



Residential Product Guide

July 2024

- **Broad range & better service**
- **Rates starting at 6.09% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**
- **Special LIMITED EDITION 3 Year Products**

Call **0333 370 1101** or visit **www.pepper.money** to discover more.

Version 9.6

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Highlights of our wide ranging criteria

Debt Management Plan products <ul style="list-style-type: none">• Available on Pepper 24, 18 and 12• Must have been active for a minimum of 12 months	CCJs <ul style="list-style-type: none">• Don't need to be satisfied• No value limit• Can be registered as recently as 6 months ago	Self-Employed <ul style="list-style-type: none">• Across the entire range• Minimum of 1 year's trading• Net profit for Sole Traders• Salary and dividends for Company Directors• Additional remuneration add back allowed where applicants own 100% of the Company• Latest year's figures used for affordability
No Credit Scoring <ul style="list-style-type: none">• 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	Defaults <ul style="list-style-type: none">• 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)	Day Rate Contractors <ul style="list-style-type: none">• 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
Capital Raising <ul style="list-style-type: none">• To our maximum LTVs for most legal purposes• Debt consolidation to maximum LTVs	Interest Only <ul style="list-style-type: none">• Across the entire range• Max 60% LTV• Sale of main residence acceptable repayment with no minimum equity requirement and plausible trading down strategy	First Time Buyers <ul style="list-style-type: none">• No restrictions on LTV• 100% cash gifted deposit acceptable with proof of 12 months rental history or household upkeep
Minimum Income £18k <ul style="list-style-type: none">• Can be the combined income of both applicants• Must be earned income• 100% of secondary income accepted		Strong Approach to Affordability <ul style="list-style-type: none">• 100% of monthly shift allowance, bonus commission and overtime• Flexibility around non-court ordered maintenance and many regular benefits e.g. Working Family Tax Credit, Child Benefit, Universal Credit, Disability Living Allowance etc.• Maximum term of 40 years

Pepper48 Light - Residential

LMR = 5.86%

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

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	75%	6.09%	£1495	3.90%	R54224
	Cashback	-	75%	6.09%	£1495	3.90%	R54215
	Cashback	Free Valuation	75%	6.24%	£795	3.90%	R54212
	Free Legals	Free Valuation	75%	6.24%	£795	3.90%	R54221
	Cashback	Free Valuation	75%	6.39%	£0	3.90%	R54209
	Free Legals	Free Valuation	75%	6.39%	£0	3.90%	R54218
	Free Legals	-	80%	6.14%	£1495	4.15%	R54225
	Cashback	-	80%	6.14%	£1495	4.15%	R54216
	Cashback	Free Valuation	80%	6.29%	£795	4.15%	R54213
	Free Legals	Free Valuation	80%	6.29%	£795	4.15%	R54222
	Cashback	Free Valuation	80%	6.44%	£0	4.15%	R54210
	Free Legals	Free Valuation	80%	6.44%	£0	4.15%	R54219
	Cashback	-	85%	6.89%	£1495	4.40%	R54217
	Free Legals	-	85%	6.89%	£1495	4.40%	R54226
	Free Legals	Free Valuation	85%	7.04%	£795	4.40%	R54223
	Cashback	Free Valuation	85%	7.04%	£795	4.40%	R54214
	Free Legals	Free Valuation	85%	7.19%	£0	4.40%	R54220
	Cashback	Free Valuation	85%	7.19%	£0	4.40%	R54211
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	75%	6.54%	£1495	3.90%	R24520
	Cashback	-	75%	6.54%	£1495	3.90%	R24511
	Cashback	Free Valuation	75%	6.69%	£795	3.90%	R24508
	Free Legals	Free Valuation	75%	6.69%	£795	3.90%	R24517
	Cashback	Free Valuation	75%	6.84%	£0	3.90%	R24505
	Free Legals	Free Valuation	75%	6.84%	£0	3.90%	R24514
	Free Legals	-	80%	6.64%	£1495	4.15%	R24521
	Cashback	-	80%	6.64%	£1495	4.15%	R24512
	Cashback	Free Valuation	80%	6.79%	£795	4.15%	R24509
	Free Legals	Free Valuation	80%	6.79%	£795	4.15%	R24518
	Cashback	Free Valuation	80%	6.94%	£0	4.15%	R24506
	Free Legals	Free Valuation	80%	6.94%	£0	4.15%	R24515
	Cashback	-	85%	7.69%	£1495	4.40%	R24513
	Free Legals	-	85%	7.69%	£1495	4.40%	R24522
	Free Legals	Free Valuation	85%	7.84%	£795	4.40%	R24519
	Cashback	Free Valuation	85%	7.84%	£795	4.40%	R24510
	Free Legals	Free Valuation	85%	7.99%	£0	4.40%	R24516
	Cashback	Free Valuation	85%	7.99%	£0	4.40%	R24507
ERC:	3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	75%	6.29%	£1495	3.90%	R30383
	Free Legals	Free Valuation	75%	6.29%	£1495	3.90%	R30386
	Cashback	Free Valuation	80%	6.39%	£1495	4.15%	R30384
	Free Legals	Free Valuation	80%	6.39%	£1495	4.15%	R30387
	Cashback	Free Valuation	85%	7.44%	£1495	4.40%	R30385
	Free Legals	Free Valuation	85%	7.44%	£1495	4.40%	R30388
ERC:	3%,2%,1%						

