



Residential Product Guide

August 2026

- **Broad range & better service**
- **Rates starting at 5.4% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**

Version 11.10

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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	Cashback **	-	Remortgage Only	75%	5.88%	£1495	3.90%	R500792607275
	Free Legals **	-	-	80%	5.93%	£1495	4.15%	R500052607280
	Cashback **	-	Remortgage Only	80%	5.93%	£1495	4.15%	R500792607280
	Free Legals **	-	-	85%	6.23%	£1495	4.40%	R500052607285
	Cashback **	-	Remortgage Only	85%	6.23%	£1495	4.40%	R500792607285
	Free Legals **	-	-	90%	6.42%	£1495	4.40%	R501632607290
	Cashback **	-	Remortgage Only	90%	6.42%	£1495	4.40%	R501752607290
	Free Legals **	-	-	75%	5.88%	£1495	3.90%	R500052607275
	Free Legals **	Free Valuation	-	85%	6.38%	£795	4.40%	R500062607285
	Cashback **	Free Valuation	Remortgage Only	90%	6.57%	£795	4.40%	R501762607290
	Free Legals **	Free Valuation	-	90%	6.57%	£795	4.40%	R501642607290
	Cashback **	Free Valuation	Remortgage Only	85%	6.38%	£795	4.40%	R500802607285
	Cashback **	Free Valuation	Remortgage Only	80%	6.08%	£795	4.15%	R500802607280
	Free Legals **	Free Valuation	-	80%	6.08%	£795	4.15%	R500062607280
	Cashback **	Free Valuation	Remortgage Only	75%	6.03%	£795	3.90%	R500802607275
	Free Legals **	Free Valuation	-	75%	6.03%	£795	3.90%	R500062607275
	Free Legals **	Free Valuation	-	75%	6.18%	£0	3.90%	R500072607275
	Cashback **	Free Valuation	Remortgage Only	75%	6.18%	£0	3.90%	R500812607275
	Free Legals **	Free Valuation	-	80%	6.23%	£0	4.15%	R500072607280
	Cashback **	Free Valuation	Remortgage Only	80%	6.23%	£0	4.15%	R500812607280
	Free Legals **	Free Valuation	-	85%	6.53%	£0	4.40%	R500072607285
	Cashback **	Free Valuation	Remortgage Only	85%	6.53%	£0	4.40%	R500812607285
	Free Legals **	Free Valuation	-	90%	6.72%	£0	4.40%	R501652607290
	Cashback **	Free Valuation	Remortgage Only	90%	6.72%	£0	4.40%	R501772607290
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%	5.40%	£1495	3.90%	R300042607275
	Cashback **	-	Remortgage Only	75%	5.40%	£1495	3.90%	R300402607275
	Free Legals **	-	-	80%	5.65%	£1495	4.15%	R300042607280
	Cashback **	-	Remortgage Only	80%	5.65%	£1495	4.15%	R300402607280
	Free Legals **	-	-	85%	5.89%	£1495	4.40%	R300042607285
	Cashback **	-	Remortgage Only	85%	5.89%	£1495	4.40%	R300402607285
ERC:		3%,2%,1%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback **	-	Remortgage Only	75%	5.40%	£1495	3.90%	R200762607275
	Free Legals **	-	-	80%	5.65%	£1495	4.15%	R2000012607280
	Cashback **	-	Remortgage Only	80%	5.65%	£1495	4.15%	R200762607280
	Free Legals **	-	-	85%	5.89%	£1495	4.40%	R2000012607285
	Cashback **	-	Remortgage Only	85%	5.89%	£1495	4.40%	R200762607285
	Free Legals **	-	-	90%	6.20%	£1495	4.40%	R201602607290
	Cashback **	-	Remortgage Only	90%	6.20%	£1495	4.40%	R201722607290
	Free Legals **	-	-	75%	5.40%	£1495	3.90%	R2000012607275
	Free Legals **	Free Valuation	-	85%	6.04%	£795	4.40%	R2000022607285
	Cashback **	Free Valuation	Remortgage Only	90%	6.35%	£795	4.40%	R201732607290
	Free Legals **	Free Valuation	-	90%	6.35%	£795	4.40%	R201612607290
	Cashback **	Free Valuation	Remortgage Only	85%	6.04%	£795	4.40%	R200772607285
	Cashback **	Free Valuation	Remortgage Only	80%	5.80%	£795	4.15%	R200772607280
	Free Legals **	Free Valuation	-	80%	5.80%	£795	4.15%	R2000022607280
	Cashback **	Free Valuation	Remortgage Only	75%	5.55%	£795	3.90%	R200772607275
	Free Legals **	Free Valuation	-	75%	5.55%	£795	3.90%	R2000022607275
	Free Legals **	Free Valuation	-	75%	5.70%	£0	3.90%	R2000032607275
	Cashback **	Free Valuation	Remortgage Only	75%	5.70%	£0	3.90%	R200782607275
	Free Legals **	Free Valuation	-	80%	5.95%	£0	4.15%	R2000032607280
	Cashback **	Free Valuation	Remortgage Only	80%	5.95%	£0	4.15%	R200782607280
	Free Legals **	Free Valuation	-	85%	6.19%	£0	4.40%	R2000032607285
	Cashback **	Free Valuation	Remortgage Only	85%	6.19%	£0	4.40%	R200782607285
	Free Legals **	Free Valuation	-	90%	6.50%	£0	4.40%	R201622607290
	Cashback **	Free Valuation	Remortgage Only	90%	6.50%	£0	4.40%	R201742607290
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	Cashback **	-	Remortgage Only	75%	5.93%	£1495	3.90%	R500822607275
	Free Legals **	-	-	80%	5.98%	£1495	4.15%	R500122607280
	Cashback **	-	Remortgage Only	80%	5.98%	£1495	4.15%	R500822607280
	Free Legals **	-	-	85%	6.28%	£1495	4.40%	R500122607285
	Cashback **	-	Remortgage Only	85%	6.28%	£1495	4.40%	R500822607285
	Free Legals **	-	-	90%	6.47%	£1495	4.40%	R501662607290
	Cashback **	-	Remortgage Only	90%	6.47%	£1495	4.40%	R501782607290
	Free Legals **	-	-	75%	5.93%	£1495	3.90%	R500122607275
	Free Legals **	Free Valuation	-	85%	6.43%	£795	4.40%	R500132607285
	Cashback **	Free Valuation	Remortgage Only	90%	6.62%	£795	4.40%	R501792607290
	Free Legals **	Free Valuation	-	90%	6.62%	£795	4.40%	R501672607290
	Cashback **	Free Valuation	Remortgage Only	85%	6.43%	£795	4.40%	R500832607285
	Cashback **	Free Valuation	Remortgage Only	80%	6.13%	£795	4.15%	R500832607280
	Free Legals **	Free Valuation	-	80%	6.13%	£795	4.15%	R500132607280
	Cashback **	Free Valuation	Remortgage Only	75%	6.08%	£795	3.90%	R500832607275
	Free Legals **	Free Valuation	-	75%	6.08%	£795	3.90%	R500132607275
	Free Legals **	Free Valuation	-	75%	6.23%	£0	3.90%	R500142607275
	Cashback **	Free Valuation	Remortgage Only	75%	6.23%	£0	3.90%	R500842607275
	Free Legals **	Free Valuation	-	80%	6.28%	£0	4.15%	R500142607280
	Cashback **	Free Valuation	Remortgage Only	80%	6.28%	£0	4.15%	R500842607280
	Free Legals **	Free Valuation	-	85%	6.58%	£0	4.40%	R500142607285
	Cashback **	Free Valuation	Remortgage Only	85%	6.58%	£0	4.40%	R500842607285
	Free Legals **	Free Valuation	-	90%	6.77%	£0	4.40%	R501682607290
	Cashback **	Free Valuation	Remortgage Only	90%	6.77%	£0	4.40%	R501802607290
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%	5.45%	£1495	3.90%	R300112607275
	Cashback **	-	Remortgage Only	75%	5.45%	£1495	3.90%	R300412607275
	Free Legals **	-	-	80%	5.70%	£1495	4.15%	R300112607280
	Cashback **	-	Remortgage Only	80%	5.70%	£1495	4.15%	R300412607280
	Free Legals **	-	-	85%	5.94%	£1495	4.40%	R300112607285
	Cashback **	-	Remortgage Only	85%	5.94%	£1495	4.40%	R300412607285
ERC:		3%,2%,1%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback **	-	Remortgage Only	75%	5.45%	£1495	3.90%	R200792607275
