



Limited Company Buy to Let Product Guide

October 2026

- **Broad range & better service**
- **Rates starting at 5.84% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**

Version 3.0

Aimed at Professional intermediaries only; not for public distribution. UK Mortgage Lending Ltd (UKMLL) t/a Pepper Money is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 710410 as a provider of regulated mortgages. The FCA does not regulate our Buy to Let mortgages. UKMLL is a member of the Finance and Leasing Association and follows its Lending Code as a provider of second charge regulated mortgages.

Registered Office: 4 Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ. Registered in England and Wales under Company Number 08698121. Calls may be monitored or recorded for training, compliance and evidential purposes.

Complete^{FS}
Your specialist packager distributor

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📌 www.complete-fs.co.uk



Highlights of our wide ranging criteria

Company Details

- Company must be registered
- Account has not been frozen
- Company must be active
- No current adverse credit history registered against the company
- No disqualified directors
- All directors must be natural persons
- No debentures present
- No minimum trading period

CCJs/SCDs

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 12 months ago

Defaults

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 12 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, and 12 products, up to and including £200.00 each

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 LTV's for most legal purposes
- Debt consolidation to maximum LTV's

EPC Ratings Accepted

- For Buy to Let: EPC A – C at 80% LTV, EPC D at 75% LTV and EPC E at 70% LTV
- For HMO: EPC A – D accepted to 75% LTV and EPC E at 70%

Portfolio Landlords

- Portfolio landlords accepted
- See our criteria guide for full details

SIC code must be

- 68100
- 68201
- 68209
- 68320

Interest Only

- Across the entire range
- Max 80% LTV for BTL, and 75% for HMO

Borrow more

- 125% standard Ltd Co, 140% for Ltd Co HMOs. Calc. on 5 year fixed rates

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

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	5.99%	2.00%	5.99%	4.00%	L500802610165
	EPC A-E	70%	6.03%	2.00%	6.03%	4.00%	L500802610170
	EPC A-D	75%	6.03%	2.00%	6.03%	4.25%	L500802610175
	EPC A-C	80%	6.58%	2.00%	6.58%	4.50%	L500802610180
ERC:	4%,4%,3%,3%,2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	5.84%	2.00%	10.25%	4.00%	L200022610165
	EPC A-E	70%	5.99%	2.00%	10.25%	4.00%	L200022610170
	EPC A-D	75%	5.99%	2.00%	10.50%	4.25%	L200022610175
	EPC A-C	80%	6.34%	2.00%	10.75%	4.50%	L200022610180
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 BTL Remortgages come with £350 Cashback as standard

Pepper48 Light Ltd Co BTL - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	None
Default:	None or 0 registered in 48 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossession:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	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/SCD or Default in the last 48 months

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	6.04%	2.00%	6.04%	4.00%	L500822610165
	EPC A-E	70%	6.08%	2.00%	6.08%	4.00%	L500822610170
	EPC A-D	75%	6.08%	2.00%	6.08%	4.25%	L500822610175
	EPC A-C	80%	6.63%	2.00%	6.63%	4.50%	L500822610180
ERC:	4%,4%,3%,3%,2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	5.89%	2.00%	10.25%	4.00%	L200052610165
	EPC A-E	70%	6.04%	2.00%	10.25%	4.00%	L200052610170
	EPC A-D	75%	6.04%	2.00%	10.50%	4.25%	L200052610175
	EPC A-C	80%	6.39%	2.00%	10.75%	4.50%	L200052610180
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 BTL Remortgages come with £350 Cashback as standard

Pepper48 Ltd Co BTL - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	0 registered in 48 months
Default:	None or 0 registered in 48 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
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Suitable for customers that haven't had a Default in the last 36 months and who have never had a CCJ/SCD

