111526062
	Free Legals **	Free Valuation	-	85%	7.34%	£0	4.40%	R5015226062
	Cashback **	Free Valuation	Remortgage Only	85%	7.34%	£0	4.40%	R5111926062
ERC:		4%,4%,3%,3%,2%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	6.22%	£1495	3.90%	R3014126071
	Cashback **	-	Remortgage Only	75%	6.22%	£1495	3.90%	R3110326071
	Free Legals **	-	-	80%	6.57%	£1495	4.15%	R3014226071
	Cashback **	-	Remortgage Only	80%	6.57%	£1495	4.15%	R3110426071
	Free Legals **	-	-	85%	6.75%	£1495	4.40%	R3014326071
	Cashback **	-	Remortgage Only	85%	6.75%	£1495	4.40%	R3110526071
ERC:		3%,2%,1%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.22%	£1495	3.90%	R2013226071
	Cashback **	-	Remortgage Only	75%	6.22%	£1495	3.90%	R2108826071
	Free Legals **	-	-	80%	6.57%	£1495	4.15%	R2013326071
	Cashback **	-	Remortgage Only	80%	6.57%	£1495	4.15%	R2108926071
	Free Legals **	-	-	85%	6.75%	£1495	4.40%	R2013426071
	Cashback **	-	Remortgage Only	85%	6.75%	£1495	4.40%	R2109026071
	Free Legals **	Free Valuation	-	75%	6.37%	£795	3.90%	R2013526071
	Cashback **	Free Valuation	Remortgage Only	75%	6.37%	£795	3.90%	R2109126071
	Free Legals **	Free Valuation	-	80%	6.72%	£795	4.15%	R2013626071
	Cashback **	Free Valuation	Remortgage Only	80%	6.72%	£795	4.15%	R2109326071
	Free Legals **	Free Valuation	-	85%	6.90%	£795	4.40%	R2013726071
	Cashback **	Free Valuation	Remortgage Only	85%	6.90%	£795	4.40%	R2109526071
	Free Legals **	Free Valuation	-	75%	6.52%	£0	3.90%	R2013826071
	Cashback **	Free Valuation	Remortgage Only	75%	6.52%	£0	3.90%	R2109726071
	Free Legals **	Free Valuation	-	80%	6.87%	£0	4.15%	R2013926071
	Cashback **	Free Valuation	Remortgage Only	80%	6.87%	£0	4.15%	R2109926071
	Free Legals **	Free Valuation	-	85%	7.05%	£0	4.40%	R2014026071
	Cashback **	Free Valuation	Remortgage Only	85%	7.05%	£0	4.40%	R2110126071
ERC:		3%,2%						

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

** All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Pepper24 - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured /Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	70%	6.55%	£1495	4.05%	R5016526062
	Cashback **	-	Remortgage Only	70%	6.55%	£1495	4.05%	R5114126062
	Free Legals **	-	-	85%	7.69%	£1495	4.45%	R5016826062
	Cashback **	-	Remortgage Only	85%	7.69%	£1495	4.45%	R5114426062
	Free Legals **	Free Valuation	-	75%	6.75%	£795	4.05%	R5017026062
	Cashback **	Free Valuation	Remortgage Only	75%	6.75%	£795	4.05%	R5114726062
	Free Legals **	Free Valuation	-	85%	7.84%	£795	4.45%	R5017226062
	Cashback **	Free Valuation	Remortgage Only	85%	7.84%	£795	4.45%	R5115126062
	Free Legals **	Free Valuation	-	70%	6.85%	£0	4.05%	R5017326062
	Cashback **	Free Valuation	Remortgage Only	70%	6.85%	£0	4.05%	R5115326062
	Free Legals **	Free Valuation	-	85%	7.99%	£0	4.45%	R5017626062
	Cashback **	Free Valuation	Remortgage Only	85%	7.99%	£0	4.45%	R5115926062
	Free Legals **	-	-	75%	6.60%	£1495	4.05%	R5016626062
	Cashback **	-	Remortgage Only	75%	6.60%	£1495	4.05%	R5114226062
	Free Legals **	-	-	80%	6.90%	£1495	4.20%	R5016726062
	Cashback **	-	Remortgage Only	80%	6.90%	£1495	4.20%	R5114326062
	Free Legals **	Free Valuation	-	70%	6.70%	£795	4.05%	R5016926062
	Cashback **	Free Valuation	Remortgage Only	70%	6.70%	£795	4.05%	R5114526062
	Free Legals **	Free Valuation	-	80%	7.05%	£795	4.20%	R5017126062
	Cashback **	Free Valuation	Remortgage Only	80%	7.05%	£795	4.20%	R5114926062
	Free Legals **	Free Valuation	-	75%	6.90%	£0	4.05%	R5017426062
	Cashback **	Free Valuation	Remortgage Only	75%	6.90%	£0	4.05%	R5115526062
	Free Legals **	Free Valuation	-	80%	7.20%	£0	4.20%	R5017526062
	Cashback **	Free Valuation	Remortgage Only	80%	7.20%	£0	4.20%	R5115726062
ERC:	4%,4%,3%,3%,2%							

Application fee = £150

*For Free Valuation products: One free standard valuation for properties valued up to £500,000. For properties over £500,000 the valuation is payable.

** All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Aimed at Professional intermediaries only; not for public distribution.