	Free Legals **	-	-	80%	5.70%	£1495	4.15%	R200082607280
	Cashback **	-	Remortgage Only	80%	5.70%	£1495	4.15%	R200792607280
	Free Legals **	-	-	85%	5.94%	£1495	4.40%	R200082607285
	Cashback **	-	Remortgage Only	85%	5.94%	£1495	4.40%	R200792607285
	Free Legals **	-	-	90%	6.25%	£1495	4.40%	R201632607290
	Cashback **	-	Remortgage Only	90%	6.25%	£1495	4.40%	R201752607290
	Free Legals **	-	-	75%	5.45%	£1495	3.90%	R200082607275
	Free Legals **	Free Valuation	-	85%	6.09%	£795	4.40%	R200092607285
	Cashback **	Free Valuation	Remortgage Only	90%	6.40%	£795	4.40%	R201762607290
	Free Legals **	Free Valuation	-	90%	6.40%	£795	4.40%	R201642607290
	Cashback **	Free Valuation	Remortgage Only	85%	6.09%	£795	4.40%	R200802607285
	Cashback **	Free Valuation	Remortgage Only	80%	5.85%	£795	4.15%	R200802607280
	Free Legals **	Free Valuation	-	80%	5.85%	£795	4.15%	R200092607280
	Cashback **	Free Valuation	Remortgage Only	75%	5.60%	£795	3.90%	R200802607275
	Free Legals **	Free Valuation	-	75%	5.60%	£795	3.90%	R200092607275
	Free Legals **	Free Valuation	-	75%	5.75%	£0	3.90%	R200102607275
	Cashback **	Free Valuation	Remortgage Only	75%	5.75%	£0	3.90%	R200812607275
	Free Legals **	Free Valuation	-	80%	6.00%	£0	4.15%	R200102607280
	Cashback **	Free Valuation	Remortgage Only	80%	6.00%	£0	4.15%	R200812607280
	Free Legals **	Free Valuation	-	85%	6.24%	£0	4.40%	R200102607285
	Cashback **	Free Valuation	Remortgage Only	85%	6.24%	£0	4.40%	R200812607285
	Free Legals **	Free Valuation	-	90%	6.55%	£0	4.40%	R201652607290
	Cashback **	Free Valuation	Remortgage Only	90%	6.55%	£0	4.40%	R201772607290
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	Cashback **	-	Remortgage Only	75%	6.08%	£1495	3.90%	R500852607275
	Free Legals **	-	-	80%	6.13%	£1495	4.15%	R500192607280
	Cashback **	-	Remortgage Only	80%	6.13%	£1495	4.15%	R500852607280
	Free Legals **	-	-	85%	6.43%	£1495	4.40%	R500192607285
	Cashback **	-	Remortgage Only	85%	6.43%	£1495	4.40%	R500852607285
	Free Legals **	-	-	90%	6.62%	£1495	4.40%	R501692607290
	Cashback **	-	Remortgage Only	90%	6.62%	£1495	4.40%	R501812607290
	Free Legals **	-	-	75%	6.08%	£1495	3.90%	R500192607275
	Free Legals **	Free Valuation	-	85%	6.58%	£795	4.40%	R500202607285
	Cashback **	Free Valuation	Remortgage Only	90%	6.77%	£795	4.40%	R501822607290
	Free Legals **	Free Valuation	-	90%	6.77%	£795	4.40%	R501702607290
	Cashback **	Free Valuation	Remortgage Only	85%	6.58%	£795	4.40%	R500862607285
	Cashback **	Free Valuation	Remortgage Only	80%	6.28%	£795	4.15%	R500862607280
	Free Legals **	Free Valuation	-	80%	6.28%	£795	4.15%	R500202607280
	Cashback **	Free Valuation	Remortgage Only	75%	6.23%	£795	3.90%	R500862607275
	Free Legals **	Free Valuation	-	75%	6.23%	£795	3.90%	R500202607275
	Free Legals **	Free Valuation	-	75%	6.38%	£0	3.90%	R500212607275
	Cashback **	Free Valuation	Remortgage Only	75%	6.38%	£0	3.90%	R500872607275
	Free Legals **	Free Valuation	-	80%	6.43%	£0	4.15%	R500212607280
	Cashback **	Free Valuation	Remortgage Only	80%	6.43%	£0	4.15%	R500872607280
	Free Legals **	Free Valuation	-	85%	6.73%	£0	4.40%	R500212607285
	Cashback **	Free Valuation	Remortgage Only	85%	6.73%	£0	4.40%	R500872607285
	Free Legals **	Free Valuation	-	90%	6.92%	£0	4.40%	R501712607290
	Cashback **	Free Valuation	Remortgage Only	90%	6.92%	£0	4.40%	R501832607290
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%	R300182607275
	Cashback **	-	Remortgage Only	75%	5.60%	£1495	3.90%	R300422607275
	Free Legals **	-	-	80%	5.85%	£1495	4.15%	R300182607280
	Cashback **	-	Remortgage Only	80%	5.85%	£1495	4.15%	R300422607280
	Free Legals **	-	-	85%	6.09%	£1495	4.40%	R300182607285
	Cashback **	-	Remortgage Only	85%	6.09%	£1495	4.40%	R300422607285
ERC:		3%,2%,1%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback **	-	Remortgage Only	75%	5.60%	£1495	3.90%	R200822607275
	Free Legals **	-	-	80%	5.85%	£1495	4.15%	R200152607280
	Cashback **	-	Remortgage Only	80%	5.85%	£1495	4.15%	R200822607280
	Free Legals **	-	-	85%	6.09%	£1495	4.40%	R200152607285
	Cashback **	-	Remortgage Only	85%	6.09%	£1495	4.40%	R200822607285
	Free Legals **	-	-	90%	6.40%	£1495	4.40%	R20162607290
	Cashback **	-	Remortgage Only	90%	6.40%	£1495	4.40%	R201782607290
	Free Legals **	-	-	75%	5.60%	£1495	3.90%	R200152607275
	Free Legals **	Free Valuation	-	85%	6.24%	£795	4.40%	R200162607285
	Cashback **	Free Valuation	Remortgage Only	90%	6.55%	£795	4.40%	R201792607290
	Free Legals **	Free Valuation	-	90%	6.55%	£795	4.40%	R201672607290
	Cashback **	Free Valuation	Remortgage Only	85%	6.24%	£795	4.40%	R200832607285
	Cashback **	Free Valuation	Remortgage Only	80%	6.00%	£795	4.15%	R200832607280
	Free Legals **	Free Valuation	-	80%	6.00%	£795	4.15%	R200162607280
	Cashback **	Free Valuation	Remortgage Only	75%	5.75%	£795	3.90%	R200832607275
	Free Legals **	Free Valuation	-	75%	5.75%	£795	3.90%	R200162607275
	Free Legals **	Free Valuation	-	75%	5.90%	£0	3.90%	R200172607275
	Cashback **	Free Valuation	Remortgage Only	75%	5.90%	£0	3.90%	R200842607275
	Free Legals **	Free Valuation	-	80%	6.15%	£0	4.15%	R200172607280
	Cashback **	Free Valuation	Remortgage Only	80%	6.15%	£0	4.15%	R200842607280
	Free Legals **	Free Valuation	-	85%	6.39%	£0	4.40%	R200172607285
	Cashback **	Free Valuation	Remortgage Only	85%	6.39%	£0	4.40%	R200842607285
	Free Legals **	Free Valuation	-	90%	6.70%	£0	4.40%	R201682607290
	Cashback **	Free Valuation	Remortgage Only	90%	6.70%	£0	4.40%	R201802607290
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 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	Cashback **	-	Remortgage Only	75%	6.18%	£1495	3.90%	R500882607275
	Free Legals **	-	-	80%	6.23%	£1495	4.15%	R500262607280
	Cashback **	-	Remortgage Only	80%	6.23%	£1495	4.15%	R500882607280
	Free Legals **	-	-	85%	6.53%	£1495	4.40%	R500262607285
	Cashback **	-	Remortgage Only	85%	6.53%	£1495	4.40%	R500882607285
	Free Legals **	-	-	90%	6.72%	£1495	4.40%	R501722607290
	Cashback **	-	Remortgage Only	90%	6.72%	£1495	4.40%	R501842607290
	Free Legals **	-	-	75%	6.18%	£1495	3.90%	R500262607275
	Free Legals **	Free Valuation	-	85%	6.68%	£795	4.40%	R500272607285
	Cashback **	Free Valuation	Remortgage Only	90%	6.87%	£795	4.40%	R501852607290
	Free Legals **	Free Valuation	-	90%	6.87%	£795	4.40%	R501732607290
	Cashback **	Free Valuation	Remortgage Only	85%	6.68%	£795	4.40%	R500892607285