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	6.44%	2.00%	6.44%	4.00%	L500842610165
	EPC A-E	70%	6.59%	2.00%	6.59%	4.00%	L500842610170
	EPC A-D	75%	6.59%	2.00%	6.59%	4.25%	L500842610175
	EPC A-C	80%	6.94%	2.00%	6.94%	4.50%	L500842610180
ERC:	4%,4%,3%,3%,2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	6.14%	2.00%	10.25%	4.00%	L200082610165
	EPC A-E	70%	6.29%	2.00%	10.25%	4.00%	L200082610170
	EPC A-D	75%	6.29%	2.00%	10.50%	4.25%	L200082610175
	EPC A-C	80%	6.64%	2.00%	10.75%	4.50%	L200082610180
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 BTL Remortgages come with £350 Cashback as standard

Pepper36 Light Ltd Co BTL - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	None
Default:	0 registered in 36 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 36 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	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/SCD or Default in the last 36 months

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	6.49%	2.00%	6.49%	4.00%	L500862610165
	EPC A-E	70%	6.64%	2.00%	6.64%	4.00%	L500862610170
	EPC A-D	75%	6.64%	2.00%	6.64%	4.25%	L500862610175
	EPC A-C	80%	6.99%	2.00%	6.99%	4.50%	L500862610180
ERC:	4%,4%,3%,3%,2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	6.19%	2.00%	10.25%	4.00%	L200112610165
	EPC A-E	70%	6.34%	2.00%	10.25%	4.00%	L200112610170
	EPC A-D	75%	6.34%	2.00%	10.50%	4.25%	L200112610175
	EPC A-C	80%	6.69%	2.00%	10.75%	4.50%	L200112610180
ERC:	3%,2%						

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

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Pepper36 Ltd Co BTL - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	0 registered in 36 months
Default:	0 registered in 36 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 36 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	Considered if satisfied over 12 months ago

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Suitable for customers that haven't had a Default in the last 24 months and who have never had a CCJ/SCD

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	7.29%	2.00%	7.29%	4.00%	L500882610165
	EPC A-E	70%	7.44%	2.00%	7.44%	4.00%	L500882610170
	EPC A-D	75%	7.44%	2.00%	7.44%	4.25%	L500882610175
ERC:	4%,4%,3%,3%,2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	6.99%	2.00%	10.25%	4.00%	L200142610165
	EPC A-E	70%	7.14%	2.00%	10.25%	4.00%	L200142610170
	EPC A-D	75%	7.14%	2.00%	10.50%	4.25%	L200142610175
ERC:	3%,2%						

Application fee = £150

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Pepper24 Light Ltd Co BTL - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	None
Default:	0 registered in 24 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	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/SCD or Default in the last 24 months

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	7.34%	2.00%	7.34%	4.00%	L500902610165
	EPC A-E	70%	7.49%	2.00%	7.49%	4.00%	L500902610170
	EPC A-D	75%	7.49%	2.00%	7.49%	4.25%	L500902610175
ERC:	4%,4%,3%,3%,2%						

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	7.04%	2.00%	10.25%	4.00%	L200172610165
	EPC A-E	70%	7.19%	2.00%	10.25%	4.00%	L200172610170
	EPC A-D	75%	7.19%	2.00%	10.50%	4.25%	L200172610175
ERC:	3%,2%						

Application fee = £150

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Pepper24 Ltd Co BTL - Credit Criteria

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

Aimed at Professional intermediaries only; not for public distribution.

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	7.39%	2.00%	7.39%	4.00%	L500922610165
	EPC A-E	70%	7.54%	2.00%	7.54%	4.00%	L500922610170
	EPC A-D	75%	7.54%	2.00%	7.54%	4.25%	L500922610175
ERC:	4%,4%,3%,3%,2%						

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	7.09%	2.00%	10.25%	4.00%	L200202610165
	EPC A-E	70%	7.24%	2.00%	10.25%	4.00%	L200202610170
	EPC A-D	75%	7.24%	2.00%	10.50%	4.25%	L200202610175
ERC:	3%,2%						

