



Residential Product Guide

October 2026

- **Broad range & better service**
- **Rates starting at 5.99% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**

Version 11.6

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Highlights of our wide ranging criteria

Debt Management Plan/Debt Arrangement Scheme

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/SCDs

- 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 85% 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, Scottish Child Payment, Adult Disability Payment (Scotland) 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/SCD

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%	5.99%	£1995	3.90%	R202002610175
	Cashback **	Free Valuation	Remortgage Only	75%	5.99%	£1995	3.90%	R202012610175
	Free Legals **	Free Valuation	Remortgage Only	80%	6.19%	£1995	4.15%	R202002610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.19%	£1995	4.15%	R202012610180
	Free Legals **	Free Valuation	Remortgage Only	85%	6.39%	£1995	4.40%	R202002610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.39%	£1995	4.40%	R202012610185
	Free Legals **	Free Valuation	Remortgage Only	90%	6.69%	£1995	4.40%	R202032610190
	Cashback **	Free Valuation	Remortgage Only	90%	6.69%	£1995	4.40%	R202042610190
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/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

Suitable for customers that haven't had a CCJ/SCD 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%	6.04%	£1995	3.90%	R202062610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.04%	£1995	3.90%	R202072610175
	Free Legals **	Free Valuation	Remortgage Only	80%	6.24%	£1995	4.15%	R202062610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.24%	£1995	4.15%	R202072610180
	Free Legals **	Free Valuation	Remortgage Only	85%	6.44%	£1995	4.40%	R202062610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.44%	£1995	4.40%	R202072610185
	Free Legals **	Free Valuation	Remortgage Only	90%	6.74%	£1995	4.40%	R202092610190
	Cashback **	Free Valuation	Remortgage Only	90%	6.74%	£1995	4.40%	R202102610190
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.

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Pepper48 Limited Edition - 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
Debt Management Plan/Debt Arrangement Scheme:	Considered if satisfied over 12 months ago

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	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	6.22%	£1495	3.90%	R500052610175
	Cashback **	-	Remortgage Only	75%	6.22%	£1495	3.90%	R500792610175
	Free Legals **	-	-	80%	6.32%	£1495	4.15%	R500052610180
	Cashback **	-	Remortgage Only	80%	6.32%	£1495	4.15%	R500792610180
	Free Legals **	-	-	85%	6.61%	£1495	4.40%	R500052610185
	Cashback **	-	Remortgage Only	85%	6.61%	£1495	4.40%	R500792610185
	Free Legals **	-	-	90%	6.80%	£1495	4.40%	R501632610190
	Cashback **	-	Remortgage Only	90%	6.80%	£1495	4.40%	R501752610190
	Free Legals **	Free Valuation	-	75%	6.32%	£795	3.90%	R500062610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.32%	£795	3.90%	R500802610175
	Free Legals **	Free Valuation	-	80%	6.42%	£795	4.15%	R500062610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.42%	£795	4.15%	R500802610180
	Free Legals **	Free Valuation	-	85%	6.71%	£795	4.40%	R500062610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.71%	£795	4.40%	R500802610185
	Free Legals **	Free Valuation	-	90%	6.90%	£795	4.40%	R501642610190
	Cashback **	Free Valuation	Remortgage Only	90%	6.90%	£795	4.40%	R501762610190
	Free Legals **	Free Valuation	-	75%	6.42%	£0	3.90%	R500072610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.42%	£0	3.90%	R500812610175
	Free Legals **	Free Valuation	-	80%	6.52%	£0	4.15%	R500072610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.52%	£0	4.15%	R500812610180
	Free Legals **	Free Valuation	-	85%	6.81%	£0	4.40%	R500072610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.81%	£0	4.40%	R500812610185
	Free Legals **	Free Valuation	-	90%	7.00%	£0	4.40%	R501652610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.00%	£0	4.40%	R501772610190
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%	5.99%	£1495	3.90%	R300042610175
	Cashback **	-	Remortgage Only	75%	5.99%	£1495	3.90%	R300402610175
	Free Legals **	-	-	80%	6.19%	£1495	4.15%	R300042610180
	Cashback **	-	Remortgage Only	80%	6.19%	£1495	4.15%	R300402610180
	Free Legals **	-	-	85%	6.39%	£1495	4.40%	R300042610185
	Cashback **	-	Remortgage Only	85%	6.39%	£1495	4.40%	R300402610185
ERC:		3%,2%,1%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	5.99%	£1495	3.90%	R200012610175
	Cashback **	-	Remortgage Only	75%	5.99%	£1495	3.90%	R200762610175
	Free Legals **	-	-	80%	6.19%	£1495	4.15%	R200012610180
	Cashback **	-	Remortgage Only	80%	6.19%	£1495	4.15%	R200762610180
	Free Legals **	-	-	85%	6.39%	£1495	4.40%	R200012610185
	Cashback **	-	Remortgage Only	85%	6.39%	£1495	4.40%	R200762610185
	Free Legals **	-	-	90%	6.69%	£1495	4.40%	R201602610190
	Cashback **	-	Remortgage Only	90%	6.69%	£1495	4.40%	R201722610190
	Free Legals **	Free Valuation	-	75%	6.39%	£795	3.90%	R200022610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.39%	£795	3.90%	R200772610175
	Free Legals **	Free Valuation	-	80%	6.59%	£795	4.15%	R200022610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.59%	£795	4.15%	R200772610180
	Free Legals **	Free Valuation	-	85%	6.79%	£795	4.40%	R200022610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.79%	£795	4.40%	R200772610185
	Free Legals **	Free Valuation	-	90%	7.09%	£795	4.40%	R201612610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.09%	£795	4.40%	R201732610190
	Free Legals **	Free Valuation	-	75%	6.79%	£0	3.90%	R200032610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.79%	£0	3.90%	R200782610175
	Free Legals **	Free Valuation	-	80%	6.99%	£0	4.15%	R200032610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.99%	£0	4.15%	R200782610180
	Free Legals **	Free Valuation	-	85%	7.19%	£0	4.40%	R200032610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.19%	£0	4.40%	R200782610185
	Free Legals **	Free Valuation	-	90%	7.49%	£0	4.40%	R201622610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.49%	£0	4.40%	R201742610190
ERC:		3%,2%						

Application fee = £150
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Pepper48 Light - 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

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

Correct as of 15th January 2026

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	6.27%	£1495	3.90%	R500122610175
	Cashback **	-	Remortgage Only	75%	6.27%	£1495	3.90%	R500822610175
	Free Legals **	-	-	80%	6.37%	£1495	4.15%	R500122610180
	Cashback **	-	Remortgage Only	80%	6.37%	£1495	4.15%	R500822610180
	Free Legals **	-	-	85%	6.66%	£1495	4.40%	R500122610185
	Cashback **	-	Remortgage Only	85%	6.66%	£1495	4.40%	R500822610185
	Free Legals **	-	-	90%	6.85%	£1495	4.40%	R501662610190
	Cashback **	-	Remortgage Only	90%	6.85%	£1495	4.40%	R501782610190
	Free Legals **	Free Valuation	-	75%	6.37%	£795	3.90%	R500132610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.37%	£795	3.90%	R500832610175
	Free Legals **	Free Valuation	-	80%	6.47%	£795	4.15%	R500132610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.47%	£795	4.15%	R500832610180
	Free Legals **	Free Valuation	-	85%	6.76%	£795	4.40%	R500132610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.76%	£795	4.40%	R500832610185
	Free Legals **	Free Valuation	-	90%	6.95%	£795	4.40%	R501672610190
	Cashback **	Free Valuation	Remortgage Only	90%	6.95%	£795	4.40%	R501792610190
	Free Legals **	Free Valuation	-	75%	6.47%	£0	3.90%	R500142610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.47%	£0	3.90%	R500842610175
	Free Legals **	Free Valuation	-	80%	6.57%	£0	4.15%	R500142610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.57%	£0	4.15%	R500842610180
	Free Legals **	Free Valuation	-	85%	6.86%	£0	4.40%	R500142610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.86%	£0	4.40%	R500842610185
	Free Legals **	Free Valuation	-	90%	7.05%	£0	4.40%	R501682610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.05%	£0	4.40%	R501802610190
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%	6.04%	£1495	3.90%	R300112610175
	Cashback **	-	Remortgage Only	75%	6.04%	£1495	3.90%	R300412610175
	Free Legals **	-	-	80%	6.24%	£1495	4.15%	R300112610180
	Cashback **	-	Remortgage Only	80%	6.24%	£1495	4.15%	R300412610180
	Free Legals **	-	-	85%	6.44%	£1495	4.40%	R300112610185
	Cashback **	-	Remortgage Only	85%	6.44%	£1495	4.40%	R300412610185
ERC:		3%,2%,1%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.04%	£1495	3.90%	R200082610175
	Cashback **	-	Remortgage Only	75%	6.04%	£1495	3.90%	R200792610175
	Free Legals **	-	-	80%	6.24%	£1495	4.15%	R200082610180
	Cashback **	-	Remortgage Only	80%	6.24%	£1495	4.15%	R200792610180
	Free Legals **	-	-	85%	6.44%	£1495	4.40%	R200082610185
	Cashback **	-	Remortgage Only	85%	6.44%	£1495	4.40%	R200792610185
	Free Legals **	-	-	90%	6.74%	£1495	4.40%	R201632610190
	Cashback **	-	Remortgage Only	90%	6.74%	£1495	4.40%	R201752610190
	Free Legals **	Free Valuation	-	75%	6.44%	£795	3.90%	R200092610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.44%	£795	3.90%	R200802610175
	Free Legals **	Free Valuation	-	80%	6.64%	£795	4.15%	R200092610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.64%	£795	4.15%	R200802610180
	Free Legals **	Free Valuation	-	85%	6.84%	£795	4.40%	R200092610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.84%	£795	4.40%	R200802610185
	Free Legals **	Free Valuation	-	90%	7.14%	£795	4.40%	R201642610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.14%	£795	4.40%	R201762610190
	Free Legals **	Free Valuation	-	75%	6.84%	£0	3.90%	R200102610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.84%	£0	3.90%	R200812610175
	Free Legals **	Free Valuation	-	80%	7.04%	£0	4.15%	R200102610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.04%	£0	4.15%	R200812610180
	Free Legals **	Free Valuation	-	85%	7.24%	£0	4.40%	R200102610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.24%	£0	4.40%	R200812610185
	Free Legals **	Free Valuation	-	90%	7.54%	£0	4.40%	R201652610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.54%	£0	4.40%	R201772610190
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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Pepper48 - 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
Debt Management Plan/Debt Arrangement Scheme:	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/SCD