	Cashback **	Free Valuation	Remortgage Only	80%	6.38%	£795	4.15%	R500892607280
	Free Legals **	Free Valuation	-	80%	6.38%	£795	4.15%	R500272607280
	Cashback **	Free Valuation	Remortgage Only	75%	6.33%	£795	3.90%	R500892607275
	Free Legals **	Free Valuation	-	75%	6.33%	£795	3.90%	R500272607275
	Free Legals **	Free Valuation	-	75%	6.48%	£0	3.90%	R500282607275
	Cashback **	Free Valuation	Remortgage Only	75%	6.48%	£0	3.90%	R500902607275
	Free Legals **	Free Valuation	-	80%	6.53%	£0	4.15%	R500282607280
	Cashback **	Free Valuation	Remortgage Only	80%	6.53%	£0	4.15%	R500902607280
	Free Legals **	Free Valuation	-	85%	6.83%	£0	4.40%	R500282607285
	Cashback **	Free Valuation	Remortgage Only	85%	6.83%	£0	4.40%	R500902607285
	Free Legals **	Free Valuation	-	90%	7.02%	£0	4.40%	R501742607290
	Cashback **	Free Valuation	Remortgage Only	90%	7.02%	£0	4.40%	R501862607290
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%	5.70%	£1495	3.90%	R300252607275
	Cashback **	-	Remortgage Only	75%	5.70%	£1495	3.90%	R300432607275
	Free Legals **	-	-	80%	5.95%	£1495	4.15%	R300252607280
	Cashback **	-	Remortgage Only	80%	5.95%	£1495	4.15%	R300432607280
	Free Legals **	-	-	85%	6.19%	£1495	4.40%	R300252607285
	Cashback **	-	Remortgage Only	85%	6.19%	£1495	4.40%	R300432607285
ERC:				3%,2%,1%				

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback **	-	Remortgage Only	75%	5.70%	£1495	3.90%	R200852607275
	Free Legals **	-	-	80%	5.95%	£1495	4.15%	R200222607280
	Cashback **	-	Remortgage Only	80%	5.95%	£1495	4.15%	R200852607280
	Free Legals **	-	-	85%	6.19%	£1495	4.40%	R200222607285
	Cashback **	-	Remortgage Only	85%	6.19%	£1495	4.40%	R200852607285
	Free Legals **	-	-	90%	6.50%	£1495	4.40%	R201692607290
	Cashback **	-	Remortgage Only	90%	6.50%	£1495	4.40%	R201812607290
	Free Legals **	-	-	75%	5.70%	£1495	3.90%	R200222607275
	Free Legals **	Free Valuation	-	85%	6.34%	£795	4.40%	R200232607285
	Cashback **	Free Valuation	Remortgage Only	90%	6.65%	£795	4.40%	R201822607290
	Free Legals **	Free Valuation	-	90%	6.65%	£795	4.40%	R201702607290
	Cashback **	Free Valuation	Remortgage Only	85%	6.34%	£795	4.40%	R200862607285
	Cashback **	Free Valuation	Remortgage Only	80%	6.10%	£795	4.15%	R200862607280
	Free Legals **	Free Valuation	-	80%	6.10%	£795	4.15%	R200232607280
	Cashback **	Free Valuation	Remortgage Only	75%	5.85%	£795	3.90%	R200862607275
	Free Legals **	Free Valuation	-	75%	5.85%	£795	3.90%	R200232607275
	Free Legals **	Free Valuation	-	75%	6.00%	£0	3.90%	R200242607275
	Cashback **	Free Valuation	Remortgage Only	75%	6.00%	£0	3.90%	R200872607275
	Free Legals **	Free Valuation	-	80%	6.25%	£0	4.15%	R200242607280
	Cashback **	Free Valuation	Remortgage Only	80%	6.25%	£0	4.15%	R200872607280
	Free Legals **	Free Valuation	-	85%	6.49%	£0	4.40%	R200242607285
	Cashback **	Free Valuation	Remortgage Only	85%	6.49%	£0	4.40%	R200872607285
	Free Legals **	Free Valuation	-	90%	6.80%	£0	4.40%	R201712607290
	Cashback **	Free Valuation	Remortgage Only	90%	6.80%	£0	4.40%	R201832607290
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	Cashback **	-	Remortgage Only	75%	6.44%	£1495	3.90%	R500912607275
	Free Legals **	-	-	80%	6.59%	£1495	4.15%	R500332607280
	Cashback **	-	Remortgage Only	80%	6.59%	£1495	4.15%	R500912607280
	Free Legals **	-	-	85%	7.19%	£1495	4.40%	R500332607285
	Cashback **	-	Remortgage Only	85%	7.19%	£1495	4.40%	R500912607285
	Free Legals **	-	-	75%	6.44%	£1495	3.90%	R500332607275
	Cashback **	Free Valuation	Remortgage Only	80%	6.74%	£795	4.15%	R500922607280
	Cashback **	Free Valuation	Remortgage Only	85%	7.34%	£795	4.40%	R500922607285
	Free Legals **	Free Valuation	-	85%	7.34%	£795	4.40%	R500342607285
	Free Legals **	Free Valuation	-	80%	6.74%	£795	4.15%	R500342607280
	Cashback **	Free Valuation	Remortgage Only	75%	6.59%	£795	3.90%	R500922607275
	Free Legals **	Free Valuation	-	75%	6.59%	£795	3.90%	R500342607275
	Free Legals **	Free Valuation	-	75%	6.74%	£0	3.90%	R500352607275
	Cashback **	Free Valuation	Remortgage Only	75%	6.74%	£0	3.90%	R500932607275
	Free Legals **	Free Valuation	-	80%	6.89%	£0	4.15%	R500352607280
	Cashback **	Free Valuation	Remortgage Only	80%	6.89%	£0	4.15%	R500932607280
	Free Legals **	Free Valuation	-	85%	7.49%	£0	4.40%	R500352607285
	Cashback **	Free Valuation	Remortgage Only	85%	7.49%	£0	4.40%	R500932607285
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%	6.37%	£1495	3.90%	R300322607275
	Cashback **	-	Remortgage Only	75%	6.37%	£1495	3.90%	R300442607275
	Free Legals **	-	-	80%	6.72%	£1495	4.15%	R300322607280
	Cashback **	-	Remortgage Only	80%	6.72%	£1495	4.15%	R300442607280
	Free Legals **	-	-	85%	6.90%	£1495	4.40%	R300322607285
	Cashback **	-	Remortgage Only	85%	6.90%	£1495	4.40%	R300442607285
ERC:	3%,2%,1%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback **	-	Remortgage Only	75%	6.37%	£1495	3.90%	R200882607275
	Free Legals **	-	-	80%	6.72%	£1495	4.15%	R200292607280
	Cashback **	-	Remortgage Only	80%	6.72%	£1495	4.15%	R200882607280
	Free Legals **	-	-	85%	6.90%	£1495	4.40%	R200292607285
	Cashback **	-	Remortgage Only	85%	6.90%	£1495	4.40%	R200882607285
	Free Legals **	-	-	75%	6.37%	£1495	3.90%	R200292607275
	Cashback **	Free Valuation	Remortgage Only	80%	6.87%	£795	4.15%	R200892607280
	Cashback **	Free Valuation	Remortgage Only	85%	7.05%	£795	4.40%	R200892607285
	Free Legals **	Free Valuation	-	85%	7.05%	£795	4.40%	R200302607285
	Free Legals **	Free Valuation	-	80%	6.87%	£795	4.15%	R200302607280
	Cashback **	Free Valuation	Remortgage Only	75%	6.52%	£795	3.90%	R200892607275
	Free Legals **	Free Valuation	-	75%	6.52%	£795	3.90%	R200302607275
	Free Legals **	Free Valuation	-	75%	6.67%	£0	3.90%	R200312607275
	Cashback **	Free Valuation	Remortgage Only	75%	6.67%	£0	3.90%	R200902607275
	Free Legals **	Free Valuation	-	80%	7.02%	£0	4.15%	R200312607280
	Cashback **	Free Valuation	Remortgage Only	80%	7.02%	£0	4.15%	R200902607280
	Free Legals **	Free Valuation	-	85%	7.20%	£0	4.40%	R200312607285
	Cashback **	Free Valuation	Remortgage Only	85%	7.20%	£0	4.40%	R200902607285
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

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	Cashback **	-	Remortgage Only	75%	6.54%	£1495	3.90%	R500942607275
	Free Legals **	-	-	80%	6.69%	£1495	4.15%	R500402607280
	Cashback **	-	Remortgage Only	80%	6.69%	£1495	4.15%	R500942607280
	Free Legals **	-	-	85%	7.29%	£1495	4.40%	R500402607285
