



Residential Product Guide

September 2026

- **Broad range & better service**
- **Rates starting at 5.58% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**

Version 11.4

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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
2 Years	Free Legals **	Free Valuation	Remortgage Only	75%	5.58%	£1995	3.90%	R202002609275
	Cashback **	Free Valuation	Remortgage Only	75%	5.58%	£1995	3.90%	R202012609275
	Free Legals **	Free Valuation	Remortgage Only	80%	5.85%	£1995	4.15%	R202002609280
	Cashback **	Free Valuation	Remortgage Only	80%	5.85%	£1995	4.15%	R202012609280
	Free Legals **	Free Valuation	Remortgage Only	85%	6.08%	£1995	4.40%	R202002609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.08%	£1995	4.40%	R202012609285
	Free Legals **	Free Valuation	Remortgage Only	90%	6.38%	£1995	4.40%	R202032609290
	Cashback **	Free Valuation	Remortgage Only	90%	6.38%	£1995	4.40%	R202042609290
ERC:				3%,2%				

Application fee = £0

*For Free Valuation products: One fee 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 Limited Edition - 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
2 Years	Free Legals **	Free Valuation	Remortgage Only	75%	5.63%	£1995	3.90%	R202062609275
	Cashback **	Free Valuation	Remortgage Only	75%	5.63%	£1995	3.90%	R202072609275
	Free Legals **	Free Valuation	Remortgage Only	80%	5.90%	£1995	4.15%	R202062609280
	Cashback **	Free Valuation	Remortgage Only	80%	5.90%	£1995	4.15%	R202072609280
	Free Legals **	Free Valuation	Remortgage Only	85%	6.13%	£1995	4.40%	R202062609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.13%	£1995	4.40%	R202072609285
	Free Legals **	Free Valuation	Remortgage Only	90%	6.43%	£1995	4.40%	R202092609290
	Cashback **	Free Valuation	Remortgage Only	90%	6.43%	£1995	4.40%	R202102609290
ERC:				3%,2%				

Application fee = £0

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

Correct as of 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%	R500792609275
	Free Legals **	-	-	80%	6.13%	£1495	4.15%	R500052609280
	Cashback **	-	Remortgage Only	80%	6.13%	£1495	4.15%	R500792609280
	Free Legals **	-	-	85%	6.43%	£1495	4.40%	R500052609285
	Cashback **	-	Remortgage Only	85%	6.43%	£1495	4.40%	R500792609285
	Free Legals **	-	-	90%	6.62%	£1495	4.40%	R501632609290
	Cashback **	-	Remortgage Only	90%	6.62%	£1495	4.40%	R501752609290
	Free Legals **	-	-	75%	6.08%	£1495	3.90%	R500052609275
	Free Legals **	Free Valuation	-	85%	6.58%	£795	4.40%	R500062609285
	Cashback **	Free Valuation	Remortgage Only	90%	6.77%	£795	4.40%	R501762609290
	Free Legals **	Free Valuation	-	90%	6.77%	£795	4.40%	R501642609290
	Cashback **	Free Valuation	Remortgage Only	85%	6.58%	£795	4.40%	R500802609285
	Cashback **	Free Valuation	Remortgage Only	80%	6.28%	£795	4.15%	R500802609280
	Free Legals **	Free Valuation	-	80%	6.28%	£795	4.15%	R500062609280
	Cashback **	Free Valuation	Remortgage Only	75%	6.23%	£795	3.90%	R500802609275
	Free Legals **	Free Valuation	-	75%	6.23%	£795	3.90%	R500062609275
	Free Legals **	Free Valuation	-	75%	6.38%	£0	3.90%	R500072609275
	Cashback **	Free Valuation	Remortgage Only	75%	6.38%	£0	3.90%	R500812609275
	Free Legals **	Free Valuation	-	80%	6.43%	£0	4.15%	R500072609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.43%	£0	4.15%	R500812609280
	Free Legals **	Free Valuation	-	85%	6.73%	£0	4.40%	R500072609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.73%	£0	4.40%	R500812609285
	Free Legals **	Free Valuation	-	90%	6.92%	£0	4.40%	R501652609290
	Cashback **	Free Valuation	Remortgage Only	90%	6.92%	£0	4.40%	R501772609290
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%	5.58%	£1495	3.90%	R300042609275
	Cashback **	-	Remortgage Only	75%	5.58%	£1495	3.90%	R300402609275
	Free Legals **	-	-	80%	5.85%	£1495	4.15%	R300042609280
	Cashback **	-	Remortgage Only	80%	5.85%	£1495	4.15%	R300402609280
	Free Legals **	-	-	85%	6.08%	£1495	4.40%	R300042609285
	Cashback **	-	Remortgage Only	85%	6.08%	£1495	4.40%	R300402609285
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%	5.58%	£1495	3.90%	R200762609275
	Free Legals **	-	-	80%	5.85%	£1495	4.15%	R200012609280
	Cashback **	-	Remortgage Only	80%	5.85%	£1495	4.15%	R200762609280
	Free Legals **	-	-	85%	6.08%	£1495	4.40%	R200012609285
	Cashback **	-	Remortgage Only	85%	6.08%	£1495	4.40%	R200762609285
	Free Legals **	-	-	90%	6.38%	£1495	4.40%	R201602609290
	Cashback **	-	Remortgage Only	90%	6.38%	£1495	4.40%	R201722609290
	Free Legals **	-	-	75%	5.58%	£1495	3.90%	R200012609275
	Free Legals **	Free Valuation	-	85%	6.23%	£795	4.40%	R200022609285
	Cashback **	Free Valuation	Remortgage Only	90%	6.53%	£795	4.40%	R201732609290
	Free Legals **	Free Valuation	-	90%	6.53%	£795	4.40%	R201612609290
	Cashback **	Free Valuation	Remortgage Only	85%	6.23%	£795	4.40%	R200772609285
	Cashback **	Free Valuation	Remortgage Only	80%	6.00%	£795	4.15%	R200772609280
	Free Legals **	Free Valuation	-	80%	6.00%	£795	4.15%	R200022609280
	Cashback **	Free Valuation	Remortgage Only	75%	5.73%	£795	3.90%	R200772609275
	Free Legals **	Free Valuation	-	75%	5.73%	£795	3.90%	R200022609275
	Free Legals **	Free Valuation	-	75%	5.88%	£0	3.90%	R200032609275
	Cashback **	Free Valuation	Remortgage Only	75%	5.88%	£0	3.90%	R200782609275
	Free Legals **	Free Valuation	-	80%	6.15%	£0	4.15%	R200032609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.15%	£0	4.15%	R200782609280
	Free Legals **	Free Valuation	-	85%	6.38%	£0	4.40%	R200032609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.38%	£0	4.40%	R200782609285
	Free Legals **	Free Valuation	-	90%	6.68%	£0	4.40%	R201622609290
	Cashback **	Free Valuation	Remortgage Only	90%	6.68%	£0	4.40%	R201742609290
ERC:				3%,2%				

Application fee = £150
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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