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%	6.14%	£1995	3.90%	R202122610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.14%	£1995	3.90%	R202132610175
	Free Legals **	Free Valuation	Remortgage Only	80%	6.34%	£1995	4.15%	R202122610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.34%	£1995	4.15%	R202132610180
	Free Legals **	Free Valuation	Remortgage Only	85%	6.54%	£1995	4.40%	R202122610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.54%	£1995	4.40%	R202132610185
	Free Legals **	Free Valuation	Remortgage Only	90%	6.84%	£1995	4.40%	R202152610190
	Cashback **	Free Valuation	Remortgage Only	90%	6.84%	£1995	4.40%	R202162610190
ERC:	3%,2%							

Application fee = £0

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Pepper36 Light Limited Edition - 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

Suitable for customers that haven't had a CCJ/SCD 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
2 Years	Free Legals **	Free Valuation	Remortgage Only	75%	6.19%	£1995	3.90%	R202182610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.19%	£1995	3.90%	R202192610175
	Free Legals **	Free Valuation	Remortgage Only	80%	6.39%	£1995	4.15%	R202182610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.39%	£1995	4.15%	R202192610180
	Free Legals **	Free Valuation	Remortgage Only	85%	6.59%	£1995	4.40%	R202182610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.59%	£1995	4.40%	R202192610185
	Free Legals **	Free Valuation	Remortgage Only	90%	6.89%	£1995	4.40%	R202212610190
	Cashback **	Free Valuation	Remortgage Only	90%	6.89%	£1995	4.40%	R202222610190
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.

Pepper36 Limited Edition - 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

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	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	6.37%	£1495	3.90%	R500192610175
	Cashback **	-	Remortgage Only	75%	6.37%	£1495	3.90%	R500852610175
	Free Legals **	-	-	80%	6.47%	£1495	4.15%	R500192610180
	Cashback **	-	Remortgage Only	80%	6.47%	£1495	4.15%	R500852610180
	Free Legals **	-	-	85%	6.76%	£1495	4.40%	R500192610185
	Cashback **	-	Remortgage Only	85%	6.76%	£1495	4.40%	R500852610185
	Free Legals **	-	-	90%	6.95%	£1495	4.40%	R501692610190
	Cashback **	-	Remortgage Only	90%	6.95%	£1495	4.40%	R501812610190
	Free Legals **	Free Valuation	-	75%	6.47%	£795	3.90%	R500202610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.47%	£795	3.90%	R500862610175
	Free Legals **	Free Valuation	-	80%	6.57%	£795	4.15%	R500202610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.57%	£795	4.15%	R500862610180
	Free Legals **	Free Valuation	-	85%	6.86%	£795	4.40%	R500202610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.86%	£795	4.40%	R500862610185
	Free Legals **	Free Valuation	-	90%	7.05%	£795	4.40%	R501702610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.05%	£795	4.40%	R501822610190
	Free Legals **	Free Valuation	-	75%	6.57%	£0	3.90%	R500212610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.57%	£0	3.90%	R500872610175
	Free Legals **	Free Valuation	-	80%	6.67%	£0	4.15%	R500212610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.67%	£0	4.15%	R500872610180
	Free Legals **	Free Valuation	-	85%	6.96%	£0	4.40%	R500212610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.96%	£0	4.40%	R500872610185
	Free Legals **	Free Valuation	-	90%	7.15%	£0	4.40%	R501712610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.15%	£0	4.40%	R501832610190
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%	6.14%	£1495	3.90%	R300182610175
	Cashback **	-	Remortgage Only	75%	6.14%	£1495	3.90%	R300422610175
	Free Legals **	-	-	80%	6.34%	£1495	4.15%	R300182610180
	Cashback **	-	Remortgage Only	80%	6.34%	£1495	4.15%	R300422610180
	Free Legals **	-	-	85%	6.54%	£1495	4.40%	R300182610185
	Cashback **	-	Remortgage Only	85%	6.54%	£1495	4.40%	R300422610185
ERC:		3%,2%,1%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.14%	£1495	3.90%	R200152610175
	Cashback **	-	Remortgage Only	75%	6.14%	£1495	3.90%	R200822610175
	Free Legals **	-	-	80%	6.34%	£1495	4.15%	R200152610180
	Cashback **	-	Remortgage Only	80%	6.34%	£1495	4.15%	R200822610180
	Free Legals **	-	-	85%	6.54%	£1495	4.40%	R200152610185
	Cashback **	-	Remortgage Only	85%	6.54%	£1495	4.40%	R200822610185
	Free Legals **	-	-	90%	6.84%	£1495	4.40%	R201662610190
	Cashback **	-	Remortgage Only	90%	6.84%	£1495	4.40%	R201782610190
	Free Legals **	Free Valuation	-	75%	6.54%	£795	3.90%	R200162610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.54%	£795	3.90%	R200822610175
	Free Legals **	Free Valuation	-	80%	6.74%	£795	4.15%	R200162610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.74%	£795	4.15%	R200832610180
	Free Legals **	Free Valuation	-	85%	6.94%	£795	4.40%	R200162610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.94%	£795	4.40%	R200832610185
	Free Legals **	Free Valuation	-	90%	7.24%	£795	4.40%	R201672610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.24%	£795	4.40%	R201792610190
	Free Legals **	Free Valuation	-	75%	6.94%	£0	3.90%	R200172610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.94%	£0	3.90%	R200842610175
	Free Legals **	Free Valuation	-	80%	7.14%	£0	4.15%	R200172610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.14%	£0	4.15%	R200842610180
	Free Legals **	Free Valuation	-	85%	7.34%	£0	4.40%	R200172610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.34%	£0	4.40%	R200842610185
	Free Legals **	Free Valuation	-	90%	7.64%	£0	4.40%	R201682610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.64%	£0	4.40%	R201802610190
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/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