	Cashback **	-	Remortgage Only	85%	7.29%	£1495	4.40%	R500942607285
	Free Legals **	-	-	75%	6.54%	£1495	3.90%	R500402607275
	Cashback **	Free Valuation	Remortgage Only	80%	6.84%	£795	4.15%	R500952607280
	Cashback **	Free Valuation	Remortgage Only	85%	7.44%	£795	4.40%	R500952607285
	Free Legals **	Free Valuation	-	85%	7.44%	£795	4.40%	R500412607285
	Free Legals **	Free Valuation	-	80%	6.84%	£795	4.15%	R500412607280
	Cashback **	Free Valuation	Remortgage Only	75%	6.69%	£795	3.90%	R500952607275
	Free Legals **	Free Valuation	-	75%	6.69%	£795	3.90%	R500412607275
	Free Legals **	Free Valuation	-	75%	6.84%	£0	3.90%	R500422607275
	Cashback **	Free Valuation	Remortgage Only	75%	6.84%	£0	3.90%	R500962607275
	Free Legals **	Free Valuation	-	80%	6.99%	£0	4.15%	R500422607280
	Cashback **	Free Valuation	Remortgage Only	80%	6.99%	£0	4.15%	R500962607280
	Free Legals **	Free Valuation	-	85%	7.59%	£0	4.40%	R500422607285
	Cashback **	Free Valuation	Remortgage Only	85%	7.59%	£0	4.40%	R500962607285
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%	6.47%	£1495	3.90%	R300392607275
	Cashback **	-	Remortgage Only	75%	6.47%	£1495	3.90%	R300452607275
	Free Legals **	-	-	80%	6.82%	£1495	4.15%	R300392607280
	Cashback **	-	Remortgage Only	80%	6.82%	£1495	4.15%	R300452607280
	Free Legals **	-	-	85%	7.00%	£1495	4.40%	R300392607285
	Cashback **	-	Remortgage Only	85%	7.00%	£1495	4.40%	R300452607285
ERC:	3%,2%,1%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback **	-	Remortgage Only	75%	6.47%	£1495	3.90%	R200912607275
	Free Legals **	-	-	80%	6.82%	£1495	4.15%	R200362607280
	Cashback **	-	Remortgage Only	80%	6.82%	£1495	4.15%	R200912607280
	Free Legals **	-	-	85%	7.00%	£1495	4.40%	R200362607285
	Cashback **	-	Remortgage Only	85%	7.00%	£1495	4.40%	R200912607285
	Free Legals **	-	-	75%	6.47%	£1495	3.90%	R200362607275
	Cashback **	Free Valuation	Remortgage Only	80%	6.97%	£795	4.15%	R200922607280
	Cashback **	Free Valuation	Remortgage Only	85%	7.15%	£795	4.40%	R200922607285
	Free Legals **	Free Valuation	-	85%	7.15%	£795	4.40%	R200372607285
	Free Legals **	Free Valuation	-	80%	6.97%	£795	4.15%	R200372607280
	Cashback **	Free Valuation	Remortgage Only	75%	6.62%	£795	3.90%	R200922607275
	Free Legals **	Free Valuation	-	75%	6.62%	£795	3.90%	R200372607275
	Free Legals **	Free Valuation	-	75%	6.77%	£0	3.90%	R200382607275
	Cashback **	Free Valuation	Remortgage Only	75%	6.77%	£0	3.90%	R200932607275
	Free Legals **	Free Valuation	-	80%	7.12%	£0	4.15%	R200382607280
	Cashback **	Free Valuation	Remortgage Only	80%	7.12%	£0	4.15%	R200932607280
	Free Legals **	Free Valuation	-	85%	7.30%	£0	4.40%	R200382607285
	Cashback **	Free Valuation	Remortgage Only	85%	7.30%	£0	4.40%	R200932607285
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	Cashback **	-	Remortgage Only	70%	6.80%	£1495	4.05%	R500972607270
	Free Legals **	-	-	75%	6.85%	£1495	4.05%	R500462607275
	Cashback **	-	Remortgage Only	75%	6.85%	£1495	4.05%	R500972607275
	Free Legals **	-	-	80%	7.15%	£1495	4.20%	R500462607280
	Cashback **	-	Remortgage Only	80%	7.15%	£1495	4.20%	R500972607280
	Free Legals **	-	-	85%	7.69%	£1495	4.45%	R500462607285
	Cashback **	-	Remortgage Only	85%	7.69%	£1495	4.45%	R500972607285
	Free Legals **	-	-	70%	6.80%	£1495	4.05%	R500462607270
	Free Legals **	Free Valuation	-	80%	7.30%	£795	4.20%	R500472607280
	Cashback **	Free Valuation	Remortgage Only	85%	7.84%	£795	4.45%	R500982607285
	Free Legals **	Free Valuation	-	85%	7.84%	£795	4.45%	R500472607285
	Cashback **	Free Valuation	Remortgage Only	80%	7.30%	£795	4.20%	R500982607280
	Cashback **	Free Valuation	Remortgage Only	75%	7.00%	£795	4.05%	R500982607275
	Free Legals **	Free Valuation	-	75%	7.00%	£795	4.05%	R500472607275
	Cashback **	Free Valuation	Remortgage Only	70%	6.95%	£795	4.05%	R500982607270
	Free Legals **	Free Valuation	-	70%	6.95%	£795	4.05%	R500472607270
	Free Legals **	Free Valuation	-	70%	7.10%	£0	4.05%	R500482607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.10%	£0	4.05%	R500992607270
	Free Legals **	Free Valuation	-	75%	7.15%	£0	4.05%	R500482607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.15%	£0	4.05%	R500992607275
	Free Legals **	Free Valuation	-	80%	7.45%	£0	4.20%	R500482607280
	Cashback **	Free Valuation	Remortgage Only	80%	7.45%	£0	4.20%	R500992607280
	Free Legals **	Free Valuation	-	85%	7.99%	£0	4.45%	R500482607285
	Cashback **	Free Valuation	Remortgage Only	85%	7.99%	£0	4.45%	R500992607285
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	Cashback **	-	Remortgage Only	70%	7.20%	£1495	4.05%	R200942607270
	Free Legals **	-	-	75%	7.25%	£1495	4.05%	R200432607275
	Cashback **	-	Remortgage Only	75%	7.25%	£1495	4.05%	R200942607275
	Free Legals **	-	-	80%	7.65%	£1495	4.20%	R200432607280
	Cashback **	-	Remortgage Only	80%	7.65%	£1495	4.20%	R200942607280
	Free Legals **	-	-	85%	7.94%	£1495	4.45%	R200432607285
	Cashback **	-	Remortgage Only	85%	7.94%	£1495	4.45%	R200942607285
	Free Legals **	-	-	70%	7.20%	£1495	4.05%	R200432607270
	Free Legals **	Free Valuation	-	80%	7.80%	£795	4.20%	R200442607280
	Cashback **	Free Valuation	Remortgage Only	85%	8.09%	£795	4.45%	R200952607285
	Free Legals **	Free Valuation	-	85%	8.09%	£795	4.45%	R200442607285
	Cashback **	Free Valuation	Remortgage Only	80%	7.80%	£795	4.20%	R200952607280
	Cashback **	Free Valuation	Remortgage Only	75%	7.40%	£795	4.05%	R200952607275
	Free Legals **	Free Valuation	-	75%	7.40%	£795	4.05%	R200442607275
	Cashback **	Free Valuation	Remortgage Only	70%	7.35%	£795	4.05%	R200952607270
	Free Legals **	Free Valuation	-	70%	7.35%	£795	4.05%	R200442607270
	Free Legals **	Free Valuation	-	70%	7.50%	£0	4.05%	R200452607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.50%	£0	4.05%	R200962607270
	Free Legals **	Free Valuation	-	75%	7.55%	£0	4.05%	R200452607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.55%	£0	4.05%	R200962607275
	Free Legals **	Free Valuation	-	80%	7.95%	£0	4.20%	R200452607280
	Cashback **	Free Valuation	Remortgage Only	80%	7.95%	£0	4.20%	R200962607280
	Free Legals **	Free Valuation	-	85%	8.24%	£0	4.45%	R200452607285
	Cashback **	Free Valuation	Remortgage Only	85%	8.24%	£0	4.45%	R200962607285
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	Cashback **	-	Remortgage Only	70%	6.90%	£1495	4.05%	R501002607270
	Free Legals **	-	-	75%	6.95%	£1495	4.05%	R500522607275
