peppermoney

Right to Buy Residential Product Guide

September 2026

- **Broad range & better service**
- **Rates starting at 6.53% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**

Version 3.4

Complete FS
Your specialist packager distributor

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Highlights of our wide ranging criteria

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

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 24 months ago

Defaults

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 24 months ago

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

- 100% cash gifted deposit acceptable with proof of 6 months rental history or household upkeep

Strong Approach to Affordability

- 100% of shift allowance, bonus
- Flexibility around non-court ordered maintenance and many regular benefits e.g. Working Family Tax Credit,
  Child Benefit, Universal Credit, Disability Living Allowance etc.
- 5 year fixed rates calculated at pay rate

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

Correct as of **15th January 2026**

Term	LTV	Initial Rate	Product Fee	Reversion Rates (LMR +)	Product Code
5 Years	75%	6.53%	£0	3.90%	RT500012609275
ERC:	4%,4%,3%,3%,2%				

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

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 Right to Buy - 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 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 36 months

Correct as of 15th **January 2026**

Term	LTV	Initial Rate	Product Fee	Reversion Rates (LMR +)	Product Code
5 Years	75%	6.78%	£0	3.90%	RT500022609275
ERC:	4%,4%,3%,3%,2%				

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

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 Right to Buy - 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

Pepper24 - Right to Buy

LMR = 4.25%

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

Correct as of **15th January 2026**

Term	LTV	Initial Rate	Product Fee	Reversion Rates (LMR +)	Product Code
5 Years	75%	6.91%	£0	3.90%	RT500032609275
ERC:	4%,4%,3%,3%,2%				

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

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 Right to Buy - 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

Key Criteria

LMR = 4.25%

Correct as of **15th January 2026**

Applicant Details	
Minimum Age	21 Years
Maximum Age	80 years at end of term. The term cannot extend beyond applicants stated retirement age. Maximum allowable stated retirement age of 75
Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts
Remortgages	
Right to Buy remortgage application not acceptable during pre-emption period.	

Loan Size	
Loan Size	
Minimum	£25,001
Maximum	Up to £750,000 available up to 100% Loan to Purchase Price (including fees) and 75% LTV
Property Value	
Minimum	£70,000
Term	
Minimum	5 years and 1 month
Maximum	35 years