Suitable for customers that haven't had a CCJ/SCD 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	Free Legals **	-	-	75%	6.42%	£1495	3.90%	R500262610175
	Cashback **	-	Remortgage Only	75%	6.42%	£1495	3.90%	R500882610175
	Free Legals **	-	-	80%	6.52%	£1495	4.15%	R500262610180
	Cashback **	-	Remortgage Only	80%	6.52%	£1495	4.15%	R500882610180
	Free Legals **	-	-	85%	6.81%	£1495	4.40%	R500262610185
	Cashback **	-	Remortgage Only	85%	6.81%	£1495	4.40%	R500882610185
	Free Legals **	-	-	90%	7.00%	£1495	4.40%	R501722610190
	Cashback **	-	Remortgage Only	90%	7.00%	£1495	4.40%	R501842610190
	Free Legals **	Free Valuation	-	75%	6.52%	£795	3.90%	R500272610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.52%	£795	3.90%	R500892610175
	Free Legals **	Free Valuation	-	80%	6.62%	£795	4.15%	R500272610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.62%	£795	4.15%	R500892610180
	Free Legals **	Free Valuation	-	85%	6.91%	£795	4.40%	R500272610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.91%	£795	4.40%	R500892610185
	Free Legals **	Free Valuation	-	90%	7.10%	£795	4.40%	R501732610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.10%	£795	4.40%	R501852610190
	Free Legals **	Free Valuation	-	75%	6.62%	£0	3.90%	R500282610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.62%	£0	3.90%	R500902610175
	Free Legals **	Free Valuation	-	80%	6.72%	£0	4.15%	R500282610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.72%	£0	4.15%	R500902610180
	Free Legals **	Free Valuation	-	85%	7.01%	£0	4.40%	R500282610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.01%	£0	4.40%	R500902610185
	Free Legals **	Free Valuation	-	90%	7.20%	£0	4.40%	R501742610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.20%	£0	4.40%	R501862610190
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%	6.19%	£1495	3.90%	R300252610175
	Cashback **	-	Remortgage Only	75%	6.19%	£1495	3.90%	R300432610175
	Free Legals **	-	-	80%	6.39%	£1495	4.15%	R300252610180
	Cashback **	-	Remortgage Only	80%	6.39%	£1495	4.15%	R300432610180
	Free Legals **	-	-	85%	6.59%	£1495	4.40%	R300252610185
	Cashback **	-	Remortgage Only	85%	6.59%	£1495	4.40%	R300432610185
ERC:		3%,2%,1%						

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.19%	£1495	3.90%	R200222610175
	Cashback **	-	Remortgage Only	75%	6.19%	£1495	3.90%	R200852610175
	Free Legals **	-	-	80%	6.39%	£1495	4.15%	R200222610180
	Cashback **	-	Remortgage Only	80%	6.39%	£1495	4.15%	R200852610180
	Free Legals **	-	-	85%	6.59%	£1495	4.40%	R200222610185
	Cashback **	-	Remortgage Only	85%	6.59%	£1495	4.40%	R200852610185
	Free Legals **	-	-	90%	6.89%	£1495	4.40%	R201692610190
	Cashback **	-	Remortgage Only	90%	6.89%	£1495	4.40%	R201812610190
	Free Legals **	Free Valuation	-	75%	6.59%	£795	3.90%	R200232610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.59%	£795	3.90%	R200862610175
	Free Legals **	Free Valuation	-	80%	6.79%	£795	4.15%	R200232610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.79%	£795	4.15%	R200862610180
	Free Legals **	Free Valuation	-	85%	6.99%	£795	4.40%	R200232610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.99%	£795	4.40%	R200862610185
	Free Legals **	Free Valuation	-	90%	7.29%	£795	4.40%	R201702610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.29%	£795	4.40%	R201822610190
	Free Legals **	Free Valuation	-	75%	6.99%	£0	3.90%	R200242610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.99%	£0	3.90%	R200872610175
	Free Legals **	Free Valuation	-	80%	7.19%	£0	4.15%	R200242610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.19%	£0	4.15%	R200872610180
	Free Legals **	Free Valuation	-	85%	7.39%	£0	4.40%	R200242610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.39%	£0	4.40%	R200872610185
	Free Legals **	Free Valuation	-	90%	7.69%	£0	4.40%	R201712610190
	Cashback **	Free Valuation	Remortgage Only	90%	7.69%	£0	4.40%	R201832610190
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/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

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	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	Free Valuation	Remortgage Only	75%	6.43%	£1995	3.90%	R202242610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.43%	£1995	3.90%	R202252610175
	Free Legals **	Free Valuation	Remortgage Only	80%	6.53%	£1995	4.15%	R202242610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.53%	£1995	4.15%	R202252610180
	Free Legals **	Free Valuation	Remortgage Only	85%	6.85%	£1995	4.40%	R202242610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.85%	£1995	4.40%	R202252610185
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/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

Suitable for customers that haven't had a CCJ/SCD 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	Free Legals **	Free Valuation	Remortgage Only	75%	6.53%	£1995	3.90%	R202272610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.53%	£1995	3.90%	R202282610175
	Free Legals **	Free Valuation	Remortgage Only	80%	6.63%	£1995	4.15%	R202272610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.63%	£1995	4.15%	R202282610180
	Free Legals **	Free Valuation	Remortgage Only	85%	6.95%	£1995	4.40%	R202272610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.95%	£1995	4.40%	R202282610185
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/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

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	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals **	-	-	75%	6.49%	£1495	3.90%	R500332610175
	Cashback **	-	Remortgage Only	75%	6.49%	£1495	3.90%	R500912610175
	Free Legals **	-	-	80%	6.56%	£1495	4.15%	R500332610180
	Cashback **	-	Remortgage Only	80%	6.56%	£1495	4.15%	R500912610180
	Free Legals **	-	-	85%	6.88%	£1495	4.40%	R500332610185
	Cashback **	-	Remortgage Only	85%	6.88%	£1495	4.40%	R500912610185
	Free Legals **	Free Valuation	-	75%	6.59%	£795	3.90%	R500342610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.59%	£795	3.90%	R500922610175
	Free Legals **	Free Valuation	-	80%	6.66%	£795	4.15%	R500342610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.66%	£795	4.15%	R500922610180
	Free Legals **	Free Valuation	-	85%	6.98%	£795	4.40%	R500342610185
	Cashback **	Free Valuation	Remortgage Only	85%	6.98%	£795	4.40%	R500922610185
	Free Legals **	Free Valuation	-	75%	6.69%	£0	3.90%	R500352610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.69%	£0	3.90%	R500932610175
	Free Legals **	Free Valuation	-	80%	6.76%	£0	4.15%	R500352610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.76%	£0	4.15%	R500932610180
	Free Legals **	Free Valuation	-	85%	7.08%	£0	4.40%	R500352610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.08%	£0	4.40%	R500932610185
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%	6.43%	£1495	3.90%	R300322610175
	Cashback **	-	Remortgage Only	75%	6.43%	£1495	3.90%	R300442610175
	Free Legals **	-	-	80%	6.53%	£1495	4.15%	R300322610180
	Cashback **	-	Remortgage Only	80%	6.53%	£1495	4.15%	R300442610180
	Free Legals **	-	-	85%	6.85%	£1495	4.40%	R300322610185
	Cashback **	-	Remortgage Only	85%	6.85%	£1495	4.40%	R300442610185
ERC:	3%,2%,1%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.43%	£1495	3.90%	R200292610175
	Cashback **	-	Remortgage Only	75%	6.43%	£1495	3.90%	R200882610175
	Free Legals **	-	-	80%	6.53%	£1495	4.15%	R200292610180
	Cashback **	-	Remortgage Only	80%	6.53%	£1495	4.15%	R200882610180
	Free Legals **	-	-	85%	6.85%	£1495	4.40%	R200292610185
	Cashback **	-	Remortgage Only	85%	6.85%	£1495	4.40%	R200882610185
	Free Legals **	Free Valuation	-	75%	6.83%	£795	3.90%	R200302610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.83%	£795	3.90%	R200892610175
	Free Legals **	Free Valuation	-	80%	6.93%	£795	4.15%	R200302610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.93%	£795	4.15%	R200892610180
	Free Legals **	Free Valuation	-	85%	7.25%	£795	4.40%	R200302610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.25%	£795	4.40%	R200892610185
	Free Legals **	Free Valuation	-	75%	7.23%	£0	3.90%	R200312610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.23%	£0	3.90%	R200902610175
	Free Legals **	Free Valuation	-	80%	7.33%	£0	4.15%	R200312610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.33%	£0	4.15%	R200902610180
	Free Legals **	Free Valuation	-	85%	7.65%	£0	4.40%	R200312610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.65%	£0	4.40%	R200902610185
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/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