	Cashback **	-	Remortgage Only	75%	6.95%	£1495	4.05%	R501002607275
	Free Legals **	-	-	80%	7.25%	£1495	4.20%	R500522607280
	Cashback **	-	Remortgage Only	80%	7.25%	£1495	4.20%	R501002607280
	Free Legals **	-	-	85%	7.79%	£1495	4.45%	R500522607285
	Cashback **	-	Remortgage Only	85%	7.79%	£1495	4.45%	R501002607285
	Free Legals **	-	-	70%	6.90%	£1495	4.05%	R500522607270
	Free Legals **	Free Valuation	-	80%	7.40%	£795	4.20%	R500532607280
	Cashback **	Free Valuation	Remortgage Only	85%	7.94%	£795	4.45%	R501012607285
	Free Legals **	Free Valuation	-	85%	7.94%	£795	4.45%	R500532607285
	Cashback **	Free Valuation	Remortgage Only	80%	7.40%	£795	4.20%	R501012607280
	Cashback **	Free Valuation	Remortgage Only	75%	7.10%	£795	4.05%	R501012607275
	Free Legals **	Free Valuation	-	75%	7.10%	£795	4.05%	R500532607275
	Cashback **	Free Valuation	Remortgage Only	70%	7.05%	£795	4.05%	R501012607270
	Free Legals **	Free Valuation	-	70%	7.05%	£795	4.05%	R500532607270
	Free Legals **	Free Valuation	-	70%	7.20%	£0	4.05%	R500542607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.20%	£0	4.05%	R501022607270
	Free Legals **	Free Valuation	-	75%	7.25%	£0	4.05%	R500542607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.25%	£0	4.05%	R501022607275
	Free Legals **	Free Valuation	-	80%	7.55%	£0	4.20%	R500542607280
	Cashback **	Free Valuation	Remortgage Only	80%	7.55%	£0	4.20%	R501022607280
	Free Legals **	Free Valuation	-	85%	8.09%	£0	4.45%	R500542607285
	Cashback **	Free Valuation	Remortgage Only	85%	8.09%	£0	4.45%	R501022607285
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	Cashback **	-	Remortgage Only	70%	7.30%	£1495	4.05%	R200972607270
	Free Legals **	-	-	75%	7.35%	£1495	4.05%	R200492607275
	Cashback **	-	Remortgage Only	75%	7.35%	£1495	4.05%	R200972607275
	Free Legals **	-	-	80%	7.75%	£1495	4.20%	R200492607280
	Cashback **	-	Remortgage Only	80%	7.75%	£1495	4.20%	R200972607280
	Free Legals **	-	-	85%	8.04%	£1495	4.45%	R200492607285
	Cashback **	-	Remortgage Only	85%	8.04%	£1495	4.45%	R200972607285
	Free Legals **	-	-	70%	7.30%	£1495	4.05%	R200492607270
	Free Legals **	Free Valuation	-	80%	7.90%	£795	4.20%	R200502607280
	Cashback **	Free Valuation	Remortgage Only	85%	8.19%	£795	4.45%	R200982607285
	Free Legals **	Free Valuation	-	85%	8.19%	£795	4.45%	R200502607285
	Cashback **	Free Valuation	Remortgage Only	80%	7.90%	£795	4.20%	R200982607280
	Cashback **	Free Valuation	Remortgage Only	75%	7.50%	£795	4.05%	R200982607275
	Free Legals **	Free Valuation	-	75%	7.50%	£795	4.05%	R200502607275
	Cashback **	Free Valuation	Remortgage Only	70%	7.45%	£795	4.05%	R200982607270
	Free Legals **	Free Valuation	-	70%	7.45%	£795	4.05%	R200502607270
	Free Legals **	Free Valuation	-	70%	7.60%	£0	4.05%	R200512607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.60%	£0	4.05%	R200992607270
	Free Legals **	Free Valuation	-	75%	7.65%	£0	4.05%	R200512607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.65%	£0	4.05%	R200992607275
	Free Legals **	Free Valuation	-	80%	8.05%	£0	4.20%	R200512607280
	Cashback **	Free Valuation	Remortgage Only	80%	8.05%	£0	4.20%	R200992607280
	Free Legals **	Free Valuation	-	85%	8.34%	£0	4.45%	R200512607285
	Cashback **	Free Valuation	Remortgage Only	85%	8.34%	£0	4.45%	R200992607285
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	Cashback **	-	Remortgage Only	70%	6.95%	£1495	4.35%	R501032607270
	Free Legals **	-	-	75%	7.00%	£1495	4.35%	R500582607275
	Cashback **	-	Remortgage Only	75%	7.00%	£1495	4.35%	R501032607275
	Free Legals **	-	-	80%	7.30%	£1495	4.60%	R500582607280
	Cashback **	-	Remortgage Only	80%	7.30%	£1495	4.60%	R501032607280
	Free Legals **	-	-	85%	7.85%	£1495	4.85%	R500582607285
	Cashback **	-	Remortgage Only	85%	7.85%	£1495	4.85%	R501032607285
	Free Legals **	-	-	70%	6.95%	£1495	4.35%	R500582607270
	Free Legals **	Free Valuation	-	80%	7.45%	£795	4.60%	R500592607280
	Cashback **	Free Valuation	Remortgage Only	85%	8.00%	£795	4.85%	R501042607285
	Free Legals **	Free Valuation	-	85%	8.00%	£795	4.85%	R500592607285
	Cashback **	Free Valuation	Remortgage Only	80%	7.45%	£795	4.60%	R501042607280
	Cashback **	Free Valuation	Remortgage Only	75%	7.15%	£795	4.35%	R501042607275
	Free Legals **	Free Valuation	-	75%	7.15%	£795	4.35%	R500592607275
	Cashback **	Free Valuation	Remortgage Only	70%	7.10%	£795	4.35%	R501042607270
	Free Legals **	Free Valuation	-	70%	7.10%	£795	4.35%	R500592607270
	Free Legals **	Free Valuation	-	70%	7.25%	£0	4.35%	R500602607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.25%	£0	4.35%	R501052607270
	Free Legals **	Free Valuation	-	75%	7.30%	£0	4.35%	R500602607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.30%	£0	4.35%	R501052607275
	Free Legals **	Free Valuation	-	80%	7.60%	£0	4.60%	R500602607280
	Cashback **	Free Valuation	Remortgage Only	80%	7.60%	£0	4.60%	R501052607280
	Free Legals **	Free Valuation	-	85%	8.15%	£0	4.85%	R500602607285
	Cashback **	Free Valuation	Remortgage Only	85%	8.15%	£0	4.85%	R501052607285
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	Cashback **	-	Remortgage Only	70%	7.35%	£1495	4.35%	R201002607270
	Free Legals **	-	-	75%	7.40%	£1495	4.35%	R200552607275
	Cashback **	-	Remortgage Only	75%	7.40%	£1495	4.35%	R201002607275
	Free Legals **	-	-	80%	7.80%	£1495	4.60%	R200552607280
	Cashback **	-	Remortgage Only	80%	7.80%	£1495	4.60%	R201002607280
	Free Legals **	-	-	85%	8.20%	£1495	4.85%	R200552607285
	Cashback **	-	Remortgage Only	85%	8.20%	£1495	4.85%	R201002607285
	Free Legals **	-	-	70%	7.35%	£1495	4.35%	R200552607270
	Free Legals **	Free Valuation	-	80%	7.95%	£795	4.60%	R200562607280
	Cashback **	Free Valuation	Remortgage Only	85%	8.35%	£795	4.85%	R201012607285
	Free Legals **	Free Valuation	-	85%	8.35%	£795	4.85%	R200562607285
	Cashback **	Free Valuation	Remortgage Only	80%	7.95%	£795	4.60%	R201012607280
	Cashback **	Free Valuation	Remortgage Only	75%	7.55%	£795	4.35%	R201012607275
	Free Legals **	Free Valuation	-	75%	7.55%	£795	4.35%	R200562607275
	Cashback **	Free Valuation	Remortgage Only	70%	7.60%	£795	4.35%	R201012607270
	Free Legals **	Free Valuation	-	70%	7.60%	£795	4.35%	R200562607270
	Free Legals **	Free Valuation	-	70%	7.75%	£0	4.35%	R200572607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.75%	£0	4.35%	R201022607270
	Free Legals **	Free Valuation	-	75%	7.70%	£0	4.35%	R200572607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.70%	£0	4.35%	R201022607275
