



# Help to Buy Residential Product Guide

October 2026

- **Broad range & better service**
- **Rates starting at 6.57% & dedicated Case Owner from application to offer**
- **Now available for remortgages**
- **Manual underwriting by a team of skilled decision makers**

## Version 6.2

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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
- The property must be the applicant's main residence.
- Applicants cannot have a personal interest in any other property including BTL, second or holiday homes.

## 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

## Purchase Deadline

- "The "Help to Buy: Equity Loan" scheme (England) is now closed to purchases.
- You can continue to purchase a property in Wales through the Help to Buy Wales scheme. The Welsh Government have extended the scheme from 1st April 2023 until 31st March 2025.
- Full details can be found here: [www.gov.wales/help-buy-wales](http://www.gov.wales/help-buy-wales)

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

Correct as of 15<sup>th</sup> January 2026

| Term    | LTV | Initial Rate   | Product Fee | Reversion Rates (LMR +) | Product Code  |
|---------|-----|----------------|-------------|-------------------------|---------------|
| 5 Years | 75% | 6.57%          | £0          | 3.90%                   | H500012610175 |
| 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 Help 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 15<sup>th</sup> January 2026

| Term    | LTV | Initial Rate   | Product Fee | Reversion Rates (LMR +) | Product Code  |
|---------|-----|----------------|-------------|-------------------------|---------------|
| 5 Years | 75% | 6.72%          | £0          | 3.90%                   | H500022610175 |
| ERC:    |     | 4%,4%,3%,3%,2% |             |                         |               |

Application fee = £150

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

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Pepper36 Help 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           |

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

Correct as of 15<sup>th</sup> January 2026

| Term    | LTV | Initial Rate   | Product Fee | Reversion Rates (LMR +) | Product Code  |
|---------|-----|----------------|-------------|-------------------------|---------------|
| 5 Years | 75% | 6.86%          | £0          | 3.90%                   | H500032610175 |
| 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 Help 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

| Applicant Details  |                                                                                                                                                                 | Loan Size      |                                    |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|------------------------------------|
| Minimum Age        | 21 Years                                                                                                                                                        | Loan Size      |                                    |
| Maximum Age        | 80 years at end of term.<br>The term cannot extend beyond applicants stated retirement age.<br>Maximum allowable stated retirement age of 75                    | Minimum        | £25,001                            |
|                    |                                                                                                                                                                 | Maximum        | Up to 500,000 available to 75% LTV |
|                    |                                                                                                                                                                 | Repayment      |                                    |
| Maximum Applicants | 2                                                                                                                                                               | Repayment      | Capital & Interest                 |
| Employed           | Minimum of 3 months in current job with 6 months' continuous employment and not in probation. Evidence of employment history is required to cover last 6 months | Property Value |                                    |
|                    |                                                                                                                                                                 | Minimum        | £70,000                            |
|                    |                                                                                                                                                                 | Term           |                                    |
| Self-Employed      | Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts                                                | Minimum        | 5 years and 1 month                |
|                    |                                                                                                                                                                 | Maximum        | 40 years                           |