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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%	6.13%	£1495	3.90%	R500822609275
	Free Legals **	-	-	80%	6.18%	£1495	4.15%	R500122609280
	Cashback **	-	Remortgage Only	80%	6.18%	£1495	4.15%	R500822609280
	Free Legals **	-	-	85%	6.48%	£1495	4.40%	R500122609285
	Cashback **	-	Remortgage Only	85%	6.48%	£1495	4.40%	R500822609285
	Free Legals **	-	-	90%	6.67%	£1495	4.40%	R501662609290
	Cashback **	-	Remortgage Only	90%	6.67%	£1495	4.40%	R501782609290
	Free Legals **	-	-	75%	6.13%	£1495	3.90%	R500122609275
	Free Legals **	Free Valuation	-	85%	6.63%	£795	4.40%	R500132609285
	Cashback **	Free Valuation	Remortgage Only	90%	6.82%	£795	4.40%	R501792609290
	Free Legals **	Free Valuation	-	90%	6.82%	£795	4.40%	R501672609290
	Cashback **	Free Valuation	Remortgage Only	85%	6.63%	£795	4.40%	R500832609285
	Cashback **	Free Valuation	Remortgage Only	80%	6.33%	£795	4.15%	R500832609280
	Free Legals **	Free Valuation	-	80%	6.33%	£795	4.15%	R500132609280
	Cashback **	Free Valuation	Remortgage Only	75%	6.28%	£795	3.90%	R500832609275
	Free Legals **	Free Valuation	-	75%	6.28%	£795	3.90%	R500132609275
	Free Legals **	Free Valuation	-	75%	6.43%	£0	3.90%	R500142609275
	Cashback **	Free Valuation	Remortgage Only	75%	6.43%	£0	3.90%	R500842609275
	Free Legals **	Free Valuation	-	80%	6.48%	£0	4.15%	R500142609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.48%	£0	4.15%	R500842609280
	Free Legals **	Free Valuation	-	85%	6.78%	£0	4.40%	R500142609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.78%	£0	4.40%	R500842609285
	Free Legals **	Free Valuation	-	90%	6.97%	£0	4.40%	R501682609290
	Cashback **	Free Valuation	Remortgage Only	90%	6.97%	£0	4.40%	R501802609290
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%	5.63%	£1495	3.90%	R300112609275
	Cashback **	-	Remortgage Only	75%	5.63%	£1495	3.90%	R300412609275
	Free Legals **	-	-	80%	5.90%	£1495	4.15%	R300112609280
	Cashback **	-	Remortgage Only	80%	5.90%	£1495	4.15%	R300412609280
	Free Legals **	-	-	85%	6.13%	£1495	4.40%	R300112609285
	Cashback **	-	Remortgage Only	85%	6.13%	£1495	4.40%	R300412609285
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%	5.63%	£1495	3.90%	R200792609275
	Free Legals **	-	-	80%	5.90%	£1495	4.15%	R200082609280
	Cashback **	-	Remortgage Only	80%	5.90%	£1495	4.15%	R200792609280
	Free Legals **	-	-	85%	6.13%	£1495	4.40%	R200082609285
	Cashback **	-	Remortgage Only	85%	6.13%	£1495	4.40%	R200792609285
	Free Legals **	-	-	90%	6.43%	£1495	4.40%	R201632609290
	Cashback **	-	Remortgage Only	90%	6.43%	£1495	4.40%	R201752609290
	Free Legals **	-	-	75%	5.63%	£1495	3.90%	R200082609275
	Free Legals **	Free Valuation	-	85%	6.28%	£795	4.40%	R200092609285
	Cashback **	Free Valuation	Remortgage Only	90%	6.58%	£795	4.40%	R201762609290
	Free Legals **	Free Valuation	-	90%	6.58%	£795	4.40%	R201642609290
	Cashback **	Free Valuation	Remortgage Only	85%	6.28%	£795	4.40%	R200802609285
	Cashback **	Free Valuation	Remortgage Only	80%	6.05%	£795	4.15%	R200802609280
	Free Legals **	Free Valuation	-	80%	6.05%	£795	4.15%	R200092609280
	Cashback **	Free Valuation	Remortgage Only	75%	5.78%	£795	3.90%	R200802609275
	Free Legals **	Free Valuation	-	75%	5.78%	£795	3.90%	R200092609275
	Free Legals **	Free Valuation	-	75%	5.93%	£0	3.90%	R200102609275
	Cashback **	Free Valuation	Remortgage Only	75%	5.93%	£0	3.90%	R200812609275
	Free Legals **	Free Valuation	-	80%	6.20%	£0	4.15%	R200102609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.20%	£0	4.15%	R200812609280
	Free Legals **	Free Valuation	-	85%	6.43%	£0	4.40%	R200102609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.43%	£0	4.40%	R200812609285
	Free Legals **	Free Valuation	-	90%	6.73%	£0	4.40%	R201652609290
	Cashback **	Free Valuation	Remortgage Only	90%	6.73%	£0	4.40%	R201772609290
ERC:		3%,2%						

Application fee = £150
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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
2 Years	Free Legals **	Free Valuation	Remortgage Only	75%	5.78%	£1995	3.90%	R202122609275
	Cashback **	Free Valuation	Remortgage Only	75%	5.78%	£1995	3.90%	R202132609275
	Free Legals **	Free Valuation	Remortgage Only	80%	6.05%	£1995	4.15%	R202122609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.05%	£1995	4.15%	R202132609280
	Free Legals **	Free Valuation	Remortgage Only	85%	6.28%	£1995	4.40%	R202122609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.28%	£1995	4.40%	R202132609285
	Free Legals **	Free Valuation	Remortgage Only	90%	6.58%	£1995	4.40%	R202152609290
	Cashback **	Free Valuation	Remortgage Only	90%	6.58%	£1995	4.40%	R202162609290
ERC:				3%,2%				

Application fee = £0

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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

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Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	Remortgage Only	75%	5.88%	£1995	3.90%	R202182609275
	Cashback **	Free Valuation	Remortgage Only	75%	5.88%	£1995	3.90%	R202192609275
	Free Legals **	Free Valuation	Remortgage Only	80%	6.15%	£1995	4.15%	R202182609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.15%	£1995	4.15%	R202192609280
	Free Legals **	Free Valuation	Remortgage Only	85%	6.38%	£1995	4.40%	R202182609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.38%	£1995	4.40%	R202192609285
	Free Legals **	Free Valuation	Remortgage Only	90%	6.68%	£1995	4.40%	R202212609290
	Cashback **	Free Valuation	Remortgage Only	90%	6.68%	£1995	4.40%	R202222609290
ERC:	3%,2%							