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	70%	6.95%	£1495	4.05%	R2015326062
	Cashback **	-	Remortgage Only	70%	6.95%	£1495	4.05%	R2112126062
	Free Legals **	-	-	85%	7.94%	£1495	4.45%	R2015626062
	Cashback **	-	Remortgage Only	85%	7.94%	£1495	4.45%	R2112426062
	Free Legals **	Free Valuation	-	75%	7.15%	£795	4.05%	R2015826062
	Cashback **	Free Valuation	Remortgage Only	75%	7.15%	£795	4.05%	R2112726062
	Free Legals **	Free Valuation	-	85%	8.09%	£795	4.45%	R2016026062
	Cashback **	Free Valuation	Remortgage Only	85%	8.09%	£795	4.45%	R2113126062
	Free Legals **	Free Valuation	-	70%	7.25%	£0	4.05%	R2016126062
	Cashback **	Free Valuation	Remortgage Only	70%	7.25%	£0	4.05%	R2113326062
	Free Legals **	Free Valuation	-	85%	8.24%	£0	4.45%	R2016426062
	Cashback **	Free Valuation	Remortgage Only	85%	8.24%	£0	4.45%	R2113926062
	Free Legals **	-	-	75%	7.00%	£1495	4.05%	R2015426062
	Cashback **	-	Remortgage Only	75%	7.00%	£1495	4.05%	R2112226062
	Free Legals **	-	-	80%	7.40%	£1495	4.20%	R2015526062
	Cashback **	-	Remortgage Only	80%	7.40%	£1495	4.20%	R2112326062
	Free Legals **	Free Valuation	-	70%	7.10%	£795	4.05%	R2015726062
	Cashback **	Free Valuation	Remortgage Only	70%	7.10%	£795	4.05%	R2112526062
	Free Legals **	Free Valuation	-	80%	7.55%	£795	4.20%	R2015926062
	Cashback **	Free Valuation	Remortgage Only	80%	7.55%	£795	4.20%	R2112926062
	Free Legals **	Free Valuation	-	75%	7.30%	£0	4.05%	R2016226062
	Cashback **	Free Valuation	Remortgage Only	75%	7.30%	£0	4.05%	R2113526062
	Free Legals **	Free Valuation	-	80%	7.70%	£0	4.20%	R2016326062
	Cashback **	Free Valuation	Remortgage Only	80%	7.70%	£0	4.20%	R2113726062
ERC:	3%,2%							

Pepper18 Light - Credit Criteria

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

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	70%	6.65%	£1495	4.05%	R5018926062
	Cashback **	-	Remortgage Only	70%	6.65%	£1495	4.05%	R5118126062
	Free Legals **	-	-	85%	7.79%	£1495	4.45%	R5019226062
	Cashback **	-	Remortgage Only	85%	7.79%	£1495	4.45%	R5118426062
	Free Legals **	Free Valuation	-	75%	6.85%	£795	4.05%	R5019426062
	Cashback **	Free Valuation	Remortgage Only	75%	6.85%	£795	4.05%	R5118726062
	Free Legals **	Free Valuation	-	85%	7.94%	£795	4.45%	R5019626062
	Cashback **	Free Valuation	Remortgage Only	85%	7.94%	£795	4.45%	R5119126062
	Free Legals **	Free Valuation	-	70%	6.95%	£0	4.05%	R5019726062
	Cashback **	Free Valuation	Remortgage Only	70%	6.95%	£0	4.05%	R5119326062
	Free Legals **	Free Valuation	-	85%	8.09%	£0	4.45%	R5020026062
	Cashback **	Free Valuation	Remortgage Only	85%	8.09%	£0	4.45%	R5119926062
	Free Legals **	-	-	75%	6.70%	£1495	4.05%	R5019026062
	Cashback **	-	Remortgage Only	75%	6.70%	£1495	4.05%	R5118226062
	Free Legals **	-	-	80%	7.00%	£1495	4.20%	R5019126062
	Cashback **	-	Remortgage Only	80%	7.00%	£1495	4.20%	R5118326062
	Free Legals **	Free Valuation	-	70%	6.80%	£795	4.05%	R5019326062
	Cashback **	Free Valuation	Remortgage Only	70%	6.80%	£795	4.05%	R5118526062
	Free Legals **	Free Valuation	-	80%	7.15%	£795	4.20%	R5019526062
	Cashback **	Free Valuation	Remortgage Only	80%	7.15%	£795	4.20%	R5118926062
	Free Legals **	Free Valuation	-	75%	7.00%	£0	4.05%	R5019826062
	Cashback **	Free Valuation	Remortgage Only	75%	7.00%	£0	4.05%	R5119526062
	Free Legals **	Free Valuation	-	80%	7.30%	£0	4.20%	R5019926062
	Cashback **	Free Valuation	Remortgage Only	80%	7.30%	£0	4.20%	R5119726062
ERC:		4%,4%,3%,3%,2%						

Application fee = £150

*For Free Valuation products: One free standard valuation for properties valued up to £500,000. For properties over £500,000 the valuation is payable.