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%	6.56%	£1495	3.90%	R500402610175
	Cashback **	-	Remortgage Only	75%	6.56%	£1495	3.90%	R500942610175
	Free Legals **	-	-	80%	6.66%	£1495	4.15%	R500402610180
	Cashback **	-	Remortgage Only	80%	6.66%	£1495	4.15%	R500942610180
	Free Legals **	-	-	85%	6.98%	£1495	4.40%	R500402610185
	Cashback **	-	Remortgage Only	85%	6.98%	£1495	4.40%	R500942610185
	Free Legals **	Free Valuation	-	75%	6.66%	£795	3.90%	R500412610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.66%	£795	3.90%	R500952610175
	Free Legals **	Free Valuation	-	80%	6.76%	£795	4.15%	R500412610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.76%	£795	4.15%	R500952610180
	Free Legals **	Free Valuation	-	85%	7.08%	£795	4.40%	R500412610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.08%	£795	4.40%	R500952610185
	Free Legals **	Free Valuation	-	75%	6.76%	£0	3.90%	R500422610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.76%	£0	3.90%	R500962610175
	Free Legals **	Free Valuation	-	80%	6.86%	£0	4.15%	R500422610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.86%	£0	4.15%	R500962610180
	Free Legals **	Free Valuation	-	85%	7.18%	£0	4.40%	R500422610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.18%	£0	4.40%	R500962610185
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%	6.53%	£1495	3.90%	R300392610175
	Cashback **	-	Remortgage Only	75%	6.53%	£1495	3.90%	R300452610175
	Free Legals **	-	-	80%	6.63%	£1495	4.15%	R300392610180
	Cashback **	-	Remortgage Only	80%	6.63%	£1495	4.15%	R300452610180
	Free Legals **	-	-	85%	6.95%	£1495	4.40%	R300392610185
	Cashback **	-	Remortgage Only	85%	6.95%	£1495	4.40%	R300452610185
ERC:	3%,2%,1%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	75%	6.53%	£1495	3.90%	R200362610175
	Cashback **	-	Remortgage Only	75%	6.53%	£1495	3.90%	R200912610175
	Free Legals **	-	-	80%	6.63%	£1495	4.15%	R200362610180
	Cashback **	-	Remortgage Only	80%	6.63%	£1495	4.15%	R200912610180
	Free Legals **	-	-	85%	6.95%	£1495	4.40%	R200362610185
	Cashback **	-	Remortgage Only	85%	6.95%	£1495	4.40%	R200912610185
	Free Legals **	Free Valuation	-	75%	6.93%	£795	3.90%	R200372610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.93%	£795	3.90%	R200922610175
	Free Legals **	Free Valuation	-	80%	7.03%	£795	4.15%	R200372610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.03%	£795	4.15%	R200922610180
	Free Legals **	Free Valuation	-	85%	7.35%	£795	4.40%	R200372610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.35%	£795	4.40%	R200922610185
	Free Legals **	Free Valuation	-	75%	7.33%	£0	3.90%	R200382610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.33%	£0	3.90%	R200932610175
	Free Legals **	Free Valuation	-	80%	7.43%	£0	4.15%	R200382610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.43%	£0	4.15%	R200932610180
	Free Legals **	Free Valuation	-	85%	7.75%	£0	4.40%	R200382610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.75%	£0	4.40%	R200932610185
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/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

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

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%	6.67%	£1995	4.05%	R202302610170
	Cashback **	Free Valuation	Remortgage Only	70%	6.67%	£1995	4.05%	R202312610170
	Free Legals **	Free Valuation	Remortgage Only	75%	6.67%	£1995	4.05%	R202302610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.67%	£1995	4.05%	R202312610175
	Free Legals **	Free Valuation	Remortgage Only	80%	6.80%	£1995	4.20%	R202302610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.80%	£1995	4.20%	R202312610180
	Free Legals **	Free Valuation	Remortgage Only	85%	7.18%	£1995	4.45%	R202302610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.18%	£1995	4.45%	R202312610185
ERC:	3%,2%							

Pepper18 Light Limited Edition - 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

Suitable for customers that haven't had a CCJ/SCD 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%	6.77%	£1995	4.05%	R202332610170
	Cashback **	Free Valuation	Remortgage Only	70%	6.77%	£1995	4.05%	R202342610170
	Free Legals **	Free Valuation	Remortgage Only	75%	6.77%	£1995	4.05%	R202332610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.77%	£1995	4.05%	R202342610175
	Free Legals **	Free Valuation	Remortgage Only	80%	6.90%	£1995	4.20%	R202332610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.90%	£1995	4.20%	R202342610180
	Free Legals **	Free Valuation	Remortgage Only	85%	7.28%	£1995	4.45%	R202332610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.28%	£1995	4.45%	R202342610185
ERC:	3%,2%							

Pepper18 Limited Edition - 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

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

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%	6.59%	£1495	4.05%	R500462610170
	Cashback **	-	Remortgage Only	70%	6.59%	£1495	4.05%	R500972610170
	Free Legals **	-	-	75%	6.59%	£1495	4.05%	R500462610175
	Cashback **	-	Remortgage Only	75%	6.59%	£1495	4.05%	R500972610175
	Free Legals **	-	-	80%	6.69%	£1495	4.20%	R500462610180
	Cashback **	-	Remortgage Only	80%	6.69%	£1495	4.20%	R500972610180
	Free Legals **	-	-	85%	7.16%	£1495	4.45%	R500462610185
	Cashback **	-	Remortgage Only	85%	7.16%	£1495	4.45%	R500972610185
	Free Legals **	Free Valuation	-	70%	6.69%	£795	4.05%	R500472610170
	Cashback **	Free Valuation	Remortgage Only	70%	6.69%	£795	4.05%	R500982610170
	Free Legals **	Free Valuation	-	75%	6.69%	£795	4.05%	R500472610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.69%	£795	4.05%	R500982610175
	Free Legals **	Free Valuation	-	80%	6.79%	£795	4.20%	R500472610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.79%	£795	4.20%	R500982610180
	Free Legals **	Free Valuation	-	85%	7.26%	£795	4.45%	R500472610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.26%	£795	4.45%	R500982610185
	Free Legals **	Free Valuation	-	70%	6.79%	£0	4.05%	R500482610170
	Cashback **	Free Valuation	Remortgage Only	70%	6.79%	£0	4.05%	R500992610170
	Free Legals **	Free Valuation	-	75%	6.79%	£0	4.05%	R500482610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.79%	£0	4.05%	R500992610175
	Free Legals **	Free Valuation	-	80%	6.89%	£0	4.20%	R500482610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.89%	£0	4.20%	R500992610180
	Free Legals **	Free Valuation	-	85%	7.36%	£0	4.45%	R500482610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.36%	£0	4.45%	R500992610185
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.

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Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals **	-	-	70%	6.67%	£1495	4.05%	R200432610170
	Cashback **	-	Remortgage Only	70%	6.67%	£1495	4.05%	R200942610170
	Free Legals **	-	-	75%	6.67%	£1495	4.05%	R200432610175
	Cashback **	-	Remortgage Only	75%	6.67%	£1495	4.05%	R200942610175
	Free Legals **	-	-	80%	6.80%	£1495	4.20%	R200432610180
	Cashback **	-	Remortgage Only	80%	6.80%	£1495	4.20%	R200942610180
	Free Legals **	-	-	85%	7.18%	£1495	4.45%	R200432610185
	Cashback **	-	Remortgage Only	85%	7.18%	£1495	4.45%	R200942610185
	Free Legals **	Free Valuation	-	70%	7.07%	£795	4.05%	R200442610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.07%	£795	4.05%	R200952610170
	Free Legals **	Free Valuation	-	75%	7.07%	£795	4.05%	R200442610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.07%	£795	4.05%	R200952610175
	Free Legals **	Free Valuation	-	80%	7.20%	£795	4.20%	R200442610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.20%	£795	4.20%	R200952610180
	Free Legals **	Free Valuation	-	85%	7.58%	£795	4.45%	R200442610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.58%	£795	4.45%	R200952610185
	Free Legals **	Free Valuation	-	70%	7.47%	£0	4.05%	R200452610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.47%	£0	4.05%	R200962610170
	Free Legals **	Free Valuation	-	75%	7.47%	£0	4.05%	R200452610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.47%	£0	4.05%	R200962610175
	Free Legals **	Free Valuation	-	80%	7.60%	£0	4.20%	R200452610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.60%	£0	4.20%	R200962610180
	Free Legals **	Free Valuation	-	85%	7.98%	£0	4.45%	R200452610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.98%	£0	4.45%	R200962610185
ERC:	3%,2%							