Pepper48 Light - Credit Criteria

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

Credit Criteria	
CCJs:	None
Default:	None or 0 registered in 48 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	75%	6.19%	£1495	3.90%	R54242
	Cashback	-	75%	6.19%	£1495	3.90%	R54233
	Cashback	Free Valuation	75%	6.34%	£795	3.90%	R54230
	Free Legals	Free Valuation	75%	6.34%	£795	3.90%	R54239
	Cashback	Free Valuation	75%	6.49%	£0	3.90%	R54227
	Free Legals	Free Valuation	75%	6.49%	£0	3.90%	R54236
	Free Legals	-	80%	6.24%	£1495	4.15%	R54243
	Cashback	-	80%	6.24%	£1495	4.15%	R54234
	Cashback	Free Valuation	80%	6.39%	£795	4.15%	R54231
	Free Legals	Free Valuation	80%	6.39%	£795	4.15%	R54240
	Cashback	Free Valuation	80%	6.54%	£0	4.15%	R54228
	Free Legals	Free Valuation	80%	6.54%	£0	4.15%	R54237
	Cashback	-	85%	6.99%	£1495	4.40%	R54235
	Free Legals	-	85%	6.99%	£1495	4.40%	R54244
	Free Legals	Free Valuation	85%	7.14%	£795	4.40%	R54241
	Cashback	Free Valuation	85%	7.14%	£795	4.40%	R54232
	Free Legals	Free Valuation	85%	7.29%	£0	4.40%	R54238
	Cashback	Free Valuation	85%	7.29%	£0	4.40%	R54229
ERC:		4%,4%,3%,3%,2%					

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	75%	6.64%	£1495	3.90%	R24538
	Cashback	-	75%	6.64%	£1495	3.90%	R24529
	Cashback	Free Valuation	75%	6.79%	£795	3.90%	R24526
	Free Legals	Free Valuation	75%	6.79%	£795	3.90%	R24535
	Cashback	Free Valuation	75%	6.94%	£0	3.90%	R24523
	Free Legals	Free Valuation	75%	6.94%	£0	3.90%	R24532
	Free Legals	-	80%	6.74%	£1495	4.15%	R24539
	Cashback	-	80%	6.74%	£1495	4.15%	R24530
	Cashback	Free Valuation	80%	6.89%	£795	4.15%	R24527
	Free Legals	Free Valuation	80%	6.89%	£795	4.15%	R24536
	Cashback	Free Valuation	80%	7.04%	£0	4.15%	R24524
	Free Legals	Free Valuation	80%	7.04%	£0	4.15%	R24533
	Cashback	-	85%	7.79%	£1495	4.40%	R24531
	Free Legals	-	85%	7.79%	£1495	4.40%	R24540
	Free Legals	Free Valuation	85%	7.94%	£795	4.40%	R24537
	Cashback	Free Valuation	85%	7.94%	£795	4.40%	R24528
	Free Legals	Free Valuation	85%	8.09%	£0	4.40%	R24534
	Cashback	Free Valuation	85%	8.09%	£0	4.40%	R24525
ERC:		3%,2%					

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	75%	6.39%	£1495	3.90%	R30389
	Free Legals	Free Valuation	75%	6.39%	£1495	3.90%	R30392
	Cashback	Free Valuation	80%	6.49%	£1495	4.15%	R30390
	Free Legals	Free Valuation	80%	6.49%	£1495	4.15%	R30393
	Cashback	Free Valuation	85%	7.54%	£1495	4.40%	R30391
	Free Legals	Free Valuation	85%	7.54%	£1495	4.40%	R30394
ERC:		3%,2%,1%					

Pepper48 - Credit Criteria

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

Credit Criteria	
CCJs:	0 registered in 48 months
Default:	None or 0 registered in 48 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 48 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Suitable for customers that haven't had a Default in the last 36 months and who have never had a CCJ