** All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	70%	7.05%	£1495	4.05%	R2017726062
	Cashback **	-	Remortgage Only	70%	7.05%	£1495	4.05%	R2116126062
	Free Legals **	-	-	85%	8.04%	£1495	4.45%	R2018026062
	Cashback **	-	Remortgage Only	85%	8.04%	£1495	4.45%	R2116426062
	Free Legals **	Free Valuation	-	75%	7.25%	£795	4.05%	R2018226062
	Cashback **	Free Valuation	Remortgage Only	75%	7.25%	£795	4.05%	R2116726062
	Free Legals **	Free Valuation	-	85%	8.19%	£795	4.45%	R2018426062
	Cashback **	Free Valuation	Remortgage Only	85%	8.19%	£795	4.45%	R2117126062
	Free Legals **	Free Valuation	-	70%	7.35%	£0	4.05%	R2018526062
	Cashback **	Free Valuation	Remortgage Only	70%	7.35%	£0	4.05%	R2117326062
	Free Legals **	Free Valuation	-	85%	8.34%	£0	4.45%	R2018826062
	Cashback **	Free Valuation	Remortgage Only	85%	8.34%	£0	4.45%	R2117926062
	Free Legals **	-	-	75%	7.10%	£1495	4.05%	R2017826062
	Cashback **	-	Remortgage Only	75%	7.10%	£1495	4.05%	R2116226062
	Free Legals **	-	-	80%	7.50%	£1495	4.20%	R2017926062
	Cashback **	-	Remortgage Only	80%	7.50%	£1495	4.20%	R2116326062
	Free Legals **	Free Valuation	-	70%	7.20%	£795	4.05%	R2018126062
	Cashback **	Free Valuation	Remortgage Only	70%	7.20%	£795	4.05%	R2116526062
	Free Legals **	Free Valuation	-	80%	7.65%	£795	4.20%	R2018326062
	Cashback **	Free Valuation	Remortgage Only	80%	7.65%	£795	4.20%	R2116926062
	Free Legals **	Free Valuation	-	75%	7.40%	£0	4.05%	R2018626062
	Cashback **	Free Valuation	Remortgage Only	75%	7.40%	£0	4.05%	R2117526062
	Free Legals **	Free Valuation	-	80%	7.80%	£0	4.20%	R2018726062
	Cashback **	Free Valuation	Remortgage Only	80%	7.80%	£0	4.20%	R2117726062
ERC:		3%,2%						

Pepper18 - Credit Criteria

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

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	6.75%	£1495	4.35%	R5021426062
	Cashback **	-	Remortgage Only	75%	6.75%	£1495	4.35%	R5122226062
	Free Legals **	-	-	85%	7.85%	£1495	4.85%	R5021626062
	Cashback **	-	Remortgage Only	85%	7.85%	£1495	4.85%	R5122426062
	Free Legals **	Free Valuation	-	70%	6.85%	£795	4.35%	R5021726062
	Cashback **	Free Valuation	Remortgage Only	70%	6.85%	£795	4.35%	R5122526062
	Free Legals **	Free Valuation	-	75%	7.05%	£0	4.35%	R5022226062
	Cashback **	Free Valuation	Remortgage Only	75%	7.05%	£0	4.35%	R5123526062
	Free Legals **	Free Valuation	-	85%	8.15%	£0	4.85%	R5022426062
	Cashback **	Free Valuation	Remortgage Only	85%	8.15%	£0	4.85%	R5123926062
	Free Legals **	-	-	70%	6.70%	£1495	4.35%	R5021326062
	Cashback **	-	Remortgage Only	70%	6.70%	£1495	4.35%	R5122126062
	Free Legals **	-	-	80%	7.05%	£1495	4.60%	R5021526062
	Cashback **	-	Remortgage Only	80%	7.05%	£1495	4.60%	R5122326062
	Free Legals **	Free Valuation	-	75%	6.90%	£795	4.35%	R5021826062
	Cashback **	Free Valuation	Remortgage Only	75%	6.90%	£795	4.35%	R5122726062
	Free Legals **	Free Valuation	-	80%	7.20%	£795	4.60%	R5021926062
	Cashback **	Free Valuation	Remortgage Only	80%	7.20%	£795	4.60%	R5122926062
	Free Legals **	Free Valuation	-	85%	8.00%	£795	4.85%	R5022026062
	Cashback **	Free Valuation	Remortgage Only	85%	8.00%	£795	4.85%	R5123126062
	Free Legals **	Free Valuation	-	70%	7.00%	£0	4.35%	R5022126062
	Cashback **	Free Valuation	Remortgage Only	70%	7.00%	£0	4.35%	R5123326062
	Free Legals **	Free Valuation	-	80%	7.35%	£0	4.60%	R5022326062
	Cashback **	Free Valuation	Remortgage Only	80%	7.35%	£0	4.60%	R5123726062
ERC:		4%,4%,3%,3%,2%						

Application fee = £150

*For Free Valuation products: One free standard valuation for properties valued up to £500,000. For properties over £500,000 the valuation is payable.

** All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	7.15%	£1495	4.35%	R2020226062
	Cashback **	-	Remortgage Only	75%	7.15%	£1495	4.35%	R2120226062
	Free Legals **	Free Valuation	-	70%	7.25%	£795	4.35%	R2020526062
	Cashback **	Free Valuation	Remortgage Only	70%	7.25%	£795	4.35%	R2120526062
	Free Legals **	Free Valuation	-	85%	8.35%	£795	4.85%	R2020826062
	Cashback **	Free Valuation	Remortgage Only	85%	8.35%	£795	4.85%	R2121126062
	Free Legals **	Free Valuation	-	75%	7.45%	£0	4.35%	R2021026062
	Cashback **	Free Valuation	Remortgage Only	75%	7.45%	£0	4.35%	R2121526062
	Free Legals **	-	-	70%	7.10%	£1495	4.35%	R2020126062
	Cashback **	-	Remortgage Only	70%	7.10%	£1495	4.35%	R2120126062
	Free Legals **	-	-	80%	7.55%	£1495	4.60%	R2020326062
	Cashback **	-	Remortgage Only	80%	7.55%	£1495	4.60%	R2120326062
	Free Legals **	-	-	85%	8.20%	£1495	4.85%	R2020426062
	Cashback **	-	Remortgage Only	85%	8.20%	£1495	4.85%	R2120426062
	Free Legals **	Free Valuation	-	75%	7.30%	£795	4.35%	R2020626062
	Cashback **	Free Valuation	Remortgage Only	75%	7.30%	£795	4.35%	R2120726062
	Free Legals **	Free Valuation	-	80%	7.70%	£795	4.60%	R2020726062
	Cashback **	Free Valuation	Remortgage Only	80%	7.70%	£795	4.60%	R2120926062
	Free Legals **	Free Valuation	-	70%	7.40%	£0	4.35%	R2020926062
	Cashback **	Free Valuation	Remortgage Only	70%	7.40%	£0	4.35%	R2121326062
	Free Legals **	Free Valuation	-	80%	7.85%	£0	4.60%	R2021126062
	Cashback **	Free Valuation	Remortgage Only	80%	7.85%	£0	4.60%	R2121726062
	Free Legals **	Free Valuation	-	85%	8.50%	£0	4.85%	R2021226062
	Cashback **	Free Valuation	Remortgage Only	85%	8.50%	£0	4.85%	R2121926062
ERC:		3%,2%						