Application fee = £150

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Pepper18 Light Ltd Co BTL - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	None
Default:	0 registered in 18 months
CCJ/SCD/Default Value:	No limit
Secured /Missed Payments:	0 in 18 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	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/SCD or Default in the last 18 months

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	7.44%	2.00%	7.44%	4.00%	L500942610165
	EPC A-E	70%	7.59%	2.00%	7.59%	4.00%	L500942610170
	EPC A-D	75%	7.59%	2.00%	7.59%	4.25%	L500942610175
ERC:	4%,4%,3%,3%,2%						

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	7.14%	2.00%	10.25%	4.00%	L200232610165
	EPC A-E	70%	7.29%	2.00%	10.25%	4.00%	L200232610170
	EPC A-D	75%	7.29%	2.00%	10.50%	4.25%	L200232610175
ERC:	3%,2%						

Application fee = £150

All BTL Remortgages come with £350 Cashback as standard

Pepper18 Ltd Co BTL - Credit Criteria

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

Aimed at Professional intermediaries only; not for public distribution.

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	7.49%	2.00%	7.49%	4.55%	L500962610165
	EPC A-E	70%	7.64%	2.00%	7.64%	4.55%	L500962610170
	EPC A-D	75%	7.64%	2.00%	7.64%	4.55%	L500962610175
ERC:	4%,4%,3%,3%,2%						

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	7.19%	2.00%	10.80%	4.55%	L200262610165
	EPC A-E	70%	7.34%	2.00%	10.80%	4.55%	L200262610170
	EPC A-D	75%	7.34%	2.00%	10.80%	4.55%	L200262610175
ERC:	3%,2%						

Application fee = £150

All BTL Remortgages come with £350 Cashback as standard

Pepper12 Light Ltd Co BTL - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	None
Default:	0 registered in 12 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	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/SCD or Default in the last 12 months

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	7.54%	2.00%	7.54%	4.55%	L500982610165
	EPC A-E	70%	7.69%	2.00%	7.69%	4.55%	L500982610170
	EPC A-D	75%	7.69%	2.00%	7.69%	4.55%	L500982610175
ERC:	4%,4%,3%,3%,2%						

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	7.24%	2.00%	10.80%	4.55%	L200292610165
	EPC A-E	70%	7.39%	2.00%	10.80%	4.55%	L200292610170
	EPC A-D	75%	7.39%	2.00%	10.80%	4.55%	L200292610175
ERC:	3%,2%						

Application fee = £150

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Pepper12 Ltd Co BTL - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	0 registered in 12 months
Default:	0 registered in 12 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	Considered if satisfied over 12 months ago

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Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	6.59%	2.00%	6.59%	4.00%	IH500312610165
	EPC A-E	70%	6.74%	2.00%	6.74%	4.00%	IH500312610170
	EPC A-D	75%	6.74%	2.00%	6.74%	4.25%	IH500312610175
ERC:	4%,4%,3%,3%,2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	6.29%	2.00%	10.25%	4.00%	IH200022610165
	EPC A-E	70%	6.44%	2.00%	10.25%	4.00%	IH200022610170
	EPC A-D	75%	6.44%	2.00%	10.50%	4.25%	IH200022610175
ERC:	3%,2%						

Application fee = £150

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Pepper48 Light Ltd Co HMO - Credit Criteria

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

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Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	6.64%	2.00%	6.64%	4.00%	IH500322610165
	EPC A-E	70%	6.79%	2.00%	6.79%	4.00%	IH500322610170
	EPC A-D	75%	6.79%	2.00%	6.79%	4.25%	IH500322610175
ERC:	4%,4%,3%,3%,2%						

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	6.34%	2.00%	10.25%	4.00%	IH200052610165
	EPC A-E	70%	6.49%	2.00%	10.25%	4.00%	IH200052610170
	EPC A-D	75%	6.49%	2.00%	10.50%	4.25%	IH200052610175
ERC:	3%,2%						