Pepper18 Light - 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

Suitable for customers that haven't had a CCJ/SCD 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%	6.67%	£1495	4.05%	R500522610170
	Cashback **	-	Remortgage Only	70%	6.67%	£1495	4.05%	R501002610170
	Free Legals **	-	-	75%	6.67%	£1495	4.05%	R500522610175
	Cashback **	-	Remortgage Only	75%	6.67%	£1495	4.05%	R501002610175
	Free Legals **	-	-	80%	6.79%	£1495	4.20%	R500522610180
	Cashback **	-	Remortgage Only	80%	6.79%	£1495	4.20%	R501002610180
	Free Legals **	-	-	85%	7.26%	£1495	4.45%	R500522610185
	Cashback **	-	Remortgage Only	85%	7.26%	£1495	4.45%	R501002610185
	Free Legals **	Free Valuation	-	70%	6.77%	£795	4.05%	R500532610170
	Cashback **	Free Valuation	Remortgage Only	70%	6.77%	£795	4.05%	R501012610170
	Free Legals **	Free Valuation	-	75%	6.77%	£795	4.05%	R500532610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.77%	£795	4.05%	R501012610175
	Free Legals **	Free Valuation	-	80%	6.89%	£795	4.20%	R500532610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.89%	£795	4.20%	R501012610180
	Free Legals **	Free Valuation	-	85%	7.36%	£795	4.45%	R500532610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.36%	£795	4.45%	R501012610185
	Free Legals **	Free Valuation	-	70%	6.87%	£0	4.05%	R500542610170
	Cashback **	Free Valuation	Remortgage Only	70%	6.87%	£0	4.05%	R501022610170
	Free Legals **	Free Valuation	-	75%	6.87%	£0	4.05%	R500542610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.87%	£0	4.05%	R501022610175
	Free Legals **	Free Valuation	-	80%	6.99%	£0	4.20%	R500542610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.99%	£0	4.20%	R501022610180
	Free Legals **	Free Valuation	-	85%	7.46%	£0	4.45%	R500542610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.46%	£0	4.45%	R501022610185
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	Free Legals **	-	-	70%	6.77%	£1495	4.05%	R200492610170
	Cashback **	-	Remortgage Only	70%	6.77%	£1495	4.05%	R200972610170
	Free Legals **	-	-	75%	6.77%	£1495	4.05%	R200492610175
	Cashback **	-	Remortgage Only	75%	6.77%	£1495	4.05%	R200972610175
	Free Legals **	-	-	80%	6.90%	£1495	4.20%	R200492610180
	Cashback **	-	Remortgage Only	80%	6.90%	£1495	4.20%	R200972610180
	Free Legals **	-	-	85%	7.28%	£1495	4.45%	R200492610185
	Cashback **	-	Remortgage Only	85%	7.28%	£1495	4.45%	R200972610185
	Free Legals **	Free Valuation	-	70%	7.17%	£795	4.05%	R200502610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.17%	£795	4.05%	R200982610170
	Free Legals **	Free Valuation	-	75%	7.17%	£795	4.05%	R200502610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.17%	£795	4.05%	R200982610175
	Free Legals **	Free Valuation	-	80%	7.30%	£795	4.20%	R200502610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.30%	£795	4.20%	R200982610180
	Free Legals **	Free Valuation	-	85%	7.68%	£795	4.45%	R200502610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.68%	£795	4.45%	R200982610185
	Free Legals **	Free Valuation	-	70%	7.57%	£0	4.05%	R200512610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.57%	£0	4.05%	R200992610170
	Free Legals **	Free Valuation	-	75%	7.57%	£0	4.05%	R200512610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.57%	£0	4.05%	R200992610175
	Free Legals **	Free Valuation	-	80%	7.70%	£0	4.20%	R200512610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.70%	£0	4.20%	R200992610180
	Free Legals **	Free Valuation	-	85%	8.08%	£0	4.45%	R200512610185
	Cashback **	Free Valuation	Remortgage Only	85%	8.08%	£0	4.45%	R200992610185
ERC:	3%,2%							

Pepper18 - 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

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

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%	6.94%	£1995	4.35%	R202362610170
	Cashback **	Free Valuation	Remortgage Only	70%	6.94%	£1995	4.35%	R202372610170
	Free Legals **	Free Valuation	Remortgage Only	75%	6.94%	£1995	4.35%	R202362610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.94%	£1995	4.35%	R202372610175
	Free Legals **	Free Valuation	Remortgage Only	80%	6.94%	£1995	4.60%	R202362610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.94%	£1995	4.60%	R202372610180
	Free Legals **	Free Valuation	Remortgage Only	85%	7.26%	£1995	4.85%	R202362610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.26%	£1995	4.85%	R202372610185
ERC:	3%,2%							

Pepper12 Light Limited Edition - 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

Suitable for customers that haven't had a CCJ/SCD 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%	6.99%	£1995	4.35%	R202392610170
	Cashback **	Free Valuation	Remortgage Only	70%	6.99%	£1995	4.35%	R202402610170
	Free Legals **	Free Valuation	Remortgage Only	75%	6.99%	£1995	4.35%	R202392610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.99%	£1995	4.35%	R202402610175
	Free Legals **	Free Valuation	Remortgage Only	80%	6.99%	£1995	4.60%	R202392610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.99%	£1995	4.60%	R202402610180
	Free Legals **	Free Valuation	Remortgage Only	85%	7.32%	£1995	4.85%	R202392610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.32%	£1995	4.85%	R202402610185
ERC:	3%,2%							

Pepper12 Limited Edition - 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

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

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%	6.84%	£1495	4.35%	R500582610170
	Cashback **	-	Remortgage Only	70%	6.84%	£1495	4.35%	R501032610170
	Free Legals **	-	-	75%	6.84%	£1495	4.35%	R500582610175
	Cashback **	-	Remortgage Only	75%	6.84%	£1495	4.35%	R501032610175
	Free Legals **	-	-	80%	6.84%	£1495	4.60%	R500582610180
	Cashback **	-	Remortgage Only	80%	6.84%	£1495	4.60%	R501032610180
	Free Legals **	-	-	85%	7.43%	£1495	4.85%	R500582610185
	Cashback **	-	Remortgage Only	85%	7.43%	£1495	4.85%	R501032610185
	Free Legals **	Free Valuation	-	70%	6.94%	£795	4.35%	R500592610170
	Cashback **	Free Valuation	Remortgage Only	70%	6.94%	£795	4.35%	R501042610170
	Free Legals **	Free Valuation	-	75%	6.94%	£795	4.35%	R500592610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.94%	£795	4.35%	R501042610175
	Free Legals **	Free Valuation	-	80%	6.94%	£795	4.60%	R500592610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.94%	£795	4.60%	R501042610180
	Free Legals **	Free Valuation	-	85%	7.53%	£795	4.85%	R500592610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.53%	£795	4.85%	R501042610185
	Free Legals **	Free Valuation	-	70%	7.04%	£0	4.35%	R500602610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.04%	£0	4.35%	R501052610170
	Free Legals **	Free Valuation	-	75%	7.04%	£0	4.35%	R500602610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.04%	£0	4.35%	R501052610175
	Free Legals **	Free Valuation	-	80%	7.04%	£0	4.60%	R500602610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.04%	£0	4.60%	R501052610180
	Free Legals **	Free Valuation	-	85%	7.63%	£0	4.85%	R500602610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.63%	£0	4.85%	R501052610185
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	Free Legals **	-	-	70%	6.94%	£1495	4.35%	R200552610170
	Cashback **	-	Remortgage Only	70%	6.94%	£1495	4.35%	R201002610170
	Free Legals **	-	-	75%	6.94%	£1495	4.35%	R200552610175
	Cashback **	-	Remortgage Only	75%	6.94%	£1495	4.35%	R201002610175
	Free Legals **	-	-	80%	6.94%	£1495	4.60%	R200552610180
	Cashback **	-	Remortgage Only	80%	6.94%	£1495	4.60%	R201002610180
	Free Legals **	-	-	85%	7.26%	£1495	4.85%	R200552610185
	Cashback **	-	Remortgage Only	85%	7.26%	£1495	4.85%	R201002610185
	Free Legals **	Free Valuation	-	70%	7.34%	£795	4.35%	R200562610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.34%	£795	4.35%	R201012610170
	Free Legals **	Free Valuation	-	75%	7.34%	£795	4.35%	R200562610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.34%	£795	4.35%	R201012610175
	Free Legals **	Free Valuation	-	80%	7.34%	£795	4.60%	R200562610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.34%	£795	4.60%	R201012610180
	Free Legals **	Free Valuation	-	85%	7.66%	£795	4.85%	R200562610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.66%	£795	4.85%	R201012610185
	Free Legals **	Free Valuation	-	70%	7.74%	£0	4.35%	R200572610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.74%	£0	4.35%	R201022610170
	Free Legals **	Free Valuation	-	75%	7.74%	£0	4.35%	R200572610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.74%	£0	4.35%	R201022610175
	Free Legals **	Free Valuation	-	80%	7.74%	£0	4.60%	R200572610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.74%	£0	4.60%	R201022610180
	Free Legals **	Free Valuation	-	85%	8.06%	£0	4.85%	R200572610185
	Cashback **	Free Valuation	Remortgage Only	85%	8.06%	£0	4.85%	R201022610185
ERC:	3%,2%							