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

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	6.85%	£1495	4.35%	R5023826062
	Cashback **	-	Remortgage Only	75%	6.85%	£1495	4.35%	R5126226062
	Free Legals **	-	-	85%	7.95%	£1495	4.85%	R5024026062
	Cashback **	-	Remortgage Only	85%	7.95%	£1495	4.85%	R5126426062
	Free Legals **	Free Valuation	-	70%	6.95%	£795	4.35%	R5024126062
	Cashback **	Free Valuation	Remortgage Only	70%	6.95%	£795	4.35%	R5126526062
	Free Legals **	Free Valuation	-	75%	7.15%	£0	4.35%	R5024626062
	Cashback **	Free Valuation	Remortgage Only	75%	7.15%	£0	4.35%	R5127526062
	Free Legals **	Free Valuation	-	85%	8.25%	£0	4.85%	R5024826062
	Cashback **	Free Valuation	Remortgage Only	85%	8.25%	£0	4.85%	R5127926062
	Free Legals **	-	-	70%	6.80%	£1495	4.35%	R5023726062
	Cashback **	-	Remortgage Only	70%	6.80%	£1495	4.35%	R5126126062
	Free Legals **	-	-	80%	7.15%	£1495	4.60%	R5023926062
	Cashback **	-	Remortgage Only	80%	7.15%	£1495	4.60%	R5126326062
	Free Legals **	Free Valuation	-	75%	7.00%	£795	4.35%	R5024226062
	Cashback **	Free Valuation	Remortgage Only	75%	7.00%	£795	4.35%	R5126726062
	Free Legals **	Free Valuation	-	80%	7.30%	£795	4.60%	R5024326062
	Cashback **	Free Valuation	Remortgage Only	80%	7.30%	£795	4.60%	R5126926062
	Free Legals **	Free Valuation	-	85%	8.10%	£795	4.85%	R5024426062
	Cashback **	Free Valuation	Remortgage Only	85%	8.10%	£795	4.85%	R5127126062
	Free Legals **	Free Valuation	-	70%	7.10%	£0	4.35%	R5024526062
	Cashback **	Free Valuation	Remortgage Only	70%	7.10%	£0	4.35%	R5127326062
	Free Legals **	Free Valuation	-	80%	7.45%	£0	4.60%	R5024726062
	Cashback **	Free Valuation	Remortgage Only	80%	7.45%	£0	4.60%	R5127726062
ERC:		4%,4%,3%,3%,2%						

Application fee = £150

*For Free Valuation products: One free standard valuation for properties valued up to £500,000. For properties over £500,000 the valuation is payable.

** All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Aimed at Professional intermediaries only; not for public distribution.

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	7.25%	£1495	4.35%	R2022626062
	Cashback **	-	Remortgage Only	75%	7.25%	£1495	4.35%	R2124226062
	Free Legals **	Free Valuation	-	70%	7.35%	£795	4.35%	R2022926062
	Cashback **	Free Valuation	Remortgage Only	70%	7.35%	£795	4.35%	R2124526062
	Free Legals **	Free Valuation	-	85%	8.45%	£795	4.85%	R2023226062
	Cashback **	Free Valuation	Remortgage Only	85%	8.45%	£795	4.85%	R2125126062
	Free Legals **	Free Valuation	-	75%	7.55%	£0	4.35%	R2023426062
	Cashback **	Free Valuation	Remortgage Only	75%	7.55%	£0	4.35%	R2125526062
	Free Legals **	-	-	70%	7.20%	£1495	4.35%	R2022526062
	Cashback **	-	Remortgage Only	70%	7.20%	£1495	4.35%	R2124126062
	Free Legals **	-	-	80%	7.65%	£1495	4.60%	R2022726062
	Cashback **	-	Remortgage Only	80%	7.65%	£1495	4.60%	R2124326062
	Free Legals **	-	-	85%	8.30%	£1495	4.85%	R2022826062
	Cashback **	-	Remortgage Only	85%	8.30%	£1495	4.85%	R2124426062
	Free Legals **	Free Valuation	-	75%	7.40%	£795	4.35%	R2023026062
	Cashback **	Free Valuation	Remortgage Only	75%	7.40%	£795	4.35%	R2124726062
	Free Legals **	Free Valuation	-	80%	7.80%	£795	4.60%	R2023126062
	Cashback **	Free Valuation	Remortgage Only	80%	7.80%	£795	4.60%	R2124926062
	Free Legals **	Free Valuation	-	70%	7.50%	£0	4.35%	R2023326062
	Cashback **	Free Valuation	Remortgage Only	70%	7.50%	£0	4.35%	R2125326062
	Free Legals **	Free Valuation	-	80%	7.95%	£0	4.60%	R2023526062
	Cashback **	Free Valuation	Remortgage Only	80%	7.95%	£0	4.60%	R2125726062
	Free Legals **	Free Valuation	-	85%	8.60%	£0	4.85%	R2023626062
	Cashback **	Free Valuation	Remortgage Only	85%	8.60%	£0	4.85%	R2125926062
ERC:		3%,2%						