	Free Legals **	Free Valuation	-	80%	8.10%	£0	4.60%	R200572607280
	Cashback **	Free Valuation	Remortgage Only	80%	8.10%	£0	4.60%	R201022607280
	Free Legals **	Free Valuation	-	85%	8.50%	£0	4.85%	R200572607285
	Cashback **	Free Valuation	Remortgage Only	85%	8.50%	£0	4.85%	R201022607285
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 satished 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	Cashback **	-	Remortgage Only	70%	7.05%	£1495	4.35%	R501062607270
	Free Legals **	-	-	75%	7.10%	£1495	4.35%	R500642607275
	Cashback **	-	Remortgage Only	75%	7.10%	£1495	4.35%	R501062607275
	Free Legals **	-	-	80%	7.40%	£1495	4.60%	R500642607280
	Cashback **	-	Remortgage Only	80%	7.40%	£1495	4.60%	R501062607280
	Free Legals **	-	-	85%	7.95%	£1495	4.85%	R500642607285
	Cashback **	-	Remortgage Only	85%	7.95%	£1495	4.85%	R501062607285
	Free Legals **	-	-	70%	7.05%	£1495	4.35%	R500642607270
	Free Legals **	Free Valuation	-	80%	7.55%	£795	4.60%	R500652607280
	Cashback **	Free Valuation	Remortgage Only	85%	8.10%	£795	4.85%	R501072607285
	Free Legals **	Free Valuation	-	85%	8.10%	£795	4.85%	R500652607285
	Cashback **	Free Valuation	Remortgage Only	80%	7.55%	£795	4.60%	R501072607280
	Cashback **	Free Valuation	Remortgage Only	75%	7.25%	£795	4.35%	R501072607275
	Free Legals **	Free Valuation	-	75%	7.25%	£795	4.35%	R500652607275
	Cashback **	Free Valuation	Remortgage Only	70%	7.20%	£795	4.35%	R501072607270
	Free Legals **	Free Valuation	-	70%	7.20%	£795	4.35%	R500652607270
	Free Legals **	Free Valuation	-	70%	7.35%	£0	4.35%	R500662607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.35%	£0	4.35%	R501082607270
	Free Legals **	Free Valuation	-	75%	7.40%	£0	4.35%	R500662607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.40%	£0	4.35%	R501082607275
	Free Legals **	Free Valuation	-	80%	7.70%	£0	4.60%	R500662607280
	Cashback **	Free Valuation	Remortgage Only	80%	7.70%	£0	4.60%	R501082607280
	Free Legals **	Free Valuation	-	85%	8.25%	£0	4.85%	R500662607285
	Cashback **	Free Valuation	Remortgage Only	85%	8.25%	£0	4.85%	R501082607285
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	Cashback **	-	Remortgage Only	70%	7.55%	£1495	4.35%	R201032607270
	Free Legals **	-	-	75%	7.50%	£1495	4.35%	R200642607275
	Cashback **	-	Remortgage Only	75%	7.50%	£1495	4.35%	R201032607275
	Free Legals **	-	-	80%	7.90%	£1495	4.60%	R200642607280
	Cashback **	-	Remortgage Only	80%	7.90%	£1495	4.60%	R201032607280
	Free Legals **	-	-	85%	8.30%	£1495	4.85%	R200642607285
	Cashback **	-	Remortgage Only	85%	8.30%	£1495	4.85%	R201032607285
	Free Legals **	-	-	70%	7.55%	£1495	4.35%	R200642607270
	Free Legals **	Free Valuation	-	80%	8.05%	£795	4.60%	R200622607280
	Cashback **	Free Valuation	Remortgage Only	85%	8.45%	£795	4.85%	R201042607285
	Free Legals **	Free Valuation	-	85%	8.45%	£795	4.85%	R200622607285
	Cashback **	Free Valuation	Remortgage Only	80%	8.05%	£795	4.60%	R201042607280
	Cashback **	Free Valuation	Remortgage Only	75%	7.65%	£795	4.35%	R201042607275
	Free Legals **	Free Valuation	-	75%	7.65%	£795	4.35%	R200622607275
	Cashback **	Free Valuation	Remortgage Only	70%	7.70%	£795	4.35%	R201042607270
	Free Legals **	Free Valuation	-	70%	7.70%	£795	4.35%	R200622607270
	Free Legals **	Free Valuation	-	70%	7.85%	£0	4.35%	R200632607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.85%	£0	4.35%	R201052607270
	Free Legals **	Free Valuation	-	75%	7.80%	£0	4.35%	R200632607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.80%	£0	4.35%	R201052607275
	Free Legals **	Free Valuation	-	80%	8.20%	£0	4.60%	R200632607280
	Cashback **	Free Valuation	Remortgage Only	80%	8.20%	£0	4.60%	R201052607280
	Free Legals **	Free Valuation	-	85%	8.60%	£0	4.85%	R200632607285
	Cashback **	Free Valuation	Remortgage Only	85%	8.60%	£0	4.85%	R201052607285
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	Cashback **	-	Remortgage Only	70%	7.44%	£1495	4.35%	R501092607270
	Free Legals **	-	-	75%	7.49%	£1495	4.35%	R500702607275
	Cashback **	-	Remortgage Only	75%	7.49%	£1495	4.35%	R501092607275
	Free Legals **	-	-	80%	7.69%	£1495	4.60%	R500702607280
	Cashback **	-	Remortgage Only	80%	7.69%	£1495	4.60%	R501092607280
	Free Legals **	-	-	70%	7.44%	£1495	4.35%	R500702607270
	Cashback **	Free Valuation	Remortgage Only	75%	7.64%	£795	4.35%	R501102607275
	Cashback **	Free Valuation	Remortgage Only	80%	7.84%	£795	4.60%	R501102607280
	Free Legals **	Free Valuation	-	80%	7.84%	£795	4.60%	R500712607280
	Free Legals **	Free Valuation	-	75%	7.64%	£795	4.35%	R500712607275
	Cashback **	Free Valuation	Remortgage Only	70%	7.59%	£795	4.35%	R501102607270
	Free Legals **	Free Valuation	-	70%	7.59%	£795	4.35%	R500712607270
	Free Legals **	Free Valuation	-	70%	7.74%	£0	4.35%	R500722607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.74%	£0	4.35%	R501112607270
	Free Legals **	Free Valuation	-	75%	7.79%	£0	4.35%	R500722607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.79%	£0	4.35%	R501112607275
	Free Legals **	Free Valuation	-	80%	7.99%	£0	4.60%	R500722607280
	Cashback **	Free Valuation	Remortgage Only	80%	7.99%	£0	4.60%	R501112607280
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	Cashback **	-	Remortgage Only	70%	7.50%	£1495	4.35%	R201062607270
	Free Legals **	-	-	75%	7.55%	£1495	4.35%	R200672607275
	Cashback **	-	Remortgage Only	75%	7.55%	£1495	4.35%	R201062607275
	Free Legals **	-	-	80%	7.95%	£1495	4.60%	R200672607280
	Cashback **	-	Remortgage Only	80%	7.95%	£1495	4.60%	R201062607280
	Free Legals **	-	-	70%	7.50%	£1495	4.35%	R200672607270
	Cashback **	Free Valuation	Remortgage Only	75%	7.70%	£795	4.35%	R201072607275
	Cashback **	Free Valuation	Remortgage Only	80%	8.00%	£795	4.60%	R201072607280
	Free Legals **	Free Valuation	-	80%	8.00%	£795	4.60%	R200682607280
	Free Legals **	Free Valuation	-	75%	7.70%	£795	4.35%	R200682607275
	Cashback **	Free Valuation	Remortgage Only	70%	7.65%	£795	4.35%	R201072607270
	Free Legals **	Free Valuation	-	70%	7.65%	£795	4.35%	R200682607270
	Free Legals **	Free Valuation	-	70%	7.80%	£0	4.35%	R200692607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.80%	£0	4.35%	R201082607270
	Free Legals **	Free Valuation	-	75%	7.85%	£0	4.35%	R200692607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.85%	£0	4.35%	R201082607275
	Free Legals **	Free Valuation	-	80%	8.15%	£0	4.60%	R200692607280