Pepper12 Light - 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
Repossession:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	Considered if satisfied over 12 months ago

Suitable for customers that haven't had a CCJ/SCD 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%	6.89%	£1495	4.35%	R500642610170
	Cashback **	-	Remortgage Only	70%	6.89%	£1495	4.35%	R501062610170
	Free Legals **	-	-	75%	6.89%	£1495	4.35%	R500642610175
	Cashback **	-	Remortgage Only	75%	6.89%	£1495	4.35%	R501062610175
	Free Legals **	-	-	80%	6.89%	£1495	4.60%	R500642610180
	Cashback **	-	Remortgage Only	80%	6.89%	£1495	4.60%	R501062610180
	Free Legals **	-	-	85%	7.48%	£1495	4.85%	R500642610185
	Cashback **	-	Remortgage Only	85%	7.48%	£1495	4.85%	R501062610185
	Free Legals **	Free Valuation	-	70%	6.99%	£795	4.35%	R500652610170
	Cashback **	Free Valuation	Remortgage Only	70%	6.99%	£795	4.35%	R501072610170
	Free Legals **	Free Valuation	-	75%	6.99%	£795	4.35%	R500652610175
	Cashback **	Free Valuation	Remortgage Only	75%	6.99%	£795	4.35%	R501072610175
	Free Legals **	Free Valuation	-	80%	6.99%	£795	4.60%	R500652610180
	Cashback **	Free Valuation	Remortgage Only	80%	6.99%	£795	4.60%	R501072610180
	Free Legals **	Free Valuation	-	85%	7.58%	£795	4.85%	R500652610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.58%	£795	4.85%	R501072610185
	Free Legals **	Free Valuation	-	70%	7.09%	£0	4.35%	R500662610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.09%	£0	4.35%	R501082610170
	Free Legals **	Free Valuation	-	75%	7.09%	£0	4.35%	R500662610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.09%	£0	4.35%	R501082610175
	Free Legals **	Free Valuation	-	80%	7.09%	£0	4.60%	R500662610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.09%	£0	4.60%	R501082610180
	Free Legals **	Free Valuation	-	85%	7.68%	£0	4.85%	R500662610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.68%	£0	4.85%	R501082610185
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	Free Legals **	-	-	70%	6.99%	£1495	4.35%	R200612610170
	Cashback **	-	Remortgage Only	70%	6.99%	£1495	4.35%	R201032610170
	Free Legals **	-	-	75%	6.99%	£1495	4.35%	R200612610175
	Cashback **	-	Remortgage Only	75%	6.99%	£1495	4.35%	R201032610175
	Free Legals **	-	-	80%	6.99%	£1495	4.60%	R200612610180
	Cashback **	-	Remortgage Only	80%	6.99%	£1495	4.60%	R201032610180
	Free Legals **	-	-	85%	7.32%	£1495	4.85%	R200612610185
	Cashback **	-	Remortgage Only	85%	7.32%	£1495	4.85%	R201032610185
	Free Legals **	Free Valuation	-	70%	7.39%	£795	4.35%	R200622610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.39%	£795	4.35%	R201042610170
	Free Legals **	Free Valuation	-	75%	7.39%	£795	4.35%	R200622610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.39%	£795	4.35%	R201042610175
	Free Legals **	Free Valuation	-	80%	7.39%	£795	4.60%	R200622610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.39%	£795	4.60%	R201042610180
	Free Legals **	Free Valuation	-	85%	7.72%	£795	4.85%	R200622610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.72%	£795	4.85%	R201042610185
	Free Legals **	Free Valuation	-	70%	7.79%	£0	4.35%	R200632610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.79%	£0	4.35%	R201052610170
	Free Legals **	Free Valuation	-	75%	7.79%	£0	4.35%	R200632610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.79%	£0	4.35%	R201052610175
	Free Legals **	Free Valuation	-	80%	7.79%	£0	4.60%	R200632610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.79%	£0	4.60%	R201052610180
	Free Legals **	Free Valuation	-	85%	8.12%	£0	4.85%	R200632610185
	Cashback **	Free Valuation	Remortgage Only	85%	8.12%	£0	4.85%	R201052610185
ERC:	3%,2%							

Pepper12 - 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
Repossession:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	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/SCD

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%	7.06%	£1995	4.35%	R202422610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.06%	£1995	4.35%	R202432610170
	Free Legals **	Free Valuation	Remortgage Only	75%	7.06%	£1995	4.35%	R202422610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.06%	£1995	4.35%	R202432610175
	Free Legals **	Free Valuation	Remortgage Only	80%	7.06%	£1995	4.60%	R202422610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.06%	£1995	4.60%	R202432610180
ERC:	3%,2%							

Pepper6 Light Limited Edition - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	None
Default:	0 registered in 6 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

Suitable for customers that haven't had a CCJ/SCD 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%	7.08%	£1995	4.35%	R202452610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.08%	£1995	4.35%	R202462610170
	Free Legals **	Free Valuation	Remortgage Only	75%	7.08%	£1995	4.35%	R202452610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.08%	£1995	4.35%	R202462610175
	Free Legals **	Free Valuation	Remortgage Only	80%	7.08%	£1995	4.60%	R202452610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.08%	£1995	4.60%	R202462610180
ERC:	3%,2%							

Pepper6 Limited Edition - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	0 registered in 6 months
Default:	0 registered in 6 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

Suitable for customers that haven't had a Default in the last 6 months and who have never had a CCJ/SCD

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%	6.96%	£1495	4.35%	R500702610170
	Cashback **	-	Remortgage Only	70%	6.96%	£1495	4.35%	R501092610170
	Free Legals **	-	-	75%	6.96%	£1495	4.35%	R500702610175
	Cashback **	-	Remortgage Only	75%	6.96%	£1495	4.35%	R501092610175
	Free Legals **	-	-	80%	6.96%	£1495	4.60%	R500702610180
	Cashback **	-	Remortgage Only	80%	6.96%	£1495	4.60%	R501092610180
	Free Legals **	Free Valuation	-	70%	7.06%	£795	4.35%	R500712610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.06%	£795	4.35%	R501102610170
	Free Legals **	Free Valuation	-	75%	7.06%	£795	4.35%	R500712610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.06%	£795	4.35%	R501102610175
	Free Legals **	Free Valuation	-	80%	7.06%	£795	4.60%	R500712610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.06%	£795	4.60%	R501102610180
	Free Legals **	Free Valuation	-	70%	7.16%	£0	4.35%	R500722610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.16%	£0	4.35%	R501112610170
	Free Legals **	Free Valuation	-	75%	7.16%	£0	4.35%	R500722610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.16%	£0	4.35%	R501112610175
	Free Legals **	Free Valuation	-	80%	7.16%	£0	4.60%	R500722610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.16%	£0	4.60%	R501112610180
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	Free Legals **	-	-	70%	7.06%	£1495	4.35%	R200672610170
	Cashback **	-	Remortgage Only	70%	7.06%	£1495	4.35%	R201062610170
	Free Legals **	-	-	75%	7.06%	£1495	4.35%	R200672610175
	Cashback **	-	Remortgage Only	75%	7.06%	£1495	4.35%	R201062610175
	Free Legals **	-	-	80%	7.06%	£1495	4.60%	R200672610180
	Cashback **	-	Remortgage Only	80%	7.06%	£1495	4.60%	R201062610180
	Free Legals **	Free Valuation	-	70%	7.46%	£795	4.35%	R200682610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.46%	£795	4.35%	R201072610170
	Free Legals **	Free Valuation	-	75%	7.46%	£795	4.35%	R200682610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.46%	£795	4.35%	R201072610175
	Free Legals **	Free Valuation	-	80%	7.46%	£795	4.60%	R200682610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.46%	£795	4.60%	R201072610180
	Free Legals **	Free Valuation	-	70%	7.86%	£0	4.35%	R200692610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.86%	£0	4.35%	R201082610170
	Free Legals **	Free Valuation	-	75%	7.86%	£0	4.35%	R200692610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.86%	£0	4.35%	R201082610175
	Free Legals **	Free Valuation	-	80%	7.86%	£0	4.60%	R200692610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.86%	£0	4.60%	R201082610180
ERC:	3%,2%							

Pepper6 Light - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	None
Default:	0 registered in 6 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