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

Suitable for customers that haven't had a Default in the last 6 months and who have never had a CCJ

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	70%	7.19%	£1495	4.35%	R5025826062
	Cashback **	-	Remortgage Only	70%	7.19%	£1495	4.35%	R5129626062
	Free Legals **	-	-	75%	7.24%	£1495	4.35%	R5025926062
	Cashback **	-	Remortgage Only	75%	7.24%	£1495	4.35%	R5129726062
	Free Legals **	Free Valuation	-	70%	7.34%	£795	4.35%	R5026126062
	Cashback **	Free Valuation	Remortgage Only	70%	7.34%	£795	4.35%	R5129926062
	Free Legals **	Free Valuation	-	75%	7.39%	£795	4.35%	R5026226062
	Cashback **	Free Valuation	Remortgage Only	75%	7.39%	£795	4.35%	R5130126062
	Free Legals **	Free Valuation	-	70%	7.49%	£0	4.35%	R5026426062
	Cashback **	Free Valuation	Remortgage Only	70%	7.49%	£0	4.35%	R5130526062
	Free Legals **	Free Valuation	-	75%	7.54%	£0	4.35%	R5026526062
	Cashback **	Free Valuation	Remortgage Only	75%	7.54%	£0	4.35%	R5130726062
	Free Legals **	-	-	80%	7.69%	£1495	4.60%	R5026026062
	Cashback **	-	Remortgage Only	80%	7.69%	£1495	4.60%	R5129826062
	Free Legals **	Free Valuation	-	80%	7.84%	£795	4.60%	R5026326062
	Cashback **	Free Valuation	Remortgage Only	80%	7.84%	£795	4.60%	R5130326062
	Free Legals **	Free Valuation	-	80%	7.99%	£0	4.60%	R5026626062
	Cashback **	Free Valuation	Remortgage Only	80%	7.99%	£0	4.60%	R5130926062
ERC:	4%,4%,3%,3%,2%							

Application fee = £150

*For Free Valuation products: One free standard valuation for properties valued up to £500,000. For properties over £500,000 the valuation is payable.

** All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Aimed at Professional intermediaries only; not for public distribution.

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	70%	7.25%	£1495	4.35%	R2024926062
	Cashback **	-	Remortgage Only	70%	7.25%	£1495	4.35%	R2128126062
	Free Legals **	Free Valuation	-	75%	7.45%	£795	4.35%	R2025326062
	Cashback **	Free Valuation	Remortgage Only	75%	7.45%	£795	4.35%	R2128626062
	Free Legals **	Free Valuation	-	70%	7.55%	£0	4.35%	R2025526062
	Cashback **	Free Valuation	Remortgage Only	70%	7.55%	£0	4.35%	R2129026062
	Free Legals **	-	-	75%	7.30%	£1495	4.35%	R2025026062
	Cashback **	-	Remortgage Only	75%	7.30%	£1495	4.35%	R2128226062
	Free Legals **	-	-	80%	7.70%	£1495	4.60%	R2025126062
	Cashback **	-	Remortgage Only	80%	7.70%	£1495	4.60%	R2128326062
	Free Legals **	Free Valuation	-	70%	7.40%	£795	4.35%	R2025226062
	Cashback **	Free Valuation	Remortgage Only	70%	7.40%	£795	4.35%	R2128426062
	Free Legals **	Free Valuation	-	80%	7.85%	£795	4.60%	R2025426062
	Cashback **	Free Valuation	Remortgage Only	80%	7.85%	£795	4.60%	R2128826062
	Free Legals **	Free Valuation	-	75%	7.60%	£0	4.35%	R2025626062
	Cashback **	Free Valuation	Remortgage Only	75%	7.60%	£0	4.35%	R2129226062
	Free Legals **	Free Valuation	-	80%	8.00%	£0	4.60%	R2025726062
	Cashback **	Free Valuation	Remortgage Only	80%	8.00%	£0	4.60%	R2129426062
ERC:	3%,2%							

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

Suitable for customers that haven't had a CCJ or Default in the last 6 months

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	70%	7.29%	£1495	4.35%	R5027626062
	Cashback **	-	Remortgage Only	70%	7.29%	£1495	4.35%	R5132626062
	Free Legals **	-	-	75%	7.34%	£1495	4.35%	R5027726062
	Cashback **	-	Remortgage Only	75%	7.34%	£1495	4.35%	R5132726062
	Free Legals **	Free Valuation	-	70%	7.44%	£795	4.35%	R5027926062
	Cashback **	Free Valuation	Remortgage Only	70%	7.44%	£795	4.35%	R5132926062
	Free Legals **	Free Valuation	-	75%	7.49%	£795	4.35%	R5028026062
	Cashback **	Free Valuation	Remortgage Only	75%	7.49%	£795	4.35%	R5133126062
	Free Legals **	Free Valuation	-	70%	7.59%	£0	4.35%	R5028226062
	Cashback **	Free Valuation	Remortgage Only	70%	7.59%	£0	4.35%	R5133526062
	Free Legals **	Free Valuation	-	75%	7.64%	£0	4.35%	R5028326062
	Cashback **	Free Valuation	Remortgage Only	75%	7.64%	£0	4.35%	R5133726062
	Free Legals **	-	-	80%	7.79%	£1495	4.60%	R5027826062
	Cashback **	-	Remortgage Only	80%	7.79%	£1495	4.60%	R5132826062
	Free Legals **	Free Valuation	-	80%	7.94%	£795	4.60%	R5028126062
	Cashback **	Free Valuation	Remortgage Only	80%	7.94%	£795	4.60%	R5133326062
	Free Legals **	Free Valuation	-	80%	8.09%	£0	4.60%	R5028426062
	Cashback **	Free Valuation	Remortgage Only	80%	8.09%	£0	4.60%	R5133926062
ERC:	4%,4%,3%,3%,2%							

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

** All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper Flex For more 'yes' decisions. Customers who are just outside of our standard criteria can pay an additional Flex completion fee of between £1,000 and £2,500.