	Cashback **	Free Valuation	Remortgage Only	80%	8.15%	£0	4.60%	R201082607280
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	Cashback **	-	Remortgage Only	70%	7.54%	£1495	4.35%	R501122607270
	Free Legals **	-	-	75%	7.59%	£1495	4.35%	R500762607275
	Cashback **	-	Remortgage Only	75%	7.59%	£1495	4.35%	R501122607275
	Free Legals **	-	-	80%	7.79%	£1495	4.60%	R500762607280
	Cashback **	-	Remortgage Only	80%	7.79%	£1495	4.60%	R501122607280
	Free Legals **	-	-	70%	7.54%	£1495	4.35%	R500762607270
	Cashback **	Free Valuation	Remortgage Only	75%	7.74%	£795	4.35%	R501132607275
	Cashback **	Free Valuation	Remortgage Only	80%	7.94%	£795	4.60%	R501132607280
	Free Legals **	Free Valuation	-	80%	7.94%	£795	4.60%	R500772607280
	Free Legals **	Free Valuation	-	75%	7.74%	£795	4.35%	R500772607275
	Cashback **	Free Valuation	Remortgage Only	70%	7.69%	£795	4.35%	R501132607270
	Free Legals **	Free Valuation	-	70%	7.69%	£795	4.35%	R500772607270
	Free Legals **	Free Valuation	-	70%	7.84%	£0	4.35%	R500782607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.84%	£0	4.35%	R501142607270
	Free Legals **	Free Valuation	-	75%	7.89%	£0	4.35%	R500782607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.89%	£0	4.35%	R501142607275
	Free Legals **	Free Valuation	-	80%	8.09%	£0	4.60%	R500782607280
	Cashback **	Free Valuation	Remortgage Only	80%	8.09%	£0	4.60%	R501142607280
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	Cashback **	-	Remortgage Only	70%	7.60%	£1495	4.35%	R201092607270
	Free Legals **	-	-	75%	7.65%	£1495	4.35%	R200732607275
	Cashback **	-	Remortgage Only	75%	7.65%	£1495	4.35%	R201092607275
	Free Legals **	-	-	80%	8.05%	£1495	4.60%	R200732607280
	Cashback **	-	Remortgage Only	80%	8.05%	£1495	4.60%	R201092607280
	Free Legals **	-	-	70%	7.60%	£1495	4.35%	R200732607270
	Cashback **	Free Valuation	Remortgage Only	75%	7.80%	£795	4.35%	R201102607275
	Cashback **	Free Valuation	Remortgage Only	80%	8.10%	£795	4.60%	R201102607280
	Free Legals **	Free Valuation	-	80%	8.10%	£795	4.60%	R200742607280
	Free Legals **	Free Valuation	-	75%	7.80%	£795	4.35%	R200742607275
	Cashback **	Free Valuation	Remortgage Only	70%	7.75%	£795	4.35%	R201102607270
	Free Legals **	Free Valuation	-	70%	7.75%	£795	4.35%	R200742607270
	Free Legals **	Free Valuation	-	70%	7.90%	£0	4.35%	R200752607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.90%	£0	4.35%	R20112607270
	Free Legals **	Free Valuation	-	75%	7.95%	£0	4.35%	R200752607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.95%	£0	4.35%	R20112607275
	Free Legals **	Free Valuation	-	80%	8.25%	£0	4.60%	R200752607280
	Cashback **	Free Valuation	Remortgage Only	80%	8.25%	£0	4.60%	R20112607280
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%	5.93%	£0	3.90%	RR500012607275
	Free Legals	Free Valuation	-	80%	5.98%	£0	4.15%	RR500012607280
	Free Legals	Free Valuation	-	85%	6.28%	£0	4.40%	RR500012607285
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%	5.45%	£0	3.90%	RR200012607275
	Free Legals	Free Valuation	-	80%	5.70%	£0	4.15%	RR200012607280
	Free Legals	Free Valuation	-	85%	5.94%	£0	4.40%	RR200012607285
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%	6.43%	£0	3.90%	RR500022607275
	Free Legals	Free Valuation	-	80%	6.48%	£0	4.15%	RR500022607280
	Free Legals	Free Valuation	-	85%	6.78%	£0	4.40%	RR500022607285
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%	5.95%	£0	3.90%	RR200022607275
	Free Legals	Free Valuation	-	80%	6.20%	£0	4.15%	RR200022607280
	Free Legals	Free Valuation	-	85%	6.44%	£0	4.40%	RR200022607285
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
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 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%	7.09%	£0	3.90%	RR500032607275
	Free Legals	Free Valuation	-	80%	7.24%	£0	4.15%	RR500032607280
	Free Legals	Free Valuation	-	85%	7.84%	£0	4.40%	RR500032607285
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%	7.02%	£0	3.90%	RR200032607275
	Free Legals	Free Valuation	-	80%	7.37%	£0	4.15%	RR200032607280
	Free Legals	Free Valuation	-	85%	7.55%	£0	4.40%	RR200032607285
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%	6.84%	£1495	3.90%	RD500012607275
	Cashback **	-	Remortgage Only	75%	6.84%	£1495	3.90%	RD500072607275
	Free Legals **	-	-	80%	6.99%	£1495	4.15%	RD500012607280
	Cashback **	-	Remortgage Only	80%	6.99%	£1495	4.15%	RD500072607280
	Free Legals **	-	-	85%	7.59%	£1495	4.40%	RD500012607285
	Cashback **	-	Remortgage Only	85%	7.59%	£1495	4.40%	RD500072607285
	Free Legals **	Free Valuation	-	75%	7.14%	£0	3.90%	RD500022607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.14%	£0	3.90%	RD500082607275
	Free Legals **	Free Valuation	-	80%	7.29%	£0	4.15%	RD500022607280
	Cashback **	Free Valuation	Remortgage Only	80%	7.29%	£0	4.15%	RD500082607280
	Free Legals **	Free Valuation	-	85%	7.89%	£0	4.40%	RD500022607285
	Cashback **	Free Valuation	Remortgage Only	85%	7.89%	£0	4.40%	RD500082607285
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%	7.07%	£1495	3.90%	RD300012607275
	Cashback **	-	Remortgage Only	75%	7.07%	£1495	3.90%	RD300042607275
	Free Legals **	-	-	80%	7.42%	£1495	4.15%	RD300012607280
	Cashback **	-	Remortgage Only	80%	7.42%	£1495	4.15%	RD300042607280
	Free Legals **	-	-	85%	7.60%	£1495	4.40%	RD300012607285
	Cashback **	-	Remortgage Only	85%	7.60%	£1495	4.40%	RD300042607285
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%	6.77%	£1495	3.90%	RD200012607275
	Cashback **	-	Remortgage Only	75%	6.77%	£1495	3.90%	RD200072607275
	Free Legals **	-	-	80%	7.12%	£1495	4.15%	RD200012607280
	Cashback **	-	Remortgage Only	80%	7.12%	£1495	4.15%	RD200072607280
	Free Legals **	-	-	85%	7.30%	£1495	4.40%	RD200012607285
	Cashback **	-	Remortgage Only	85%	7.30%	£1495	4.40%	RD200072607285
	Free Legals **	Free Valuation	-	75%	7.07%	£0	3.90%	RD200022607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.07%	£0	3.90%	RD200082607275
	Free Legals **	Free Valuation	-	80%	7.42%	£0	4.15%	RD200022607280
	Cashback **	Free Valuation	Remortgage Only	80%	7.42%	£0	4.15%	RD200082607280
	Free Legals **	Free Valuation	-	85%	7.60%	£0	4.40%	RD200022607285
	Cashback **	Free Valuation	Remortgage Only	85%	7.60%	£0	4.40%	RD200082607285
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
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 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%	7.20%	£1495	4.05%	RD500032607270