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	75%	6.19%	£1495	3.90%	R54260
	Cashback	-	75%	6.19%	£1495	3.90%	R54251
	Cashback	Free Valuation	75%	6.34%	£795	3.90%	R54248
	Free Legals	Free Valuation	75%	6.34%	£795	3.90%	R54257
	Cashback	Free Valuation	75%	6.49%	£0	3.90%	R54245
	Free Legals	Free Valuation	75%	6.49%	£0	3.90%	R54254
	Free Legals	-	80%	6.24%	£1495	4.15%	R54261
	Cashback	-	80%	6.24%	£1495	4.15%	R54252
	Cashback	Free Valuation	80%	6.39%	£795	4.15%	R54249
	Free Legals	Free Valuation	80%	6.39%	£795	4.15%	R54258
	Cashback	Free Valuation	80%	6.54%	£0	4.15%	R54246
	Free Legals	Free Valuation	80%	6.54%	£0	4.15%	R54255
	Cashback	-	85%	6.99%	£1495	4.40%	R54253
	Free Legals	-	85%	6.99%	£1495	4.40%	R54262
	Free Legals	Free Valuation	85%	7.14%	£795	4.40%	R54259
	Cashback	Free Valuation	85%	7.14%	£795	4.40%	R54250
	Free Legals	Free Valuation	85%	7.29%	£0	4.40%	R54256
	Cashback	Free Valuation	85%	7.29%	£0	4.40%	R54247
ERC:		4%,4%,3%,3%,2%					

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	75%	6.54%	£1495	3.90%	R24556
	Cashback	-	75%	6.54%	£1495	3.90%	R24547
	Cashback	Free Valuation	75%	6.69%	£795	3.90%	R24544
	Free Legals	Free Valuation	75%	6.69%	£795	3.90%	R24553
	Cashback	Free Valuation	75%	6.84%	£0	3.90%	R24541
	Free Legals	Free Valuation	75%	6.84%	£0	3.90%	R24550
	Free Legals	-	80%	6.64%	£1495	4.15%	R24557
	Cashback	-	80%	6.64%	£1495	4.15%	R24548
	Cashback	Free Valuation	80%	6.79%	£795	4.15%	R24545
	Free Legals	Free Valuation	80%	6.79%	£795	4.15%	R24554
	Cashback	Free Valuation	80%	6.94%	£0	4.15%	R24542
	Free Legals	Free Valuation	80%	6.94%	£0	4.15%	R24551
	Cashback	-	85%	7.69%	£1495	4.40%	R24549
	Free Legals	-	85%	7.69%	£1495	4.40%	R24558
	Free Legals	Free Valuation	85%	7.84%	£795	4.40%	R24555
	Cashback	Free Valuation	85%	7.84%	£795	4.40%	R24546
	Free Legals	Free Valuation	85%	7.99%	£0	4.40%	R24552
	Cashback	Free Valuation	85%	7.99%	£0	4.40%	R24543
ERC:		3%,2%					

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	75%	6.29%	£1495	3.90%	R30395
	Free Legals	Free Valuation	75%	6.29%	£1495	3.90%	R30398
	Cashback	Free Valuation	80%	6.39%	£1495	4.15%	R30396
	Free Legals	Free Valuation	80%	6.39%	£1495	4.15%	R30399
	Cashback	Free Valuation	85%	7.44%	£1495	4.40%	R30397
	Free Legals	Free Valuation	85%	7.44%	£1495	4.40%	R30400
ERC:		3%,2%,1%					

Pepper36 Light - Credit Criteria

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

Credit Criteria	
CCJs:	None
Default:	0 registered in 36 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 36 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Suitable for customers that haven't had a CCJ or Default in the last 36 months