Suitable for customers that haven't had a CCJ/SCD 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	Free Legals **	-	-	70%	6.98%	£1495	4.35%	R500762610170
	Cashback **	-	Remortgage Only	70%	6.98%	£1495	4.35%	R501122610170
	Free Legals **	-	-	75%	6.98%	£1495	4.35%	R500762610175
	Cashback **	-	Remortgage Only	75%	6.98%	£1495	4.35%	R501122610175
	Free Legals **	-	-	80%	6.98%	£1495	4.60%	R500762610180
	Cashback **	-	Remortgage Only	80%	6.98%	£1495	4.60%	R501122610180
	Free Legals **	Free Valuation	-	70%	7.08%	£795	4.35%	R500772610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.08%	£795	4.35%	R501132610170
	Free Legals **	Free Valuation	-	75%	7.08%	£795	4.35%	R500772610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.08%	£795	4.35%	R501132610175
	Free Legals **	Free Valuation	-	80%	7.08%	£795	4.60%	R500772610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.08%	£795	4.60%	R501132610180
	Free Legals **	Free Valuation	-	70%	7.18%	£0	4.35%	R500782610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.18%	£0	4.35%	R501142610170
	Free Legals **	Free Valuation	-	75%	7.18%	£0	4.35%	R500782610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.18%	£0	4.35%	R501142610175
	Free Legals **	Free Valuation	-	80%	7.18%	£0	4.60%	R500782610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.18%	£0	4.60%	R501142610180
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 **	-	-	70%	7.08%	£1495	4.35%	R200732610170
	Cashback **	-	Remortgage Only	70%	7.08%	£1495	4.35%	R201092610170
	Free Legals **	-	-	75%	7.08%	£1495	4.35%	R200732610175
	Cashback **	-	Remortgage Only	75%	7.08%	£1495	4.35%	R201092610175
	Free Legals **	-	-	80%	7.08%	£1495	4.60%	R200732610180
	Cashback **	-	Remortgage Only	80%	7.08%	£1495	4.60%	R201092610180
	Free Legals **	Free Valuation	-	70%	7.48%	£795	4.35%	R200742610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.48%	£795	4.35%	R201102610170
	Free Legals **	Free Valuation	-	75%	7.48%	£795	4.35%	R200742610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.48%	£795	4.35%	R201102610175
	Free Legals **	Free Valuation	-	80%	7.48%	£795	4.60%	R200742610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.48%	£795	4.60%	R201102610180
	Free Legals **	Free Valuation	-	70%	7.88%	£0	4.35%	R200752610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.88%	£0	4.35%	R201112610170
	Free Legals **	Free Valuation	-	75%	7.88%	£0	4.35%	R200752610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.88%	£0	4.35%	R201112610175
	Free Legals **	Free Valuation	-	80%	7.88%	£0	4.60%	R200752610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.88%	£0	4.60%	R201112610180
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.

Pepper6 - Credit Criteria

Credit Criteria	
CCJs/Sheriff Court Decrees (SCD):	0 registered in 6 months
Default:	0 registered in 6 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

Suitable for customers that haven't had a CCJ/SCD 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%	6.27%	£0	3.90%	RR500012610175
	Free Legals	Free Valuation	-	80%	6.37%	£0	4.15%	RR500012610180
	Free Legals	Free Valuation	-	85%	6.66%	£0	4.40%	RR500012610185
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%	6.04%	£0	3.90%	RR200012610175
	Free Legals	Free Valuation	-	80%	6.24%	£0	4.15%	RR200012610180
	Free Legals	Free Valuation	-	85%	6.44%	£0	4.40%	RR200012610185
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/Sheriff Court Decrees (SCD):	0 registered in 48 months
Default:	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

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

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	-	75%	6.57%	£0	3.90%	RR500022610175
	Free Legals	Free Valuation	-	80%	6.67%	£0	4.15%	RR500022610180
	Free Legals	Free Valuation	-	85%	6.96%	£0	4.40%	RR500022610185
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%	6.94%	£0	3.90%	RR200022610175
	Free Legals	Free Valuation	-	80%	7.14%	£0	4.15%	RR200022610180
	Free Legals	Free Valuation	-	85%	7.34%	£0	4.40%	RR200022610185
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/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 CCJ/SCD 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%	7.01%	£0	3.90%	RR500032610175
	Free Legals	Free Valuation	-	80%	7.11%	£0	4.15%	RR500032610180
	Free Legals	Free Valuation	-	85%	7.43%	£0	4.40%	RR500032610185
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%	7.58%	£0	3.90%	RR200032610175
	Free Legals	Free Valuation	-	80%	7.68%	£0	4.15%	RR200032610180
	Free Legals	Free Valuation	-	85%	8.00%	£0	4.40%	RR200032610185
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/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 CCJ/SCD 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%	6.86%	£1495	3.90%	RD500012610175
	Cashback **	-	Remortgage Only	75%	6.86%	£1495	3.90%	RD500072610175
	Free Legals **	-	-	80%	6.96%	£1495	4.15%	RD500012610180
	Cashback **	-	Remortgage Only	80%	6.96%	£1495	4.15%	RD500072610180
	Free Legals **	-	-	85%	7.28%	£1495	4.40%	RD500012610185
	Cashback **	-	Remortgage Only	85%	7.28%	£1495	4.40%	RD500072610185
	Free Legals **	Free Valuation	-	75%	7.06%	£0	3.90%	RD500022610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.06%	£0	3.90%	RD500082610175
	Free Legals **	Free Valuation	-	80%	7.16%	£0	4.15%	RD500022610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.16%	£0	4.15%	RD500082610180
	Free Legals **	Free Valuation	-	85%	7.48%	£0	4.40%	RD500022610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.48%	£0	4.40%	RD500082610185
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	75%	7.63%	£1495	3.90%	RD300012610175
	Cashback **	-	Remortgage Only	75%	7.63%	£1495	3.90%	RD300042610175
	Free Legals **	-	-	80%	7.73%	£1495	4.15%	RD300012610180
	Cashback **	-	Remortgage Only	80%	7.73%	£1495	4.15%	RD300042610180
	Free Legals **	-	-	85%	8.05%	£1495	4.40%	RD300012610185
	Cashback **	-	Remortgage Only	85%	8.05%	£1495	4.40%	RD300042610185
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 **	-	-	75%	6.83%	£1495	3.90%	RD200012610175
	Cashback **	-	Remortgage Only	75%	6.83%	£1495	3.90%	RD200072610175
	Free Legals **	-	-	80%	6.93%	£1495	4.15%	RD200012610180
	Cashback **	-	Remortgage Only	80%	6.93%	£1495	4.15%	RD200072610180
	Free Legals **	-	-	85%	7.25%	£1495	4.40%	RD200012610185
	Cashback **	-	Remortgage Only	85%	7.25%	£1495	4.40%	RD200072610185
	Free Legals **	Free Valuation	-	75%	7.63%	£0	3.90%	RD200022610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.63%	£0	3.90%	RD200082610175
	Free Legals **	Free Valuation	-	80%	7.73%	£0	4.15%	RD200022610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.73%	£0	4.15%	RD200082610180
	Free Legals **	Free Valuation	-	85%	8.05%	£0	4.40%	RD200022610185
	Cashback **	Free Valuation	Remortgage Only	85%	8.05%	£0	4.40%	RD200082610185
ERC:	3%,2%							

Pepper24 DMP/DAS - 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:	<div><div>For active DMPs/DASs or those satisfied in the last 12 months; see selected products in our Residential range.</div><div>The following criteria applies:<ul style="list-style-type: none">Must have been active for a minimum of 12 monthsMust be able to provide proof of satisfactory payments from DMP/DAS providerIf active, doesn't have to be repaid at completionFor remortgages, capital raising can be considered to clear the DMP/DASNo more than 1 active DMP/DAS per application</div></div>