Aimed at Professional intermediaries only; not for public distribution.

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	70%	7.35%	£1495	4.35%	R2026726062
	Cashback **	-	Remortgage Only	70%	7.35%	£1495	4.35%	R2131126062
	Free Legals **	Free Valuation	-	75%	7.55%	£795	4.35%	R2027126062
	Cashback **	Free Valuation	Remortgage Only	75%	7.55%	£795	4.35%	R2131626062
	Free Legals **	Free Valuation	-	70%	7.65%	£0	4.35%	R2027326062
	Cashback **	Free Valuation	Remortgage Only	70%	7.65%	£0	4.35%	R2132026062
	Free Legals **	-	-	75%	7.40%	£1495	4.35%	R2026826062
	Cashback **	-	Remortgage Only	75%	7.40%	£1495	4.35%	R2131226062
	Free Legals **	-	-	80%	7.80%	£1495	4.60%	R2026926062
	Cashback **	-	Remortgage Only	80%	7.80%	£1495	4.60%	R2131326062
	Free Legals **	Free Valuation	-	70%	7.50%	£795	4.35%	R2027026062
	Cashback **	Free Valuation	Remortgage Only	70%	7.50%	£795	4.35%	R2131426062
	Free Legals **	Free Valuation	-	80%	7.95%	£795	4.60%	R2027226062
	Cashback **	Free Valuation	Remortgage Only	80%	7.95%	£795	4.60%	R2131826062
	Free Legals **	Free Valuation	-	75%	7.70%	£0	4.35%	R2027426062
	Cashback **	Free Valuation	Remortgage Only	75%	7.70%	£0	4.35%	R2132226062
	Free Legals **	Free Valuation	-	80%	8.10%	£0	4.60%	R2027526062
	Cashback **	Free Valuation	Remortgage Only	80%	8.10%	£0	4.60%	R2132426062
ERC:	3%,2%							

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

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

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	-	75%	5.60%	£0	3.90%	RR5034726062
	Free Legals	Free Valuation	-	80%	5.79%	£0	4.15%	RR5034826062
	Free Legals	Free Valuation	-	85%	6.03%	£0	4.40%	RR5034926062
ERC:	4%,4%,3%,3%,2%							

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	-	75%	5.35%	£0	3.90%	RR2034426071
	Free Legals	Free Valuation	-	80%	5.55%	£0	4.15%	RR2034526071
	Free Legals	Free Valuation	-	85%	5.75%	£0	4.40%	RR2034626071
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.

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%	6.10%	£0	3.90%	RR5035326071
	Free Legals	Free Valuation	-	80%	6.29%	£0	4.15%	RR5035426071
	Free Legals	Free Valuation	-	85%	6.53%	£0	4.40%	RR5035526071
ERC:	4%,4%,3%,3%,2%							

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	-	75%	5.85%	£0	3.90%	RR2035026071
	Free Legals	Free Valuation	-	80%	6.05%	£0	4.15%	RR2035126071
	Free Legals	Free Valuation	-	85%	6.25%	£0	4.40%	RR2035226071
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.

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%	6.84%	£0	3.90%	RR5035926062
	Free Legals	Free Valuation	-	80%	6.99%	£0	4.15%	RR5036026062
	Free Legals	Free Valuation	-	85%	7.59%	£0	4.40%	RR5036126062
ERC:	4%,4%,3%,3%,2%							

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	-	75%	6.77%	£0	3.90%	RR2035626071
	Free Legals	Free Valuation	-	80%	7.12%	£0	4.15%	RR2035726071
	Free Legals	Free Valuation	-	85%	7.30%	£0	4.40%	RR2035826071
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 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	6.59%	£1495	3.90%	RD5029426062
	Cashback **	-	Remortgage Only	75%	6.59%	£1495	3.90%	RD5135326062
	Free Legals **	-	-	80%	6.74%	£1495	4.15%	RD5029526062
	Cashback **	-	Remortgage Only	80%	6.74%	£1495	4.15%	RD5135426062
	Free Legals **	-	-	85%	7.34%	£1495	4.40%	RD5029626062
	Cashback **	-	Remortgage Only	85%	7.34%	£1495	4.40%	RD5135526062
	Free Legals **	Free Valuation	-	75%	6.89%	£0	3.90%	RD5029726062
	Cashback **	Free Valuation	Remortgage Only	75%	6.89%	£0	3.90%	RD5135626062
	Free Legals **	Free Valuation	-	80%	7.04%	£0	4.15%	RD5029826062
	Cashback **	Free Valuation	Remortgage Only	80%	7.04%	£0	4.15%	RD5135826062
	Free Legals **	Free Valuation	-	85%	7.64%	£0	4.40%	RD5029926062
	Cashback **	Free Valuation	Remortgage Only	85%	7.64%	£0	4.40%	RD5136026062
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	6.82%	£1495	3.90%	RD3029126071
	Cashback **	-	Remortgage Only	75%	6.82%	£1495	3.90%	RD3135026071
	Free Legals **	-	-	80%	7.17%	£1495	4.15%	RD3029226071
	Cashback **	-	Remortgage Only	80%	7.17%	£1495	4.15%	RD3135126071
	Free Legals **	-	-	85%	7.35%	£1495	4.40%	RD3029326071
	Cashback **	-	Remortgage Only	85%	7.35%	£1495	4.40%	RD3135226071
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

Aimed at Professional intermediaries only; not for public distribution.