Application fee = £0

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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%	6.28%	£1495	3.90%	R500852609275
	Free Legals **	-	-	80%	6.33%	£1495	4.15%	R500192609280
	Cashback **	-	Remortgage Only	80%	6.33%	£1495	4.15%	R500852609280
	Free Legals **	-	-	85%	6.63%	£1495	4.40%	R500192609285
	Cashback **	-	Remortgage Only	85%	6.63%	£1495	4.40%	R500852609285
	Free Legals **	-	-	90%	6.82%	£1495	4.40%	R501692609290
	Cashback **	-	Remortgage Only	90%	6.82%	£1495	4.40%	R501812609290
	Free Legals **	-	-	75%	6.28%	£1495	3.90%	R500192609275
	Free Legals **	Free Valuation	-	85%	6.78%	£795	4.40%	R500202609285
	Cashback **	Free Valuation	Remortgage Only	90%	6.97%	£795	4.40%	R501822609290
	Free Legals **	Free Valuation	-	90%	6.97%	£795	4.40%	R501702609290
	Cashback **	Free Valuation	Remortgage Only	85%	6.78%	£795	4.40%	R500862609285
	Cashback **	Free Valuation	Remortgage Only	80%	6.48%	£795	4.15%	R500862609280
	Free Legals **	Free Valuation	-	80%	6.48%	£795	4.15%	R500202609280
	Cashback **	Free Valuation	Remortgage Only	75%	6.43%	£795	3.90%	R500862609275
	Free Legals **	Free Valuation	-	75%	6.43%	£795	3.90%	R500202609275
	Free Legals **	Free Valuation	-	75%	6.58%	£0	3.90%	R500212609275
	Cashback **	Free Valuation	Remortgage Only	75%	6.58%	£0	3.90%	R500872609275
	Free Legals **	Free Valuation	-	80%	6.63%	£0	4.15%	R500212609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.63%	£0	4.15%	R500872609280
	Free Legals **	Free Valuation	-	85%	6.93%	£0	4.40%	R500212609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.93%	£0	4.40%	R500872609285
	Free Legals **	Free Valuation	-	90%	7.12%	£0	4.40%	R501712609290
	Cashback **	Free Valuation	Remortgage Only	90%	7.12%	£0	4.40%	R501832609290
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%	5.78%	£1495	3.90%	R300182609275
	Cashback **	-	Remortgage Only	75%	5.78%	£1495	3.90%	R300422609275
	Free Legals **	-	-	80%	6.05%	£1495	4.15%	R300182609280
	Cashback **	-	Remortgage Only	80%	6.05%	£1495	4.15%	R300422609280
	Free Legals **	-	-	85%	6.28%	£1495	4.40%	R300182609285
	Cashback **	-	Remortgage Only	85%	6.28%	£1495	4.40%	R300422609285
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%	5.78%	£1495	3.90%	R200822609275
	Free Legals **	-	-	80%	6.05%	£1495	4.15%	R200152609280
	Cashback **	-	Remortgage Only	80%	6.05%	£1495	4.15%	R200822609280
	Free Legals **	-	-	85%	6.28%	£1495	4.40%	R200152609285
	Cashback **	-	Remortgage Only	85%	6.28%	£1495	4.40%	R200822609285
	Free Legals **	-	-	90%	6.58%	£1495	4.40%	R201662609290
	Cashback **	-	Remortgage Only	90%	6.58%	£1495	4.40%	R201782609290
	Free Legals **	-	-	75%	5.78%	£1495	3.90%	R200152609275
	Free Legals **	Free Valuation	-	85%	6.43%	£795	4.40%	R200162609285
	Cashback **	Free Valuation	Remortgage Only	90%	6.73%	£795	4.40%	R201792609290
	Free Legals **	Free Valuation	-	90%	6.73%	£795	4.40%	R201672609290
	Cashback **	Free Valuation	Remortgage Only	85%	6.43%	£795	4.40%	R200832609285
	Cashback **	Free Valuation	Remortgage Only	80%	6.20%	£795	4.15%	R200832609280
	Free Legals **	Free Valuation	-	80%	6.20%	£795	4.15%	R200162609280
	Cashback **	Free Valuation	Remortgage Only	75%	5.93%	£795	3.90%	R200832609275
	Free Legals **	Free Valuation	-	75%	5.93%	£795	3.90%	R200162609275
	Free Legals **	Free Valuation	-	75%	6.08%	£0	3.90%	R200172609275
	Cashback **	Free Valuation	Remortgage Only	75%	6.08%	£0	3.90%	R200842609275
	Free Legals **	Free Valuation	-	80%	6.35%	£0	4.15%	R200172609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.35%	£0	4.15%	R200842609280
	Free Legals **	Free Valuation	-	85%	6.58%	£0	4.40%	R200172609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.58%	£0	4.40%	R200842609285
	Free Legals **	Free Valuation	-	90%	6.88%	£0	4.40%	R201682609290
	Cashback **	Free Valuation	Remortgage Only	90%	6.88%	£0	4.40%	R201802609290
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
Repossession:	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%	6.38%	£1495	3.90%	R500882609275
	Free Legals **	-	-	80%	6.43%	£1495	4.15%	R500262609280
	Cashback **	-	Remortgage Only	80%	6.43%	£1495	4.15%	R500882609280
	Free Legals **	-	-	85%	6.73%	£1495	4.40%	R500262609285
	Cashback **	-	Remortgage Only	85%	6.73%	£1495	4.40%	R500882609285
	Free Legals **	-	-	90%	6.92%	£1495	4.40%	R501722609290
	Cashback **	-	Remortgage Only	90%	6.92%	£1495	4.40%	R501842609290
	Free Legals **	-	-	75%	6.38%	£1495	3.90%	R500262609275
	Free Legals **	Free Valuation	-	85%	6.88%	£795	4.40%	R500272609285
	Cashback **	Free Valuation	Remortgage Only	90%	7.07%	£795	4.40%	R501852609290
	Free Legals **	Free Valuation	-	90%	7.07%	£795	4.40%	R501732609290
	Cashback **	Free Valuation	Remortgage Only	85%	6.88%	£795	4.40%	R500892609285
	Cashback **	Free Valuation	Remortgage Only	80%	6.58%	£795	4.15%	R500892609280
	Free Legals **	Free Valuation	-	80%	6.58%	£795	4.15%	R500272609280
	Cashback **	Free Valuation	Remortgage Only	75%	6.53%	£795	3.90%	R500892609275
	Free Legals **	Free Valuation	-	75%	6.53%	£795	3.90%	R500272609275
	Free Legals **	Free Valuation	-	75%	6.68%	£0	3.90%	R500282609275
	Cashback **	Free Valuation	Remortgage Only	75%	6.68%	£0	3.90%	R500902609275
	Free Legals **	Free Valuation	-	80%	6.73%	£0	4.15%	R500282609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.73%	£0	4.15%	R500902609280
	Free Legals **	Free Valuation	-	85%	7.03%	£0	4.40%	R500282609285
	Cashback **	Free Valuation	Remortgage Only	85%	7.03%	£0	4.40%	R500902609285
	Free Legals **	Free Valuation	-	90%	7.22%	£0	4.40%	R501742609290
	Cashback **	Free Valuation	Remortgage Only	90%	7.22%	£0	4.40%	R501862609290
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%	5.88%	£1495	3.90%	R300252609275
	Cashback **	-	Remortgage Only	75%	5.88%	£1495	3.90%	R300432609275
	Free Legals **	-	-	80%	6.15%	£1495	4.15%	R300252609280
	Cashback **	-	Remortgage Only	80%	6.15%	£1495	4.15%	R300432609280
	Free Legals **	-	-	85%	6.38%	£1495	4.40%	R300252609285
	Cashback **	-	Remortgage Only	85%	6.38%	£1495	4.40%	R300432609285
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%	5.88%	£1495	3.90%	R200852609275
	Free Legals **	-	-	80%	6.15%	£1495	4.15%	R200222609280
	Cashback **	-	Remortgage Only	80%	6.15%	£1495	4.15%	R200852609280
	Free Legals **	-	-	85%	6.38%	£1495	4.40%	R200222609285
	Cashback **	-	Remortgage Only	85%	6.38%	£1495	4.40%	R200852609285
	Free Legals **	-	-	90%	6.68%	£1495	4.40%	R201692609290
	Cashback **	-	Remortgage Only	90%	6.68%	£1495	4.40%	R201812609290
	Free Legals **	-	-	75%	5.88%	£1495	3.90%	R200222609275
	Free Legals **	Free Valuation	-	85%	6.53%	£795	4.40%	R200232609285
	Cashback **	Free Valuation	Remortgage Only	90%	6.83%	£795	4.40%	R201822609290
	Free Legals **	Free Valuation	-	90%	6.83%	£795	4.40%	R201702609290
	Cashback **	Free Valuation	Remortgage Only	85%	6.53%	£795	4.40%	R200862609285
	Cashback **	Free Valuation	Remortgage Only	80%	6.30%	£795	4.15%	R200862609280
	Free Legals **	Free Valuation	-	80%	6.30%	£795	4.15%	R200232609280
	Cashback **	Free Valuation	Remortgage Only	75%	6.03%	£795	3.90%	R200862609275
	Free Legals **	Free Valuation	-	75%	6.03%	£795	3.90%	R200232609275
	Free Legals **	Free Valuation	-	75%	6.18%	£0	3.90%	R200242609275
	Cashback **	Free Valuation	Remortgage Only	75%	6.18%	£0	3.90%	R200872609275
	Free Legals **	Free Valuation	-	80%	6.45%	£0	4.15%	R200242609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.45%	£0	4.15%	R200872609280
	Free Legals **	Free Valuation	-	85%	6.68%	£0	4.40%	R200242609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.68%	£0	4.40%	R200872609285
	Free Legals **	Free Valuation	-	90%	6.98%	£0	4.40%	R201712609290
	Cashback **	Free Valuation	Remortgage Only	90%	6.98%	£0	4.40%	R201832609290
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
2 Years	Free Legals **	Free Valuation	Remortgage Only	75%	6.21%	£1995	3.90%	R202242609275
	Cashback **	Free Valuation	Remortgage Only	75%	6.21%	£1995	3.90%	R202252609275
	Free Legals **	Free Valuation	Remortgage Only	80%	6.38%	£1995	4.15%	R202242609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.38%	£1995	4.15%	R202252609280
	Free Legals **	Free Valuation	Remortgage Only	85%	6.58%	£1995	4.40%	R202242609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.58%	£1995	4.40%	R202252609285
ERC:	3%,2%							

Application fee = £0

*For Free Valuation products: One fee 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 Limited Edition - 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
2 Years	Cashback **	Free Valuation	Remortgage Only	75%	6.31%	£1995	3.90%	R202282609275
	Free Legals **	Free Valuation	Remortgage Only	80%	6.48%	£1995	4.15%	R202272609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.48%	£1995	4.15%	R202282609280
	Free Legals **	Free Valuation	Remortgage Only	85%	6.68%	£1995	4.40%	R202272609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.68%	£1995	4.40%	R202282609285
	Free Legals **	Free Valuation	Remortgage Only	75%	6.31%	£1995	3.90%	R202272609275
ERC:	3%,2%							