	Cashback **	-	Remortgage Only	70%	7.20%	£1495	4.05%	RD500092607270
	Free Legals **	-	-	75%	7.25%	£1495	4.05%	RD500032607275
	Cashback **	-	Remortgage Only	75%	7.25%	£1495	4.05%	RD500092607275
	Free Legals **	-	-	80%	7.55%	£1495	4.20%	RD500032607280
	Cashback **	-	Remortgage Only	80%	7.55%	£1495	4.20%	RD500092607280
	Free Legals **	-	-	85%	8.09%	£1495	4.45%	RD500032607285
	Cashback **	-	Remortgage Only	85%	8.09%	£1495	4.45%	RD500092607285
	Free Legals **	Free Valuation	-	70%	7.50%	£0	4.05%	RD500042607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.50%	£0	4.05%	RD500102607270
	Free Legals **	Free Valuation	-	75%	7.55%	£0	4.05%	RD500042607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.55%	£0	4.05%	RD500102607275
	Free Legals **	Free Valuation	-	80%	7.85%	£0	4.20%	RD500042607280
	Cashback **	Free Valuation	Remortgage Only	80%	7.85%	£0	4.20%	RD500102607280
	Free Legals **	Free Valuation	-	85%	8.39%	£0	4.45%	RD500042607285
	Cashback **	Free Valuation	Remortgage Only	85%	8.39%	£0	4.45%	RD500102607285
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%	7.90%	£1495	4.05%	RD300022607270
	Cashback **	-	Remortgage Only	70%	7.90%	£1495	4.05%	RD300052607270
	Free Legals **	-	-	75%	7.95%	£1495	4.05%	RD300022607275
	Cashback **	-	Remortgage Only	75%	7.95%	£1495	4.05%	RD300052607275
	Free Legals **	-	-	80%	8.35%	£1495	4.20%	RD300022607280
	Cashback **	-	Remortgage Only	80%	8.35%	£1495	4.20%	RD300052607280
	Free Legals **	-	-	85%	8.64%	£1495	4.45%	RD300022607285
	Cashback **	-	Remortgage Only	85%	8.64%	£1495	4.45%	RD300052607285
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.

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Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	70%	7.60%	£1495	4.05%	RD200032607270
	Cashback **	-	Remortgage Only	70%	7.60%	£1495	4.05%	RD200092607270
	Free Legals **	-	-	75%	7.65%	£1495	4.05%	RD200032607275
	Cashback **	-	Remortgage Only	75%	7.65%	£1495	4.05%	RD200092607275
	Free Legals **	-	-	80%	8.05%	£1495	4.20%	RD200032607280
	Cashback **	-	Remortgage Only	80%	8.05%	£1495	4.20%	RD200092607280
	Free Legals **	-	-	85%	8.34%	£1495	4.45%	RD200032607285
	Cashback **	-	Remortgage Only	85%	8.34%	£1495	4.45%	RD200092607285
	Free Legals **	Free Valuation	-	70%	7.90%	£0	4.05%	RD200042607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.90%	£0	4.05%	RD200102607270
	Free Legals **	Free Valuation	-	75%	7.95%	£0	4.05%	RD200042607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.95%	£0	4.05%	RD200102607275
	Free Legals **	Free Valuation	-	80%	8.35%	£0	4.20%	RD200042607280
	Cashback **	Free Valuation	Remortgage Only	80%	8.35%	£0	4.20%	RD200102607280
	Free Legals **	Free Valuation	-	85%	8.64%	£0	4.45%	RD200042607285
	Cashback **	Free Valuation	Remortgage Only	85%	8.64%	£0	4.45%	RD200102607285
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%	7.35%	£1495	4.35%	RD500052607270
	Cashback **	-	Remortgage Only	70%	7.35%	£1495	4.35%	RD500112607270
	Free Legals **	-	-	75%	7.40%	£1495	4.35%	RD500052607275
	Cashback **	-	Remortgage Only	75%	7.40%	£1495	4.35%	RD500112607275
	Free Legals **	-	-	80%	7.70%	£1495	4.60%	RD500052607280
	Cashback **	-	Remortgage Only	80%	7.70%	£1495	4.60%	RD500112607280
	Free Legals **	-	-	85%	8.25%	£1495	4.85%	RD500052607285
	Cashback **	-	Remortgage Only	85%	8.25%	£1495	4.85%	RD500112607285
	Free Legals **	Free Valuation	-	70%	7.65%	£0	4.35%	RD500062607270
	Cashback **	Free Valuation	Remortgage Only	70%	7.65%	£0	4.35%	RD500122607270
	Free Legals **	Free Valuation	-	75%	7.70%	£0	4.35%	RD500062607275
	Cashback **	Free Valuation	Remortgage Only	75%	7.70%	£0	4.35%	RD500122607275
	Free Legals **	Free Valuation	-	80%	8.00%	£0	4.60%	RD500062607280
	Cashback **	Free Valuation	Remortgage Only	80%	8.00%	£0	4.60%	RD500122607280
	Free Legals **	Free Valuation	-	85%	8.55%	£0	4.85%	RD500062607285
	Cashback **	Free Valuation	Remortgage Only	85%	8.55%	£0	4.85%	RD500122607285
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%	8.15%	£1495	4.35%	RD300032607270
	Cashback **	-	Remortgage Only	70%	8.15%	£1495	4.35%	RD300062607270
	Free Legals **	-	-	75%	8.10%	£1495	4.35%	RD300032607275
	Cashback **	-	Remortgage Only	75%	8.10%	£1495	4.35%	RD300062607275
	Free Legals **	-	-	80%	8.50%	£1495	4.60%	RD300032607280
	Cashback **	-	Remortgage Only	80%	8.50%	£1495	4.60%	RD300062607280
	Free Legals **	-	-	85%	8.90%	£1495	4.85%	RD300032607285
	Cashback **	-	Remortgage Only	85%	8.90%	£1495	4.85%	RD300062607285
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

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Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	70%	7.85%	£1495	4.35%	RD200052607270
	Cashback **	-	Remortgage Only	70%	7.85%	£1495	4.35%	RD200112607270
	Free Legals **	-	-	75%	7.80%	£1495	4.35%	RD200052607275
	Cashback **	-	Remortgage Only	75%	7.80%	£1495	4.35%	RD200112607275
	Free Legals **	-	-	80%	8.20%	£1495	4.60%	RD200052607280
	Cashback **	-	Remortgage Only	80%	8.20%	£1495	4.60%	RD200112607280
	Free Legals **	-	-	85%	8.60%	£1495	4.85%	RD200052607285
	Cashback **	-	Remortgage Only	85%	8.60%	£1495	4.85%	RD200112607285
	Free Legals **	Free Valuation	-	70%	8.15%	£0	4.35%	RD200062607270
	Cashback **	Free Valuation	Remortgage Only	70%	8.15%	£0	4.35%	RD200122607270
	Free Legals **	Free Valuation	-	75%	8.10%	£0	4.35%	RD200062607275
	Cashback **	Free Valuation	Remortgage Only	75%	8.10%	£0	4.35%	RD200122607275
	Free Legals **	Free Valuation	-	80%	8.50%	£0	4.60%	RD200062607280
	Cashback **	Free Valuation	Remortgage Only	80%	8.50%	£0	4.60%	RD200122607280
	Free Legals **	Free Valuation	-	85%	8.90%	£0	4.85%	RD200062607285
	Cashback **	Free Valuation	Remortgage Only	85%	8.90%	£0	4.85%	RD200122607285
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%	7.54%	£1295	4.35%	RB500012607275
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%	7.47%	£1295	4.35%	RB200012607275
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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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%	8.40%	£1295	4.35%	RB500022607275
ERC:	4%,4%,3%,3%,2%				

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	75%	8.80%	£1295	4.35%	RB200022607275
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	
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
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