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

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%	6.97%	£1495	4.05%	RD500032610170
	Cashback **	-	Remortgage Only	70%	6.97%	£1495	4.05%	RD500092610170
	Free Legals **	-	-	75%	6.97%	£1495	4.05%	RD500032610175
	Cashback **	-	Remortgage Only	75%	6.97%	£1495	4.05%	RD500092610175
	Free Legals **	-	-	80%	7.09%	£1495	4.20%	RD500032610180
	Cashback **	-	Remortgage Only	80%	7.09%	£1495	4.20%	RD500092610180
	Free Legals **	-	-	85%	7.56%	£1495	4.45%	RD500032610185
	Cashback **	-	Remortgage Only	85%	7.56%	£1495	4.45%	RD500092610185
	Free Legals **	Free Valuation	-	70%	7.17%	£0	4.05%	RD500042610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.17%	£0	4.05%	RD500102610170
	Free Legals **	Free Valuation	-	75%	7.17%	£0	4.05%	RD500042610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.17%	£0	4.05%	RD500102610175
	Free Legals **	Free Valuation	-	80%	7.29%	£0	4.20%	RD500042610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.29%	£0	4.20%	RD500102610180
	Free Legals **	Free Valuation	-	85%	7.76%	£0	4.45%	RD500042610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.76%	£0	4.45%	RD500102610185
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%	7.87%	£1495	4.05%	RD300022610170
	Cashback **	-	Remortgage Only	70%	7.87%	£1495	4.05%	RD300052610170
	Free Legals **	-	-	75%	7.87%	£1495	4.05%	RD300022610175
	Cashback **	-	Remortgage Only	75%	7.87%	£1495	4.05%	RD300052610175
	Free Legals **	-	-	80%	8.00%	£1495	4.20%	RD300022610180
	Cashback **	-	Remortgage Only	80%	8.00%	£1495	4.20%	RD300052610180
	Free Legals **	-	-	85%	8.38%	£1495	4.45%	RD300022610185
	Cashback **	-	Remortgage Only	85%	8.38%	£1495	4.45%	RD300052610185
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%	7.07%	£1495	4.05%	RD200032610170
	Cashback **	-	Remortgage Only	70%	7.07%	£1495	4.05%	RD200092610170
	Free Legals **	-	-	75%	7.07%	£1495	4.05%	RD200032610175
	Cashback **	-	Remortgage Only	75%	7.07%	£1495	4.05%	RD200092610175
	Free Legals **	-	-	80%	7.20%	£1495	4.20%	RD200032610180
	Cashback **	-	Remortgage Only	80%	7.20%	£1495	4.20%	RD200092610180
	Free Legals **	-	-	85%	7.58%	£1495	4.45%	RD200032610185
	Cashback **	-	Remortgage Only	85%	7.58%	£1495	4.45%	RD200092610185
	Free Legals **	Free Valuation	-	70%	7.87%	£0	4.05%	RD200042610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.87%	£0	4.05%	RD200102610170
	Free Legals **	Free Valuation	-	75%	7.87%	£0	4.05%	RD200042610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.87%	£0	4.05%	RD200102610175
	Free Legals **	Free Valuation	-	80%	8.00%	£0	4.20%	RD200042610180
	Cashback **	Free Valuation	Remortgage Only	80%	8.00%	£0	4.20%	RD200102610180
	Free Legals **	Free Valuation	-	85%	8.38%	£0	4.45%	RD200042610185
	Cashback **	Free Valuation	Remortgage Only	85%	8.38%	£0	4.45%	RD200102610185
ERC:	3%,2%							

Pepper18 DMP/DAS - 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
Repossession:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	<div>For active DMPs/DASs or those satisfied in the last 12 months; see selected products in our Residential range.</div> <div>The following criteria applies:<ul style="list-style-type: none">Must have been active for a minimum of 12 monthsMust be able to provide proof of satisfactory payments from DMP/DAS providerIf active, doesn't have to be repaid at completionFor remortgages, capital raising can be considered to clear the DMP/DASNo more than 1 active DMP/DAS per application</div>

Suitable for customers that haven't had a CCJ/SCD 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%	7.19%	£1495	4.35%	RD500052610170
	Cashback **	-	Remortgage Only	70%	7.19%	£1495	4.35%	RD500112610170
	Free Legals **	-	-	75%	7.19%	£1495	4.35%	RD500052610175
	Cashback **	-	Remortgage Only	75%	7.19%	£1495	4.35%	RD500112610175
	Free Legals **	-	-	80%	7.19%	£1495	4.60%	RD500052610180
	Cashback **	-	Remortgage Only	80%	7.19%	£1495	4.60%	RD500112610180
	Free Legals **	-	-	85%	7.78%	£1495	4.85%	RD500052610185
	Cashback **	-	Remortgage Only	85%	7.78%	£1495	4.85%	RD500112610185
	Free Legals **	Free Valuation	-	70%	7.39%	£0	4.35%	RD500062610170
	Cashback **	Free Valuation	Remortgage Only	70%	7.39%	£0	4.35%	RD500122610170
	Free Legals **	Free Valuation	-	75%	7.39%	£0	4.35%	RD500062610175
	Cashback **	Free Valuation	Remortgage Only	75%	7.39%	£0	4.35%	RD500122610175
	Free Legals **	Free Valuation	-	80%	7.39%	£0	4.60%	RD500062610180
	Cashback **	Free Valuation	Remortgage Only	80%	7.39%	£0	4.60%	RD500122610180
	Free Legals **	Free Valuation	-	85%	7.98%	£0	4.85%	RD500062610185
	Cashback **	Free Valuation	Remortgage Only	85%	7.98%	£0	4.85%	RD500122610185
ERC:	4%,4%,3%,3%,2%							

Term	Remortgage Incentives	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals **	-	-	70%	8.09%	£1495	4.35%	RD300032610170
	Cashback **	-	Remortgage Only	70%	8.09%	£1495	4.35%	RD300062610170
	Free Legals **	-	-	75%	8.09%	£1495	4.35%	RD300032610175
	Cashback **	-	Remortgage Only	75%	8.09%	£1495	4.35%	RD300062610175
	Free Legals **	-	-	80%	8.09%	£1495	4.60%	RD300032610180
	Cashback **	-	Remortgage Only	80%	8.09%	£1495	4.60%	RD300062610180
	Free Legals **	-	-	85%	8.42%	£1495	4.85%	RD300032610185
	Cashback **	-	Remortgage Only	85%	8.42%	£1495	4.85%	RD300062610185
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%	7.29%	£1495	4.35%	RD200052610170
	Cashback **	-	Remortgage Only	70%	7.29%	£1495	4.35%	RD200112610170
	Free Legals **	-	-	75%	7.29%	£1495	4.35%	RD200052610175
	Cashback **	-	Remortgage Only	75%	7.29%	£1495	4.35%	RD200112610175
	Free Legals **	-	-	80%	7.29%	£1495	4.60%	RD200052610180
	Cashback **	-	Remortgage Only	80%	7.29%	£1495	4.60%	RD200112610180
	Free Legals **	-	-	85%	7.62%	£1495	4.85%	RD200052610185
	Cashback **	-	Remortgage Only	85%	7.62%	£1495	4.85%	RD200112610185
	Free Legals **	Free Valuation	-	70%	8.09%	£0	4.35%	RD200062610170
	Cashback **	Free Valuation	Remortgage Only	70%	8.09%	£0	4.35%	RD200122610170
	Free Legals **	Free Valuation	-	75%	8.09%	£0	4.35%	RD200062610175
	Cashback **	Free Valuation	Remortgage Only	75%	8.09%	£0	4.35%	RD200122610175
	Free Legals **	Free Valuation	-	80%	8.09%	£0	4.60%	RD200062610180
	Cashback **	Free Valuation	Remortgage Only	80%	8.09%	£0	4.60%	RD200122610180
	Free Legals **	Free Valuation	-	85%	8.42%	£0	4.85%	RD200062610185
	Cashback **	Free Valuation	Remortgage Only	85%	8.42%	£0	4.85%	RD200122610185
ERC:	3%,2%							

Pepper12 DMP/DAS - 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
Repossession:	None in last 6 years
Debt Management Plan/Debt Arrangement Scheme:	<div>For active DMPs/DASs or those satisfied in the last 12 months; see selected products in our Residential range.</div> <div>The following criteria applies:<ul style="list-style-type: none">Must have been active for a minimum of 12 monthsMust be able to provide proof of satisfactory payments from DMP/DAS providerIf active, doesn't have to be repaid at completionFor remortgages, capital raising can be considered to clear the DMP/DASNo more than 1 active DMP/DAS per application</div>

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%	7.56%	£1295	4.35%	RB500012610175
ERC:	4%,4%,3%,3%,2%				

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	75%	7.53%	£1295	4.35%	RB200012610175
ERC:	3%,2%				

Application fee = £150

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

Pepper24 Bankruptcy/Sequestration and IVA/PTD - 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 > 3 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 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%	8.19%	£1295	4.35%	RB500022610175
ERC:	4%,4%,3%,3%,2%				

Term	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	75%	8.29%	£1295	4.35%	RB200022610175
ERC:	3%,2%				

Application fee = £150

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

Pepper12 Bankruptcy/Sequestration and IVA/PTD - 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 > 3 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	
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	Capital & 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