Application fee = £0

*For Free Valuation products: One fee 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 Limited Edition - 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 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%	6.41%	£1495	3.90%	R500912609275
	Free Legals **	-	-	80%	6.48%	£1495	4.15%	R500332609280
	Cashback **	-	Remortgage Only	80%	6.48%	£1495	4.15%	R500912609280
	Free Legals **	-	-	85%	6.78%	£1495	4.40%	R500332609285
	Cashback **	-	Remortgage Only	85%	6.78%	£1495	4.40%	R500912609285
	Free Legals **	-	-	75%	6.41%	£1495	3.90%	R500332609275
	Cashback **	Free Valuation	Remortgage Only	80%	6.63%	£795	4.15%	R500922609280
	Cashback **	Free Valuation	Remortgage Only	85%	6.93%	£795	4.40%	R500922609285
	Free Legals **	Free Valuation	-	85%	6.93%	£795	4.40%	R500342609285
	Free Legals **	Free Valuation	-	80%	6.63%	£795	4.15%	R500342609280
	Cashback **	Free Valuation	Remortgage Only	75%	6.56%	£795	3.90%	R500922609275
	Free Legals **	Free Valuation	-	75%	6.56%	£795	3.90%	R500342609275
	Free Legals **	Free Valuation	-	75%	6.71%	£0	3.90%	R500352609275
	Cashback **	Free Valuation	Remortgage Only	75%	6.71%	£0	3.90%	R500932609275
	Free Legals **	Free Valuation	-	80%	6.78%	£0	4.15%	R500352609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.78%	£0	4.15%	R500932609280
	Free Legals **	Free Valuation	-	85%	7.08%	£0	4.40%	R500352609285
	Cashback **	Free Valuation	Remortgage Only	85%	7.08%	£0	4.40%	R500932609285
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%	6.21%	£1495	3.90%	R300322609275
	Cashback **	-	Remortgage Only	75%	6.21%	£1495	3.90%	R300442609275
	Free Legals **	-	-	80%	6.38%	£1495	4.15%	R300322609280
	Cashback **	-	Remortgage Only	80%	6.38%	£1495	4.15%	R300442609280
	Free Legals **	-	-	85%	6.58%	£1495	4.40%	R300322609285
	Cashback **	-	Remortgage Only	85%	6.58%	£1495	4.40%	R300442609285
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%	6.21%	£1495	3.90%	R200882609275
	Free Legals **	-	-	80%	6.38%	£1495	4.15%	R200292609280
	Cashback **	-	Remortgage Only	80%	6.38%	£1495	4.15%	R200882609280
	Free Legals **	-	-	85%	6.58%	£1495	4.40%	R200292609285
	Cashback **	-	Remortgage Only	85%	6.58%	£1495	4.40%	R200882609285
	Free Legals **	-	-	75%	6.21%	£1495	3.90%	R200292609275
	Cashback **	Free Valuation	Remortgage Only	80%	6.53%	£795	4.15%	R200892609280
	Cashback **	Free Valuation	Remortgage Only	85%	6.73%	£795	4.40%	R200892609285
	Free Legals **	Free Valuation	-	85%	6.73%	£795	4.40%	R200302609285
	Free Legals **	Free Valuation	-	80%	6.53%	£795	4.15%	R200302609280
	Cashback **	Free Valuation	Remortgage Only	75%	6.36%	£795	3.90%	R200892609275
	Free Legals **	Free Valuation	-	75%	6.36%	£795	3.90%	R200302609275
	Free Legals **	Free Valuation	-	75%	6.51%	£0	3.90%	R200312609275
	Cashback **	Free Valuation	Remortgage Only	75%	6.51%	£0	3.90%	R200902609275
	Free Legals **	Free Valuation	-	80%	6.68%	£0	4.15%	R200312609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.68%	£0	4.15%	R200902609280
	Free Legals **	Free Valuation	-	85%	6.88%	£0	4.40%	R200312609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.88%	£0	4.40%	R200902609285
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	Cashback **	-	Remortgage Only	75%	6.51%	£1495	3.90%	R500942609275
	Free Legals **	-	-	80%	6.58%	£1495	4.15%	R500402609280
	Cashback **	-	Remortgage Only	80%	6.58%	£1495	4.15%	R500942609280
	Free Legals **	-	-	85%	6.88%	£1495	4.40%	R500402609285
	Cashback **	-	Remortgage Only	85%	6.88%	£1495	4.40%	R500942609285
	Free Legals **	-	-	75%	6.51%	£1495	3.90%	R500402609275
	Cashback **	Free Valuation	Remortgage Only	80%	6.73%	£795	4.15%	R500952609280
	Cashback **	Free Valuation	Remortgage Only	85%	7.03%	£795	4.40%	R500952609285
	Free Legals **	Free Valuation	-	85%	7.03%	£795	4.40%	R500412609285
	Free Legals **	Free Valuation	-	80%	6.73%	£795	4.15%	R500412609280
	Cashback **	Free Valuation	Remortgage Only	75%	6.66%	£795	3.90%	R500952609275
	Free Legals **	Free Valuation	-	75%	6.66%	£795	3.90%	R500412609275
	Free Legals **	Free Valuation	-	75%	6.81%	£0	3.90%	R500422609275
	Cashback **	Free Valuation	Remortgage Only	75%	6.81%	£0	3.90%	R500962609275
	Free Legals **	Free Valuation	-	80%	6.88%	£0	4.15%	R500422609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.88%	£0	4.15%	R500962609280
	Free Legals **	Free Valuation	-	85%	7.18%	£0	4.40%	R500422609285
	Cashback **	Free Valuation	Remortgage Only	85%	7.18%	£0	4.40%	R500962609285
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%	6.31%	£1495	3.90%	R300392609275
	Cashback **	-	Remortgage Only	75%	6.31%	£1495	3.90%	R300452609275
	Free Legals **	-	-	80%	6.48%	£1495	4.15%	R300392609280
	Cashback **	-	Remortgage Only	80%	6.48%	£1495	4.15%	R300452609280
	Free Legals **	-	-	85%	6.68%	£1495	4.40%	R300392609285
	Cashback **	-	Remortgage Only	85%	6.68%	£1495	4.40%	R300452609285
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%	6.31%	£1495	3.90%	R200912609275
	Free Legals **	-	-	80%	6.48%	£1495	4.15%	R200362609280
	Cashback **	-	Remortgage Only	80%	6.48%	£1495	4.15%	R200912609280
	Free Legals **	-	-	85%	6.68%	£1495	4.40%	R200362609285
	Cashback **	-	Remortgage Only	85%	6.68%	£1495	4.40%	R200912609285
	Free Legals **	-	-	75%	6.31%	£1495	3.90%	R200362609275
	Cashback **	Free Valuation	Remortgage Only	80%	6.63%	£795	4.15%	R200922609280
	Cashback **	Free Valuation	Remortgage Only	85%	6.83%	£795	4.40%	R200922609285
	Free Legals **	Free Valuation	-	85%	6.83%	£795	4.40%	R200372609285
	Free Legals **	Free Valuation	-	80%	6.63%	£795	4.15%	R200372609280
	Cashback **	Free Valuation	Remortgage Only	75%	6.46%	£795	3.90%	R200922609275
	Free Legals **	Free Valuation	-	75%	6.46%	£795	3.90%	R200372609275
	Free Legals **	Free Valuation	-	75%	6.61%	£0	3.90%	R200382609275
	Cashback **	Free Valuation	Remortgage Only	75%	6.61%	£0	3.90%	R200932609275
	Free Legals **	Free Valuation	-	80%	6.78%	£0	4.15%	R200382609280
	Cashback **	Free Valuation	Remortgage Only	80%	6.78%	£0	4.15%	R200932609280
	Free Legals **	Free Valuation	-	85%	6.98%	£0	4.40%	R200382609285
	Cashback **	Free Valuation	Remortgage Only	85%	6.98%	£0	4.40%	R200932609285
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
2 Years	Free Legals **	Free Valuation	Remortgage Only	70%	6.93%	£1995	4.05%	R202302609270
	Cashback **	Free Valuation	Remortgage Only	70%	6.93%	£1995	4.05%	R202312609270
	Free Legals **	Free Valuation	Remortgage Only	75%	7.03%	£1995	4.05%	R202302609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.03%	£1995	4.05%	R202312609275
	Free Legals **	Free Valuation	Remortgage Only	80%	7.28%	£1995	4.20%	R202302609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.28%	£1995	4.20%	R202312609280
	Free Legals **	Free Valuation	Remortgage Only	85%	7.63%	£1995	4.45%	R202302609285
	Cashback **	Free Valuation	Remortgage Only	85%	7.63%	£1995	4.45%	R202312609285
ERC:	3%,2%							

Pepper18 Light Limited Edition - 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
2 Years	Free Legals **	Free Valuation	Remortgage Only	70%	7.03%	£1995	4.05%	R202332609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.03%	£1995	4.05%	R202342609270
	Free Legals **	Free Valuation	Remortgage Only	75%	7.13%	£1995	4.05%	R202332609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.13%	£1995	4.05%	R202342609275
	Free Legals **	Free Valuation	Remortgage Only	80%	7.38%	£1995	4.20%	R202332609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.38%	£1995	4.20%	R202342609280
	Free Legals **	Free Valuation	Remortgage Only	85%	7.73%	£1995	4.45%	R202332609285
	Cashback **	Free Valuation	Remortgage Only	85%	7.73%	£1995	4.45%	R202342609285
ERC:	3%,2%							