Application fee = £150

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Pepper48 Ltd Co HMO - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	0 registered in 48 months
Default:	None or 0 registered in 48 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
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5 Years	EPC A-E	65%	6.79%	2.00%	6.79%	4.00%	IH500332610165
	EPC A-E	70%	6.94%	2.00%	6.94%	4.00%	IH500332610170
	EPC A-D	75%	6.94%	2.00%	6.94%	4.25%	IH500332610175
ERC:	4%,4%,3%,3%,2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	6.59%	2.00%	10.25%	4.00%	IH200082610165
	EPC A-E	70%	6.74%	2.00%	10.25%	4.00%	IH200082610170
	EPC A-D	75%	6.74%	2.00%	10.50%	4.25%	IH200082610175
ERC:	3%,2%						

Application fee = £150

All BTL Remortgages come with £350 Cashback as standard

Pepper36 Light Ltd Co HMO - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	None
Default:	0 registered in 36 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 36 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	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/SCD or Default in the last 36 months

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	6.84%	2.00%	6.84%	4.00%	IH500342610165
	EPC A-E	70%	6.99%	2.00%	6.99%	4.00%	IH500342610170
	EPC A-D	75%	6.99%	2.00%	6.99%	4.25%	IH500342610175
ERC:	4%,4%,3%,3%,2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	6.64%	2.00%	10.25%	4.00%	IH200112610165
	EPC A-E	70%	6.79%	2.00%	10.25%	4.00%	IH200112610170
	EPC A-D	75%	6.79%	2.00%	10.50%	4.25%	IH200112610175
ERC:	3%,2%						

Application fee = £150

All BTL Remortgages come with £350 Cashback as standard

Pepper36 Ltd Co HMO - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	0 registered in 36 months
Default:	0 registered in 36 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 36 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Suitable for customers that haven't had a Default in the last 24 months and who have never had a CCJ/SCD

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	7.49%	2.00%	7.49%	4.00%	IH500352610165
	EPC A-E	70%	7.64%	2.00%	7.64%	4.00%	IH500352610170
	EPC A-D	75%	7.64%	2.00%	7.64%	4.25%	IH500352610175
ERC:	4%,4%,3%,3%,2%						

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	7.19%	2.00%	10.25%	4.00%	IH200142610165
	EPC A-E	70%	7.34%	2.00%	10.25%	4.00%	IH200142610170
	EPC A-D	75%	7.34%	2.00%	10.50%	4.25%	IH200142610175
ERC:	3%,2%						

Application fee = £150

All BTL Remortgages come with £350 Cashback as standard

Pepper24 Light Ltd Co HMO - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	None
Default:	0 registered in 24 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	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/SCD or Default in the last 24 months

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	7.54%	2.00%	7.54%	4.00%	IH500362610165
	EPC A-E	70%	7.69%	2.00%	7.69%	4.00%	IH500362610170
	EPC A-D	75%	7.69%	2.00%	7.69%	4.25%	IH500362610175
ERC:	4%,4%,3%,3%,2%						

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	7.24%	2.00%	10.25%	4.00%	IH200172610165
	EPC A-E	70%	7.39%	2.00%	10.25%	4.00%	IH200172610170
	EPC A-D	75%	7.39%	2.00%	10.50%	4.25%	IH200172610175
ERC:	3%,2%						

Application fee = £150

All BTL Remortgages come with £350 Cashback as standard

Pepper24 Ltd Co HMO - Credit Criteria

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

Aimed at Professional intermediaries only; not for public distribution.