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.52%	£1495	3.90%	RD2028526071
	Cashback **	-	Remortgage Only	75%	6.52%	£1495	3.90%	RD2134126071
	Free Legals **	-	-	80%	6.87%	£1495	4.15%	RD2028626071
	Cashback **	-	Remortgage Only	80%	6.87%	£1495	4.15%	RD2134226071
	Free Legals **	-	-	85%	7.05%	£1495	4.40%	RD2028726071
	Cashback **	-	Remortgage Only	85%	7.05%	£1495	4.40%	RD2134326071
	Free Legals **	Free Valuation	-	75%	6.82%	£0	3.90%	RD2028826071
	Cashback **	Free Valuation	Remortgage Only	75%	6.82%	£0	3.90%	RD2134426071
	Free Legals **	Free Valuation	-	80%	7.17%	£0	4.15%	RD2028926071
	Cashback **	Free Valuation	Remortgage Only	80%	7.17%	£0	4.15%	RD2134626071
	Free Legals **	Free Valuation	-	85%	7.35%	£0	4.40%	RD2029026071
	Cashback **	Free Valuation	Remortgage Only	85%	7.35%	£0	4.40%	RD2134826071
ERC:	3%,2%							

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:	For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range. The following criteria applies: - Must have been active for a minimum of 12 months - Must be able to provide proof of satisfactory payments from DMP provider - If active, doesn't have to be repaid at completion - For remortgages, capital raising can be considered to clear the DMP - No more than 1 active DMP per application

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	70%	6.95%	£1495	4.05%	RD5031226062
	Cashback **	-	Remortgage Only	70%	6.95%	£1495	4.05%	RD5137826062
	Free Legals **	-	-	75%	7.00%	£1495	4.05%	RD5031326062
	Cashback **	-	Remortgage Only	75%	7.00%	£1495	4.05%	RD5137926062
	Free Legals **	-	-	80%	7.30%	£1495	4.20%	RD5031426062
	Cashback **	-	Remortgage Only	80%	7.30%	£1495	4.20%	RD5138026062
	Free Legals **	-	-	85%	8.09%	£1495	4.45%	RD5031526062
	Cashback **	-	Remortgage Only	85%	8.09%	£1495	4.45%	RD5138126062
	Free Legals **	Free Valuation	-	70%	7.25%	£0	4.05%	RD5031626062
	Cashback **	Free Valuation	Remortgage Only	70%	7.25%	£0	4.05%	RD5138226062
	Free Legals **	Free Valuation	-	75%	7.30%	£0	4.05%	RD5031726062
	Cashback **	Free Valuation	Remortgage Only	75%	7.30%	£0	4.05%	RD5138426062
	Free Legals **	Free Valuation	-	80%	7.60%	£0	4.20%	RD5031826062
	Cashback **	Free Valuation	Remortgage Only	80%	7.60%	£0	4.20%	RD5138626062
	Free Legals **	Free Valuation	-	85%	8.39%	£0	4.45%	RD5031926062
	Cashback **	Free Valuation	Remortgage Only	85%	8.39%	£0	4.45%	RD5138826062
ERC:		4%,4%,3%,3%,2%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	70%	7.65%	£1495	4.05%	RD3030826062
	Cashback **	-	Remortgage Only	70%	7.65%	£1495	4.05%	RD3137426062
	Free Legals **	-	-	75%	7.70%	£1495	4.05%	RD3030926062
	Cashback **	-	Remortgage Only	75%	7.70%	£1495	4.05%	RD3137526062
	Free Legals **	-	-	80%	8.10%	£1495	4.20%	RD3031026062
	Cashback **	-	Remortgage Only	80%	8.10%	£1495	4.20%	RD3137626062
	Free Legals **	-	-	85%	8.64%	£1495	4.45%	RD3031126062
	Cashback **	-	Remortgage Only	85%	8.64%	£1495	4.45%	RD3137726062
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

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	70%	7.35%	£1495	4.05%	RD2030026062
	Cashback **	-	Remortgage Only	70%	7.35%	£1495	4.05%	RD2136226062
	Free Legals **	-	-	75%	7.40%	£1495	4.05%	RD2030126062
	Cashback **	-	Remortgage Only	75%	7.40%	£1495	4.05%	RD2136326062
	Free Legals **	-	-	80%	7.80%	£1495	4.20%	RD2030226062
	Cashback **	-	Remortgage Only	80%	7.80%	£1495	4.20%	RD2136426062
	Free Legals **	-	-	85%	8.34%	£1495	4.45%	RD2030326062
	Cashback **	-	Remortgage Only	85%	8.34%	£1495	4.45%	RD2136526062
	Free Legals **	Free Valuation	-	70%	7.65%	£0	4.05%	RD2030426062
	Cashback **	Free Valuation	Remortgage Only	70%	7.65%	£0	4.05%	RD2136626062
	Free Legals **	Free Valuation	-	75%	7.70%	£0	4.05%	RD2030526062
	Cashback **	Free Valuation	Remortgage Only	75%	7.70%	£0	4.05%	RD2136826062
	Free Legals **	Free Valuation	-	80%	8.10%	£0	4.20%	RD2030626062
	Cashback **	Free Valuation	Remortgage Only	80%	8.10%	£0	4.20%	RD2137026062
	Free Legals **	Free Valuation	-	85%	8.64%	£0	4.45%	RD2030726062
	Cashback **	Free Valuation	Remortgage Only	85%	8.64%	£0	4.45%	RD2137226062
ERC:		3%,2%						