Pepper18 Limited Edition - 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 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%	6.83%	£1495	4.05%	R500972609270
	Free Legals **	-	-	75%	6.93%	£1495	4.05%	R500462609275
	Cashback **	-	Remortgage Only	75%	6.93%	£1495	4.05%	R500972609275
	Free Legals **	-	-	80%	7.18%	£1495	4.20%	R500462609280
	Cashback **	-	Remortgage Only	80%	7.18%	£1495	4.20%	R500972609280
	Free Legals **	-	-	85%	7.53%	£1495	4.45%	R500462609285
	Cashback **	-	Remortgage Only	85%	7.53%	£1495	4.45%	R500972609285
	Free Legals **	-	-	70%	6.83%	£1495	4.05%	R500462609270
	Free Legals **	Free Valuation	-	80%	7.33%	£795	4.20%	R500472609280
	Cashback **	Free Valuation	Remortgage Only	85%	7.68%	£795	4.45%	R500982609285
	Free Legals **	Free Valuation	-	85%	7.68%	£795	4.45%	R500472609285
	Cashback **	Free Valuation	Remortgage Only	80%	7.33%	£795	4.20%	R500982609280
	Cashback **	Free Valuation	Remortgage Only	75%	7.08%	£795	4.05%	R500982609275
	Free Legals **	Free Valuation	-	75%	7.08%	£795	4.05%	R500472609275
	Cashback **	Free Valuation	Remortgage Only	70%	6.98%	£795	4.05%	R500982609270
	Free Legals **	Free Valuation	-	70%	6.98%	£795	4.05%	R500472609270
	Free Legals **	Free Valuation	-	70%	7.13%	£0	4.05%	R500482609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.13%	£0	4.05%	R500992609270
	Free Legals **	Free Valuation	-	75%	7.23%	£0	4.05%	R500482609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.23%	£0	4.05%	R500992609275
	Free Legals **	Free Valuation	-	80%	7.48%	£0	4.20%	R500482609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.48%	£0	4.20%	R500992609280
	Free Legals **	Free Valuation	-	85%	7.83%	£0	4.45%	R500482609285
	Cashback **	Free Valuation	Remortgage Only	85%	7.83%	£0	4.45%	R500992609285
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%	6.93%	£1495	4.05%	R200942609270
	Free Legals **	-	-	75%	7.03%	£1495	4.05%	R200432609275
	Cashback **	-	Remortgage Only	75%	7.03%	£1495	4.05%	R200942609275
	Free Legals **	-	-	80%	7.28%	£1495	4.20%	R200432609280
	Cashback **	-	Remortgage Only	80%	7.28%	£1495	4.20%	R200942609280
	Free Legals **	-	-	85%	7.63%	£1495	4.45%	R200432609285
	Cashback **	-	Remortgage Only	85%	7.63%	£1495	4.45%	R200942609285
	Free Legals **	-	-	70%	6.93%	£1495	4.05%	R200432609270
	Free Legals **	Free Valuation	-	80%	7.43%	£795	4.20%	R200442609280
	Cashback **	Free Valuation	Remortgage Only	85%	7.78%	£795	4.45%	R200952609285
	Free Legals **	Free Valuation	-	85%	7.78%	£795	4.45%	R200442609285
	Cashback **	Free Valuation	Remortgage Only	80%	7.43%	£795	4.20%	R200952609280
	Cashback **	Free Valuation	Remortgage Only	75%	7.18%	£795	4.05%	R200952609275
	Free Legals **	Free Valuation	-	75%	7.18%	£795	4.05%	R200442609275
	Cashback **	Free Valuation	Remortgage Only	70%	7.08%	£795	4.05%	R200952609270
	Free Legals **	Free Valuation	-	70%	7.08%	£795	4.05%	R200442609270
	Free Legals **	Free Valuation	-	70%	7.23%	£0	4.05%	R200452609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.23%	£0	4.05%	R200962609270
	Free Legals **	Free Valuation	-	75%	7.33%	£0	4.05%	R200452609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.33%	£0	4.05%	R200962609275
	Free Legals **	Free Valuation	-	80%	7.58%	£0	4.20%	R200452609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.58%	£0	4.20%	R200962609280
	Free Legals **	Free Valuation	-	85%	7.93%	£0	4.45%	R200452609285
	Cashback **	Free Valuation	Remortgage Only	85%	7.93%	£0	4.45%	R200962609285
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
Repossession:	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%	6.93%	£1495	4.05%	R501002609270
	Free Legals **	-	-	75%	7.03%	£1495	4.05%	R500522609275
	Cashback **	-	Remortgage Only	75%	7.03%	£1495	4.05%	R501002609275
	Free Legals **	-	-	80%	7.28%	£1495	4.20%	R500522609280
	Cashback **	-	Remortgage Only	80%	7.28%	£1495	4.20%	R501002609280
	Free Legals **	-	-	85%	7.63%	£1495	4.45%	R500522609285
	Cashback **	-	Remortgage Only	85%	7.63%	£1495	4.45%	R501002609285
	Free Legals **	-	-	70%	6.93%	£1495	4.05%	R500522609270
	Free Legals **	Free Valuation	-	80%	7.43%	£795	4.20%	R500532609280
	Cashback **	Free Valuation	Remortgage Only	85%	7.78%	£795	4.45%	R501012609285
	Free Legals **	Free Valuation	-	85%	7.78%	£795	4.45%	R500532609285
	Cashback **	Free Valuation	Remortgage Only	80%	7.43%	£795	4.20%	R501012609280
	Cashback **	Free Valuation	Remortgage Only	75%	7.18%	£795	4.05%	R501012609275
	Free Legals **	Free Valuation	-	75%	7.18%	£795	4.05%	R500532609275
	Cashback **	Free Valuation	Remortgage Only	70%	7.08%	£795	4.05%	R501012609270
	Free Legals **	Free Valuation	-	70%	7.08%	£795	4.05%	R500532609270
	Free Legals **	Free Valuation	-	70%	7.23%	£0	4.05%	R500542609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.23%	£0	4.05%	R501022609270
	Free Legals **	Free Valuation	-	75%	7.33%	£0	4.05%	R500542609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.33%	£0	4.05%	R501022609275
	Free Legals **	Free Valuation	-	80%	7.58%	£0	4.20%	R500542609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.58%	£0	4.20%	R501022609280
	Free Legals **	Free Valuation	-	85%	7.93%	£0	4.45%	R500542609285
	Cashback **	Free Valuation	Remortgage Only	85%	7.93%	£0	4.45%	R501022609285
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%	7.03%	£1495	4.05%	R200972609270
	Free Legals **	-	-	75%	7.13%	£1495	4.05%	R200492609275
	Cashback **	-	Remortgage Only	75%	7.13%	£1495	4.05%	R200972609275
	Free Legals **	-	-	80%	7.38%	£1495	4.20%	R200492609280
	Cashback **	-	Remortgage Only	80%	7.38%	£1495	4.20%	R200972609280
	Free Legals **	-	-	85%	7.73%	£1495	4.45%	R200492609285
	Cashback **	-	Remortgage Only	85%	7.73%	£1495	4.45%	R200972609285
	Free Legals **	-	-	70%	7.03%	£1495	4.05%	R200492609270
	Free Legals **	Free Valuation	-	80%	7.53%	£795	4.20%	R200502609280
	Cashback **	Free Valuation	Remortgage Only	85%	7.88%	£795	4.45%	R200982609285
	Free Legals **	Free Valuation	-	85%	7.88%	£795	4.45%	R200502609285
	Cashback **	Free Valuation	Remortgage Only	80%	7.53%	£795	4.20%	R200982609280
	Cashback **	Free Valuation	Remortgage Only	75%	7.28%	£795	4.05%	R200982609275
	Free Legals **	Free Valuation	-	75%	7.28%	£795	4.05%	R200502609275
	Cashback **	Free Valuation	Remortgage Only	70%	7.18%	£795	4.05%	R200982609270
	Free Legals **	Free Valuation	-	70%	7.18%	£795	4.05%	R200502609270
	Free Legals **	Free Valuation	-	70%	7.33%	£0	4.05%	R200512609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.33%	£0	4.05%	R200992609270
	Free Legals **	Free Valuation	-	75%	7.43%	£0	4.05%	R200512609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.43%	£0	4.05%	R200992609275
	Free Legals **	Free Valuation	-	80%	7.68%	£0	4.20%	R200512609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.68%	£0	4.20%	R200992609280
	Free Legals **	Free Valuation	-	85%	8.03%	£0	4.45%	R200512609285
	Cashback **	Free Valuation	Remortgage Only	85%	8.03%	£0	4.45%	R200992609285
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
Repossession:	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
2 Years	Free Legals **	Free Valuation	Remortgage Only	70%	7.13%	£1995	4.35%	R202362609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.13%	£1995	4.35%	R202372609270
	Free Legals **	Free Valuation	Remortgage Only	75%	7.23%	£1995	4.35%	R202362609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.23%	£1995	4.35%	R202372609275
	Free Legals **	Free Valuation	Remortgage Only	80%	7.48%	£1995	4.60%	R202362609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.48%	£1995	4.60%	R202372609280
	Free Legals **	Free Valuation	Remortgage Only	85%	7.93%	£1995	4.85%	R202362609285
	Cashback **	Free Valuation	Remortgage Only	85%	7.93%	£1995	4.85%	R202372609285
ERC:	3%,2%							

Pepper12 Light Limited Edition - 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
2 Years	Free Legals **	Free Valuation	Remortgage Only	70%	7.23%	£1995	4.35%	R202392609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.23%	£1995	4.35%	R202402609270
	Free Legals **	Free Valuation	Remortgage Only	75%	7.33%	£1995	4.35%	R202392609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.33%	£1995	4.35%	R202402609275
	Free Legals **	Free Valuation	Remortgage Only	80%	7.58%	£1995	4.60%	R202392609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.58%	£1995	4.60%	R202402609280
	Free Legals **	Free Valuation	Remortgage Only	85%	8.03%	£1995	4.85%	R202392609285
	Cashback **	Free Valuation	Remortgage Only	85%	8.03%	£1995	4.85%	R202402609285
ERC:	3%,2%							