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	7.59%	2.00%	7.59%	4.00%	IH500372610165
	EPC A-E	70%	7.74%	2.00%	7.74%	4.00%	IH500372610170
	EPC A-D	75%	7.74%	2.00%	7.74%	4.25%	IH500372610175
ERC:	4%,4%,3%,3%,2%						

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	7.29%	2.00%	10.25%	4.00%	IH200202610165
	EPC A-E	70%	7.44%	2.00%	10.25%	4.00%	IH200202610170
	EPC A-D	75%	7.44%	2.00%	10.50%	4.25%	IH200202610175
ERC:	3%,2%						

Application fee = £150

All BTL Remortgages come with £350 Cashback as standard

Pepper18 Light Ltd Co HMO - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	None
Default:	0 registered in 18 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 18 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	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/SCD or Default in the last 18 months

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	7.64%	2.00%	7.64%	4.00%	IH500382610165
	EPC A-E	70%	7.79%	2.00%	7.79%	4.00%	IH500382610170
	EPC A-D	75%	7.79%	2.00%	7.79%	4.25%	IH500382610175
ERC:	4%,4%,3%,3%,2%						

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	7.34%	2.00%	10.25%	4.00%	IH200232610165
	EPC A-E	70%	7.49%	2.00%	10.25%	4.00%	IH200232610170
	EPC A-D	75%	7.49%	2.00%	10.50%	4.25%	IH200232610175
ERC:	3%,2%						

Application fee = £150

All BTL Remortgages come with £350 Cashback as standard

Pepper18 Ltd Co HMO - Credit Criteria

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

Aimed at Professional intermediaries only; not for public distribution.

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	7.69%	2.00%	7.69%	4.55%	IH500392610165
	EPC A-E	70%	7.84%	2.00%	7.84%	4.55%	IH500392610170
	EPC A-D	75%	7.84%	2.00%	7.84%	4.55%	IH500392610175
ERC:	4%,4%,3%,3%,2%						

Correct as of 15th January 2026

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	7.39%	2.00%	10.80%	4.55%	IH200262610165
	EPC A-E	70%	7.54%	2.00%	10.80%	4.55%	IH200262610170
	EPC A-D	75%	7.54%	2.00%	10.80%	4.55%	IH200262610175
ERC:	3%,2%						

Application fee = £150

All BTL Remortgages come with £350 Cashback as standard

Pepper12 Light Ltd Co HMO - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	None
Default:	0 registered in 12 months
CCJ/SCD/Default Value:	No limit
Secured /Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	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/SCD or Default in the last 12 months

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	65%	7.74%	2.00%	7.74%	4.55%	IH500402610165
	EPC A-E	70%	7.89%	2.00%	7.89%	4.55%	IH500402610170
	EPC A-D	75%	7.89%	2.00%	7.89%	4.55%	IH500402610175
ERC:	4%,4%,3%,3%,2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc.	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	65%	7.44%	2.00%	10.80%	4.55%	IH200292610165
	EPC A-E	70%	7.59%	2.00%	10.80%	4.55%	IH200292610170
	EPC A-D	75%	7.59%	2.00%	10.80%	4.55%	IH200292610175
ERC:	3%,2%						

Application fee = £150

All BTL Remortgages come with £350 Cashback as standard

Pepper12 Ltd Co HMO - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	0 registered in 12 months
Default:	0 registered in 12 months
CCJ/SCD/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/Sequestration/IVA/Protected Trust Deed:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	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	
		Minimum	£25,001
Maximum Age	85 years at end of term	Maximum	For Buy to Let: The maximum loan size is £2 million within the following LTV limits: <ul style="list-style-type: none">Up to £750,000 available to 80% LTVUp to £1 million available to 75% LTVUp to £1.5million available to 70% LTVUp to £2 million available to 65% LTV
Maximum Applicants	4		For BTL HMO: The maximum loan size is £1 million within the following LTV limits: <ul style="list-style-type: none">Up to £500,000 available to 75% LTV
Employed	Minimum of 3 months in current job with 6 months' continuous employment and not in probation.	Repayment	
		Repayment	Capital & Interest; Interest Only
		Property Value	
Self-Employed	Must have been in their current business for a minimum of 12 months	Minimum	For Buy to Let: £70,000. For BTL HMO: £100,000.
		Term	
		Minimum	5 years and 1 month
		Maximum	35 years