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

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	70%	7.10%	£1495	4.35%	RD5033226062
	Cashback **	-	Remortgage Only	70%	7.10%	£1495	4.35%	RD5140626062
	Free Legals **	-	-	75%	7.15%	£1495	4.35%	RD5033326062
	Cashback **	-	Remortgage Only	75%	7.15%	£1495	4.35%	RD5140726062
	Free Legals **	-	-	80%	7.45%	£1495	4.60%	RD5033426062
	Cashback **	-	Remortgage Only	80%	7.45%	£1495	4.60%	RD5140826062
	Free Legals **	-	-	85%	8.25%	£1495	4.85%	RD5033526062
	Cashback **	-	Remortgage Only	85%	8.25%	£1495	4.85%	RD5140926062
	Free Legals **	Free Valuation	-	70%	7.40%	£0	4.35%	RD5033626062
	Cashback **	Free Valuation	Remortgage Only	70%	7.40%	£0	4.35%	RD5141026062
	Free Legals **	Free Valuation	-	75%	7.45%	£0	4.35%	RD5033726062
	Cashback **	Free Valuation	Remortgage Only	75%	7.45%	£0	4.35%	RD5141226062
	Free Legals **	Free Valuation	-	80%	7.75%	£0	4.60%	RD5033826062
	Cashback **	Free Valuation	Remortgage Only	80%	7.75%	£0	4.60%	RD5141426062
	Free Legals **	Free Valuation	-	85%	8.55%	£0	4.85%	RD5033926062
	Cashback **	Free Valuation	Remortgage Only	85%	8.55%	£0	4.85%	RD5141626062
ERC:		4%,4%,3%,3%,2%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	70%	7.80%	£1495	4.35%	RD3032826062
	Cashback **	-	Remortgage Only	70%	7.80%	£1495	4.35%	RD3140226062
	Free Legals **	-	-	75%	7.85%	£1495	4.35%	RD3032926062
	Cashback **	-	Remortgage Only	75%	7.85%	£1495	4.35%	RD3140326062
	Free Legals **	-	-	80%	8.25%	£1495	4.60%	RD3033026062
	Cashback **	-	Remortgage Only	80%	8.25%	£1495	4.60%	RD3140426062
	Free Legals **	-	-	85%	8.90%	£1495	4.85%	RD3033126062
	Cashback **	-	Remortgage Only	85%	8.90%	£1495	4.85%	RD3140526062
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

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	70%	7.50%	£1495	4.35%	RD2032026062
	Cashback **	-	Remortgage Only	70%	7.50%	£1495	4.35%	RD2139026062
	Free Legals **	-	-	75%	7.55%	£1495	4.35%	RD2032126062
	Cashback **	-	Remortgage Only	75%	7.55%	£1495	4.35%	RD2139126062
	Free Legals **	-	-	80%	7.95%	£1495	4.60%	RD2032226062
	Cashback **	-	Remortgage Only	80%	7.95%	£1495	4.60%	RD2139226062
	Free Legals **	-	-	85%	8.60%	£1495	4.85%	RD2032326062
	Cashback **	-	Remortgage Only	85%	8.60%	£1495	4.85%	RD2139326062
	Free Legals **	Free Valuation	-	70%	7.80%	£0	4.35%	RD2032426062
	Cashback **	Free Valuation	Remortgage Only	70%	7.80%	£0	4.35%	RD2139426062
	Free Legals **	Free Valuation	-	75%	7.85%	£0	4.35%	RD2032526062
	Cashback **	Free Valuation	Remortgage Only	75%	7.85%	£0	4.35%	RD2139626062
	Free Legals **	Free Valuation	-	80%	8.25%	£0	4.60%	RD2032626062
	Cashback **	Free Valuation	Remortgage Only	80%	8.25%	£0	4.60%	RD2139826062
	Free Legals **	Free Valuation	-	85%	8.90%	£0	4.85%	RD2032726062
	Cashback **	Free Valuation	Remortgage Only	85%	8.90%	£0	4.85%	RD2140026062
ERC:		3%,2%						

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

Suitable for customers have a satisfied Bankruptcy Order or Individual Voluntary Arrangement over 3 years ago

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	75%	7.29%	£1295	4.35%	RB5034126062
ERC:	4%,4%,3%,3%,2%				

Correct as of 15th January 2026

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	75%	7.22%	£1295	4.35%	RB2034026071
ERC:	3%,2%				

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

Pepper24 Bankruptcy and IVA - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 3 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Suitable for customers have a satisfied Bankruptcy Order or Individual Voluntary Arrangement over 3 years ago

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	75%	8.15%	£1295	4.35%	RB5034326062
ERC:	4%,4%,3%,3%,2%				

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	75%	8.55%	£1295	4.35%	RB2034226062
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

Aimed at Professional intermediaries only; not for public distribution.

Key Criteria

Applicant Details		Loan Size	
Minimum Age	21 years	Loan Size	
Maximum Age	80 years at end of term. The term cannot extend beyond applicants stated retirement age. Maximum allowable stated retirement age of 75	Minimum	£25,001
		Maximum	Up to £1million available to 75% LTV Up to £750,000 available to 85% LTV
		Repayment	
Maximum Applicants	2	Repayment	Captial & 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
		Term	
Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	5 years and 1 month
		Maximum	40 years