Pepper12 Limited Edition - 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 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%	7.03%	£1495	4.35%	R501032609270
	Free Legals **	-	-	75%	7.13%	£1495	4.35%	R500582609275
	Cashback **	-	Remortgage Only	75%	7.13%	£1495	4.35%	R501032609275
	Free Legals **	-	-	80%	7.38%	£1495	4.60%	R500582609280
	Cashback **	-	Remortgage Only	80%	7.38%	£1495	4.60%	R501032609280
	Free Legals **	-	-	85%	7.83%	£1495	4.85%	R500582609285
	Cashback **	-	Remortgage Only	85%	7.83%	£1495	4.85%	R501032609285
	Free Legals **	-	-	70%	7.03%	£1495	4.35%	R500582609270
	Free Legals **	Free Valuation	-	80%	7.53%	£795	4.60%	R500592609280
	Cashback **	Free Valuation	Remortgage Only	85%	7.98%	£795	4.85%	R501042609285
	Free Legals **	Free Valuation	-	85%	7.98%	£795	4.85%	R500592609285
	Cashback **	Free Valuation	Remortgage Only	80%	7.53%	£795	4.60%	R501042609280
	Cashback **	Free Valuation	Remortgage Only	75%	7.28%	£795	4.35%	R501042609275
	Free Legals **	Free Valuation	-	75%	7.28%	£795	4.35%	R500592609275
	Cashback **	Free Valuation	Remortgage Only	70%	7.18%	£795	4.35%	R501042609270
	Free Legals **	Free Valuation	-	70%	7.18%	£795	4.35%	R500592609270
	Free Legals **	Free Valuation	-	70%	7.33%	£0	4.35%	R500602609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.33%	£0	4.35%	R501052609270
	Free Legals **	Free Valuation	-	75%	7.43%	£0	4.35%	R500602609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.43%	£0	4.35%	R501052609275
	Free Legals **	Free Valuation	-	80%	7.68%	£0	4.60%	R500602609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.68%	£0	4.60%	R501052609280
	Free Legals **	Free Valuation	-	85%	8.13%	£0	4.85%	R500602609285
	Cashback **	Free Valuation	Remortgage Only	85%	8.13%	£0	4.85%	R501052609285
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%	7.13%	£1495	4.35%	R201002609270
	Free Legals **	-	-	75%	7.23%	£1495	4.35%	R200552609275
	Cashback **	-	Remortgage Only	75%	7.23%	£1495	4.35%	R201002609275
	Free Legals **	-	-	80%	7.48%	£1495	4.60%	R200552609280
	Cashback **	-	Remortgage Only	80%	7.48%	£1495	4.60%	R201002609280
	Free Legals **	-	-	85%	7.93%	£1495	4.85%	R200552609285
	Cashback **	-	Remortgage Only	85%	7.93%	£1495	4.85%	R201002609285
	Free Legals **	-	-	70%	7.13%	£1495	4.35%	R200552609270
	Free Legals **	Free Valuation	-	80%	7.63%	£795	4.60%	R200562609280
	Cashback **	Free Valuation	Remortgage Only	85%	8.08%	£795	4.85%	R201012609285
	Free Legals **	Free Valuation	-	85%	8.08%	£795	4.85%	R200562609285
	Cashback **	Free Valuation	Remortgage Only	80%	7.63%	£795	4.60%	R201012609280
	Cashback **	Free Valuation	Remortgage Only	75%	7.38%	£795	4.35%	R201012609275
	Free Legals **	Free Valuation	-	75%	7.38%	£795	4.35%	R200562609275
	Cashback **	Free Valuation	Remortgage Only	70%	7.28%	£795	4.35%	R201012609270
	Free Legals **	Free Valuation	-	70%	7.28%	£795	4.35%	R200562609270
	Free Legals **	Free Valuation	-	70%	7.43%	£0	4.35%	R200572609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.43%	£0	4.35%	R201022609270
	Free Legals **	Free Valuation	-	75%	7.53%	£0	4.35%	R200572609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.53%	£0	4.35%	R201022609275
	Free Legals **	Free Valuation	-	80%	7.78%	£0	4.60%	R200572609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.78%	£0	4.60%	R201022609280
	Free Legals **	Free Valuation	-	85%	8.23%	£0	4.85%	R200572609285
	Cashback **	Free Valuation	Remortgage Only	85%	8.23%	£0	4.85%	R201022609285
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
Repossession:	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	Cashback **	-	Remortgage Only	70%	7.13%	£1495	4.35%	R501062609270
	Free Legals **	-	-	75%	7.23%	£1495	4.35%	R500642609275
	Cashback **	-	Remortgage Only	75%	7.23%	£1495	4.35%	R501062609275
	Free Legals **	-	-	80%	7.48%	£1495	4.60%	R500642609280
	Cashback **	-	Remortgage Only	80%	7.48%	£1495	4.60%	R501062609280
	Free Legals **	-	-	85%	7.93%	£1495	4.85%	R500642609285
	Cashback **	-	Remortgage Only	85%	7.93%	£1495	4.85%	R501062609285
	Free Legals **	-	-	70%	7.13%	£1495	4.35%	R500642609270
	Free Legals **	Free Valuation	-	80%	7.63%	£795	4.60%	R500652609280
	Cashback **	Free Valuation	Remortgage Only	85%	8.08%	£795	4.85%	R501072609285
	Free Legals **	Free Valuation	-	85%	8.08%	£795	4.85%	R500652609285
	Cashback **	Free Valuation	Remortgage Only	80%	7.63%	£795	4.60%	R501072609280
	Cashback **	Free Valuation	Remortgage Only	75%	7.38%	£795	4.35%	R501072609275
	Free Legals **	Free Valuation	-	75%	7.38%	£795	4.35%	R500652609275
	Cashback **	Free Valuation	Remortgage Only	70%	7.28%	£795	4.35%	R501072609270
	Free Legals **	Free Valuation	-	70%	7.28%	£795	4.35%	R500652609270
	Free Legals **	Free Valuation	-	70%	7.43%	£0	4.35%	R500662609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.43%	£0	4.35%	R501082609270
	Free Legals **	Free Valuation	-	75%	7.53%	£0	4.35%	R500662609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.53%	£0	4.35%	R501082609275
	Free Legals **	Free Valuation	-	80%	7.78%	£0	4.60%	R500662609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.78%	£0	4.60%	R501082609280
	Free Legals **	Free Valuation	-	85%	8.23%	£0	4.85%	R500662609285
	Cashback **	Free Valuation	Remortgage Only	85%	8.23%	£0	4.85%	R501082609285
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

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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%	7.23%	£1495	4.35%	R201032609270
	Free Legals **	-	-	75%	7.33%	£1495	4.35%	R200642609275
	Cashback **	-	Remortgage Only	75%	7.33%	£1495	4.35%	R201032609275
	Free Legals **	-	-	80%	7.58%	£1495	4.60%	R200642609280
	Cashback **	-	Remortgage Only	80%	7.58%	£1495	4.60%	R201032609280
	Free Legals **	-	-	85%	8.03%	£1495	4.85%	R200642609285
	Cashback **	-	Remortgage Only	85%	8.03%	£1495	4.85%	R201032609285
	Free Legals **	-	-	70%	7.23%	£1495	4.35%	R200642609270
	Free Legals **	Free Valuation	-	80%	7.73%	£795	4.60%	R200622609280
	Cashback **	Free Valuation	Remortgage Only	85%	8.18%	£795	4.85%	R201042609285
	Free Legals **	Free Valuation	-	85%	8.18%	£795	4.85%	R200622609285
	Cashback **	Free Valuation	Remortgage Only	80%	7.73%	£795	4.60%	R201042609280
	Cashback **	Free Valuation	Remortgage Only	75%	7.48%	£795	4.35%	R201042609275
	Free Legals **	Free Valuation	-	75%	7.48%	£795	4.35%	R200622609275
	Cashback **	Free Valuation	Remortgage Only	70%	7.38%	£795	4.35%	R201042609270
	Free Legals **	Free Valuation	-	70%	7.38%	£795	4.35%	R200622609270
	Free Legals **	Free Valuation	-	70%	7.53%	£0	4.35%	R200632609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.53%	£0	4.35%	R201052609270
	Free Legals **	Free Valuation	-	75%	7.63%	£0	4.35%	R200632609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.63%	£0	4.35%	R201052609275
	Free Legals **	Free Valuation	-	80%	7.88%	£0	4.60%	R200632609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.88%	£0	4.60%	R201052609280
	Free Legals **	Free Valuation	-	85%	8.33%	£0	4.85%	R200632609285
	Cashback **	Free Valuation	Remortgage Only	85%	8.33%	£0	4.85%	R201052609285
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
2 Years	Free Legals **	Free Valuation	Remortgage Only	70%	7.23%	£1995	4.35%	R202422609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.23%	£1995	4.35%	R202432609270
	Free Legals **	Free Valuation	Remortgage Only	75%	7.33%	£1995	4.35%	R202422609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.33%	£1995	4.35%	R202432609275
	Free Legals **	Free Valuation	Remortgage Only	80%	7.63%	£1995	4.60%	R202422609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.63%	£1995	4.60%	R202432609280
ERC:	3%,2%							

Pepper6 Light Limited Edition - 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
2 Years	Free Legals **	Free Valuation	Remortgage Only	70%	7.33%	£1995	4.35%	R202452609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.33%	£1995	4.35%	R202462609270
	Free Legals **	Free Valuation	Remortgage Only	75%	7.43%	£1995	4.35%	R202452609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.43%	£1995	4.35%	R202462609275
	Free Legals **	Free Valuation	Remortgage Only	80%	7.73%	£1995	4.60%	R202452609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.73%	£1995	4.60%	R202462609280
ERC:	3%,2%							

Pepper6 Limited Edition - 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 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%	7.13%	£1495	4.35%	R501092609270
	Free Legals **	-	-	75%	7.23%	£1495	4.35%	R500702609275
	Cashback **	-	Remortgage Only	75%	7.23%	£1495	4.35%	R501092609275
	Free Legals **	-	-	80%	7.38%	£1495	4.60%	R500702609280
	Cashback **	-	Remortgage Only	80%	7.38%	£1495	4.60%	R501092609280
	Free Legals **	-	-	70%	7.13%	£1495	4.35%	R500702609270
	Cashback **	Free Valuation	Remortgage Only	75%	7.38%	£795	4.35%	R501102609275
	Cashback **	Free Valuation	Remortgage Only	80%	7.53%	£795	4.60%	R501102609280
	Free Legals **	Free Valuation	-	80%	7.53%	£795	4.60%	R500712609280
	Free Legals **	Free Valuation	-	75%	7.38%	£795	4.35%	R500712609275
	Cashback **	Free Valuation	Remortgage Only	70%	7.28%	£795	4.35%	R501102609270
	Free Legals **	Free Valuation	-	70%	7.28%	£795	4.35%	R500712609270
	Free Legals **	Free Valuation	-	70%	7.43%	£0	4.35%	R500722609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.43%	£0	4.35%	R501112609270
	Free Legals **	Free Valuation	-	75%	7.53%	£0	4.35%	R500722609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.53%	£0	4.35%	R501112609275
	Free Legals **	Free Valuation	-	80%	7.68%	£0	4.60%	R500722609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.68%	£0	4.60%	R501112609280
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.

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Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback **	-	Remortgage Only	70%	7.23%	£1495	4.35%	R201062609270
	Free Legals **	-	-	75%	7.33%	£1495	4.35%	R200672609275
	Cashback **	-	Remortgage Only	75%	7.33%	£1495	4.35%	R201062609275
	Free Legals **	-	-	80%	7.63%	£1495	4.60%	R200672609280
	Cashback **	-	Remortgage Only	80%	7.63%	£1495	4.60%	R201062609280
	Free Legals **	-	-	70%	7.23%	£1495	4.35%	R200672609270
	Cashback **	Free Valuation	Remortgage Only	75%	7.48%	£795	4.35%	R201072609275
	Cashback **	Free Valuation	Remortgage Only	80%	7.78%	£795	4.60%	R201072609280
	Free Legals **	Free Valuation	-	80%	7.78%	£795	4.60%	R200682609280
	Free Legals **	Free Valuation	-	75%	7.48%	£795	4.35%	R200682609275
	Cashback **	Free Valuation	Remortgage Only	70%	7.38%	£795	4.35%	R201072609270
	Free Legals **	Free Valuation	-	70%	7.38%	£795	4.35%	R200682609270
	Free Legals **	Free Valuation	-	70%	7.53%	£0	4.35%	R200692609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.53%	£0	4.35%	R201082609270
	Free Legals **	Free Valuation	-	75%	7.63%	£0	4.35%	R200692609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.63%	£0	4.35%	R201082609275
	Free Legals **	Free Valuation	-	80%	7.93%	£0	4.60%	R200692609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.93%	£0	4.60%	R201082609280
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%	7.23%	£1495	4.35%	R501122609270
	Free Legals **	-	-	75%	7.33%	£1495	4.35%	R500762609275
	Cashback **	-	Remortgage Only	75%	7.33%	£1495	4.35%	R501122609275
	Free Legals **	-	-	80%	7.48%	£1495	4.60%	R500762609280
	Cashback **	-	Remortgage Only	80%	7.48%	£1495	4.60%	R501122609280
	Free Legals **	-	-	70%	7.23%	£1495	4.35%	R500762609270
	Cashback **	Free Valuation	Remortgage Only	75%	7.48%	£795	4.35%	R501132609275
	Cashback **	Free Valuation	Remortgage Only	80%	7.63%	£795	4.60%	R501132609280
	Free Legals **	Free Valuation	-	80%	7.63%	£795	4.60%	R500772609280
	Free Legals **	Free Valuation	-	75%	7.48%	£795	4.35%	R500772609275
	Cashback **	Free Valuation	Remortgage Only	70%	7.38%	£795	4.35%	R501132609270
	Free Legals **	Free Valuation	-	70%	7.38%	£795	4.35%	R500772609270
	Free Legals **	Free Valuation	-	70%	7.53%	£0	4.35%	R500782609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.53%	£0	4.35%	R501142609270
	Free Legals **	Free Valuation	-	75%	7.63%	£0	4.35%	R500782609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.63%	£0	4.35%	R501142609275
	Free Legals **	Free Valuation	-	80%	7.78%	£0	4.60%	R500782609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.78%	£0	4.60%	R501142609280
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.

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Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback **	-	Remortgage Only	70%	7.33%	£1495	4.35%	R201092609270
	Free Legals **	-	-	75%	7.43%	£1495	4.35%	R200732609275
	Cashback **	-	Remortgage Only	75%	7.43%	£1495	4.35%	R201092609275
	Free Legals **	-	-	80%	7.73%	£1495	4.60%	R200732609280
	Cashback **	-	Remortgage Only	80%	7.73%	£1495	4.60%	R201092609280
	Free Legals **	-	-	70%	7.33%	£1495	4.35%	R200732609270
	Cashback **	Free Valuation	Remortgage Only	75%	7.58%	£795	4.35%	R201102609275
	Cashback **	Free Valuation	Remortgage Only	80%	7.88%	£795	4.60%	R201102609280
	Free Legals **	Free Valuation	-	80%	7.88%	£795	4.60%	R200742609280
	Free Legals **	Free Valuation	-	75%	7.58%	£795	4.35%	R200742609275
	Cashback **	Free Valuation	Remortgage Only	70%	7.48%	£795	4.35%	R201102609270
	Free Legals **	Free Valuation	-	70%	7.48%	£795	4.35%	R200742609270
	Free Legals **	Free Valuation	-	70%	7.63%	£0	4.35%	R200752609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.63%	£0	4.35%	R201112609270
	Free Legals **	Free Valuation	-	75%	7.73%	£0	4.35%	R200752609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.73%	£0	4.35%	R201112609275
	Free Legals **	Free Valuation	-	80%	8.03%	£0	4.60%	R200752609280
	Cashback **	Free Valuation	Remortgage Only	80%	8.03%	£0	4.60%	R201112609280
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%	6.13%	£0	3.90%	RR500012609275
	Free Legals	Free Valuation	-	80%	6.18%	£0	4.15%	RR500012609280
	Free Legals	Free Valuation	-	85%	6.48%	£0	4.40%	RR500012609285
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	-	75%	5.63%	£0	3.90%	RR200012609275
	Free Legals	Free Valuation	-	80%	5.90%	£0	4.15%	RR200012609280
	Free Legals	Free Valuation	-	85%	6.13%	£0	4.40%	RR200012609285
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%	6.63%	£0	3.90%	RR500022609275
	Free Legals	Free Valuation	-	80%	6.68%	£0	4.15%	RR500022609280
	Free Legals	Free Valuation	-	85%	6.98%	£0	4.40%	RR500022609285
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%	6.13%	£0	3.90%	RR200022609275
	Free Legals	Free Valuation	-	80%	6.40%	£0	4.15%	RR200022609280
	Free Legals	Free Valuation	-	85%	6.63%	£0	4.40%	RR200022609285
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%	7.06%	£0	3.90%	RR500032609275
	Free Legals	Free Valuation	-	80%	7.13%	£0	4.15%	RR500032609280
	Free Legals	Free Valuation	-	85%	7.43%	£0	4.40%	RR500032609285
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%	6.86%	£0	3.90%	RR200032609275
	Free Legals	Free Valuation	-	80%	7.03%	£0	4.15%	RR200032609280
	Free Legals	Free Valuation	-	85%	7.23%	£0	4.40%	RR200032609285
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%	6.81%	£1495	3.90%	RD500012609275
	Cashback **	-	Remortgage Only	75%	6.81%	£1495	3.90%	RD500072609275
	Free Legals **	-	-	80%	6.88%	£1495	4.15%	RD500012609280
	Cashback **	-	Remortgage Only	80%	6.88%	£1495	4.15%	RD500072609280
	Free Legals **	-	-	85%	7.18%	£1495	4.40%	RD500012609285
	Cashback **	-	Remortgage Only	85%	7.18%	£1495	4.40%	RD500072609285
	Free Legals **	Free Valuation	-	75%	7.11%	£0	3.90%	RD500022609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.11%	£0	3.90%	RD500082609275
	Free Legals **	Free Valuation	-	80%	7.18%	£0	4.15%	RD500022609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.18%	£0	4.15%	RD500082609280
	Free Legals **	Free Valuation	-	85%	7.48%	£0	4.40%	RD500022609285
	Cashback **	Free Valuation	Remortgage Only	85%	7.48%	£0	4.40%	RD500082609285
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%	6.91%	£1495	3.90%	RD300012609275
	Cashback **	-	Remortgage Only	75%	6.91%	£1495	3.90%	RD300042609275
	Free Legals **	-	-	80%	7.08%	£1495	4.15%	RD300012609280
	Cashback **	-	Remortgage Only	80%	7.08%	£1495	4.15%	RD300042609280
	Free Legals **	-	-	85%	7.28%	£1495	4.40%	RD300012609285
	Cashback **	-	Remortgage Only	85%	7.28%	£1495	4.40%	RD300042609285
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%	6.61%	£1495	3.90%	RD200012609275
	Cashback **	-	Remortgage Only	75%	6.61%	£1495	3.90%	RD200072609275
	Free Legals **	-	-	80%	6.78%	£1495	4.15%	RD200012609280
	Cashback **	-	Remortgage Only	80%	6.78%	£1495	4.15%	RD200072609280
	Free Legals **	-	-	85%	6.98%	£1495	4.40%	RD200012609285
	Cashback **	-	Remortgage Only	85%	6.98%	£1495	4.40%	RD200072609285
	Free Legals **	Free Valuation	-	75%	6.91%	£0	3.90%	RD200022609275
	Cashback **	Free Valuation	Remortgage Only	75%	6.91%	£0	3.90%	RD200082609275
	Free Legals **	Free Valuation	-	80%	7.08%	£0	4.15%	RD200022609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.08%	£0	4.15%	RD200082609280
	Free Legals **	Free Valuation	-	85%	7.28%	£0	4.40%	RD200022609285
	Cashback **	Free Valuation	Remortgage Only	85%	7.28%	£0	4.40%	RD200082609285
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%	7.23%	£1495	4.05%	RD500032609270
	Cashback **	-	Remortgage Only	70%	7.23%	£1495	4.05%	RD500092609270
	Free Legals **	-	-	75%	7.33%	£1495	4.05%	RD500032609275
	Cashback **	-	Remortgage Only	75%	7.33%	£1495	4.05%	RD500092609275
	Free Legals **	-	-	80%	7.58%	£1495	4.20%	RD500032609280
	Cashback **	-	Remortgage Only	80%	7.58%	£1495	4.20%	RD500092609280
	Free Legals **	-	-	85%	7.93%	£1495	4.45%	RD500032609285
	Cashback **	-	Remortgage Only	85%	7.93%	£1495	4.45%	RD500092609285
	Free Legals **	Free Valuation	-	70%	7.53%	£0	4.05%	RD500042609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.53%	£0	4.05%	RD500102609270
	Free Legals **	Free Valuation	-	75%	7.63%	£0	4.05%	RD500042609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.63%	£0	4.05%	RD500102609275
	Free Legals **	Free Valuation	-	80%	7.88%	£0	4.20%	RD500042609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.88%	£0	4.20%	RD500102609280
	Free Legals **	Free Valuation	-	85%	8.23%	£0	4.45%	RD500042609285
	Cashback **	Free Valuation	Remortgage Only	85%	8.23%	£0	4.45%	RD500102609285
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%	7.63%	£1495	4.05%	RD300022609270
	Cashback **	-	Remortgage Only	70%	7.63%	£1495	4.05%	RD300052609270
	Free Legals **	-	-	75%	7.73%	£1495	4.05%	RD300022609275
	Cashback **	-	Remortgage Only	75%	7.73%	£1495	4.05%	RD300052609275
	Free Legals **	-	-	80%	7.98%	£1495	4.20%	RD300022609280
	Cashback **	-	Remortgage Only	80%	7.98%	£1495	4.20%	RD300052609280
	Free Legals **	-	-	85%	8.33%	£1495	4.45%	RD300022609285
	Cashback **	-	Remortgage Only	85%	8.33%	£1495	4.45%	RD300052609285
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%	7.33%	£1495	4.05%	RD200032609270
	Cashback **	-	Remortgage Only	70%	7.33%	£1495	4.05%	RD200092609270
	Free Legals **	-	-	75%	7.43%	£1495	4.05%	RD200032609275
	Cashback **	-	Remortgage Only	75%	7.43%	£1495	4.05%	RD200092609275
	Free Legals **	-	-	80%	7.68%	£1495	4.20%	RD200032609280
	Cashback **	-	Remortgage Only	80%	7.68%	£1495	4.20%	RD200092609280
	Free Legals **	-	-	85%	8.03%	£1495	4.45%	RD200032609285
	Cashback **	-	Remortgage Only	85%	8.03%	£1495	4.45%	RD200092609285
	Free Legals **	Free Valuation	-	70%	7.63%	£0	4.05%	RD200042609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.63%	£0	4.05%	RD200102609270
	Free Legals **	Free Valuation	-	75%	7.73%	£0	4.05%	RD200042609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.73%	£0	4.05%	RD200102609275
	Free Legals **	Free Valuation	-	80%	7.98%	£0	4.20%	RD200042609280
	Cashback **	Free Valuation	Remortgage Only	80%	7.98%	£0	4.20%	RD200102609280
	Free Legals **	Free Valuation	-	85%	8.33%	£0	4.45%	RD200042609285
	Cashback **	Free Valuation	Remortgage Only	85%	8.33%	£0	4.45%	RD200102609285
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%	7.43%	£1495	4.35%	RD500052609270
	Cashback **	-	Remortgage Only	70%	7.43%	£1495	4.35%	RD500112609270
	Free Legals **	-	-	75%	7.53%	£1495	4.35%	RD500052609275
	Cashback **	-	Remortgage Only	75%	7.53%	£1495	4.35%	RD500112609275
	Free Legals **	-	-	80%	7.78%	£1495	4.60%	RD500052609280
	Cashback **	-	Remortgage Only	80%	7.78%	£1495	4.60%	RD500112609280
	Free Legals **	-	-	85%	8.23%	£1495	4.85%	RD500052609285
	Cashback **	-	Remortgage Only	85%	8.23%	£1495	4.85%	RD500112609285
	Free Legals **	Free Valuation	-	70%	7.73%	£0	4.35%	RD500062609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.73%	£0	4.35%	RD500122609270
	Free Legals **	Free Valuation	-	75%	7.83%	£0	4.35%	RD500062609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.83%	£0	4.35%	RD500122609275
	Free Legals **	Free Valuation	-	80%	8.08%	£0	4.60%	RD500062609280
	Cashback **	Free Valuation	Remortgage Only	80%	8.08%	£0	4.60%	RD500122609280
	Free Legals **	Free Valuation	-	85%	8.53%	£0	4.85%	RD500062609285
	Cashback **	Free Valuation	Remortgage Only	85%	8.53%	£0	4.85%	RD500122609285
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%	7.83%	£1495	4.35%	RD300032609270
	Cashback **	-	Remortgage Only	70%	7.83%	£1495	4.35%	RD300062609270
	Free Legals **	-	-	75%	7.93%	£1495	4.35%	RD300032609275
	Cashback **	-	Remortgage Only	75%	7.93%	£1495	4.35%	RD300062609275
	Free Legals **	-	-	80%	8.18%	£1495	4.60%	RD300032609280
	Cashback **	-	Remortgage Only	80%	8.18%	£1495	4.60%	RD300062609280
	Free Legals **	-	-	85%	8.63%	£1495	4.85%	RD300032609285
	Cashback **	-	Remortgage Only	85%	8.63%	£1495	4.85%	RD300062609285
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%	7.53%	£1495	4.35%	RD200052609270
	Cashback **	-	Remortgage Only	70%	7.53%	£1495	4.35%	RD200112609270
	Free Legals **	-	-	75%	7.63%	£1495	4.35%	RD200052609275
	Cashback **	-	Remortgage Only	75%	7.63%	£1495	4.35%	RD200112609275
	Free Legals **	-	-	80%	7.88%	£1495	4.60%	RD200052609280
	Cashback **	-	Remortgage Only	80%	7.88%	£1495	4.60%	RD200112609280
	Free Legals **	-	-	85%	8.33%	£1495	4.85%	RD200052609285
	Cashback **	-	Remortgage Only	85%	8.33%	£1495	4.85%	RD200112609285
	Free Legals **	Free Valuation	-	70%	7.83%	£0	4.35%	RD200062609270
	Cashback **	Free Valuation	Remortgage Only	70%	7.83%	£0	4.35%	RD200122609270
	Free Legals **	Free Valuation	-	75%	7.93%	£0	4.35%	RD200062609275
	Cashback **	Free Valuation	Remortgage Only	75%	7.93%	£0	4.35%	RD200122609275
	Free Legals **	Free Valuation	-	80%	8.18%	£0	4.60%	RD200062609280
	Cashback **	Free Valuation	Remortgage Only	80%	8.18%	£0	4.60%	RD200122609280
	Free Legals **	Free Valuation	-	85%	8.63%	£0	4.85%	RD200062609285
	Cashback **	Free Valuation	Remortgage Only	85%	8.63%	£0	4.85%	RD200122609285
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
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 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%	7.51%	£1295	4.35%	RB500012609275
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%	7.31%	£1295	4.35%	RB200012609275
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%	8.53%	£1295	4.35%	RB500022609275
ERC:	4%,4%,3%,3%,2%				

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	75%	8.63%	£1295	4.35%	RB200022609275
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
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