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	75%	6.29%	£1495	3.90%	R54278
	Cashback	-	75%	6.29%	£1495	3.90%	R54269
	Cashback	Free Valuation	75%	6.44%	£795	3.90%	R54266
	Free Legals	Free Valuation	75%	6.44%	£795	3.90%	R54275
	Cashback	Free Valuation	75%	6.59%	£0	3.90%	R54263
	Free Legals	Free Valuation	75%	6.59%	£0	3.90%	R54272
	Free Legals	-	80%	6.34%	£1495	4.15%	R54279
	Cashback	-	80%	6.34%	£1495	4.15%	R54270
	Cashback	Free Valuation	80%	6.49%	£795	4.15%	R54267
	Free Legals	Free Valuation	80%	6.49%	£795	4.15%	R54276
	Cashback	Free Valuation	80%	6.64%	£0	4.15%	R54264
	Free Legals	Free Valuation	80%	6.64%	£0	4.15%	R54273
	Cashback	-	85%	7.09%	£1495	4.40%	R54271
	Free Legals	-	85%	7.09%	£1495	4.40%	R54280
	Free Legals	Free Valuation	85%	7.24%	£795	4.40%	R54277
	Cashback	Free Valuation	85%	7.24%	£795	4.40%	R54268
	Free Legals	Free Valuation	85%	7.39%	£0	4.40%	R54274
	Cashback	Free Valuation	85%	7.39%	£0	4.40%	R54265
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	75%	6.39%	£1495	3.90%	R30401
	Free Legals	Free Valuation	75%	6.39%	£1495	3.90%	R30404
	Cashback	Free Valuation	80%	6.49%	£1495	4.15%	R30402
	Free Legals	Free Valuation	80%	6.49%	£1495	4.15%	R30405
	Cashback	Free Valuation	85%	7.54%	£1495	4.40%	R30403
	Free Legals	Free Valuation	85%	7.54%	£1495	4.40%	R30406
ERC:	3%,2%,1%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	75%	6.64%	£1495	3.90%	R24574
	Cashback	-	75%	6.64%	£1495	3.90%	R24565
	Cashback	Free Valuation	75%	6.79%	£795	3.90%	R24562
	Free Legals	Free Valuation	75%	6.79%	£795	3.90%	R24571
	Cashback	Free Valuation	75%	6.94%	£0	3.90%	R24559
	Free Legals	Free Valuation	75%	6.94%	£0	3.90%	R24568
	Free Legals	-	80%	6.74%	£1495	4.15%	R24575
	Cashback	-	80%	6.74%	£1495	4.15%	R24566
	Cashback	Free Valuation	80%	6.89%	£795	4.15%	R24563
	Free Legals	Free Valuation	80%	6.89%	£795	4.15%	R24572
	Cashback	Free Valuation	80%	7.04%	£0	4.15%	R24560
	Free Legals	Free Valuation	80%	7.04%	£0	4.15%	R24569
	Cashback	-	85%	7.79%	£1495	4.40%	R24567
	Free Legals	-	85%	7.79%	£1495	4.40%	R24576
	Free Legals	Free Valuation	85%	7.94%	£795	4.40%	R24573
	Cashback	Free Valuation	85%	7.94%	£795	4.40%	R24564
	Free Legals	Free Valuation	85%	8.09%	£0	4.40%	R24570
	Cashback	Free Valuation	85%	8.09%	£0	4.40%	R24561
ERC:	3%,2%						

Pepper36 - Credit Criteria

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

Credit Criteria	
CCJs:	0 registered in 36 months
Default:	0 registered in 36 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 36 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	75%	6.49%	£1495	3.90%	R54296
	Cashback	-	75%	6.49%	£1495	3.90%	R54287
	Cashback	Free Valuation	75%	6.64%	£795	3.90%	R54284
	Free Legals	Free Valuation	75%	6.64%	£795	3.90%	R54293
	Cashback	Free Valuation	75%	6.79%	£0	3.90%	R54281
	Free Legals	Free Valuation	75%	6.79%	£0	3.90%	R54290
	Free Legals	-	80%	6.54%	£1495	4.15%	R54297
	Cashback	-	80%	6.54%	£1495	4.15%	R54288
	Cashback	Free Valuation	80%	6.69%	£795	4.15%	R54285
	Free Legals	Free Valuation	80%	6.69%	£795	4.15%	R54294
	Cashback	Free Valuation	80%	6.84%	£0	4.15%	R54282
	Free Legals	Free Valuation	80%	6.84%	£0	4.15%	R54291
	Cashback	-	85%	7.44%	£1495	4.40%	R54289
	Free Legals	-	85%	7.44%	£1495	4.40%	R54298
	Free Legals	Free Valuation	85%	7.59%	£795	4.40%	R54295
	Cashback	Free Valuation	85%	7.59%	£795	4.40%	R54286
	Free Legals	Free Valuation	85%	7.74%	£0	4.40%	R54292
	Cashback	Free Valuation	85%	7.74%	£0	4.40%	R54283
ERC:		4%,4%,3%,3%,2%					

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	75%	6.69%	£1495	3.90%	R24592
	Cashback	-	75%	6.69%	£1495	3.90%	R24583
	Cashback	Free Valuation	75%	6.84%	£795	3.90%	R24580
	Free Legals	Free Valuation	75%	6.84%	£795	3.90%	R24589
	Cashback	Free Valuation	75%	6.99%	£0	3.90%	R24577
	Free Legals	Free Valuation	75%	6.99%	£0	3.90%	R24586
	Free Legals	-	80%	6.79%	£1495	4.15%	R24593
	Cashback	-	80%	6.79%	£1495	4.15%	R24584
	Cashback	Free Valuation	80%	6.94%	£795	4.15%	R24581
	Free Legals	Free Valuation	80%	6.94%	£795	4.15%	R24590
	Cashback	Free Valuation	80%	7.09%	£0	4.15%	R24578
	Free Legals	Free Valuation	80%	7.09%	£0	4.15%	R24587
	Cashback	-	85%	7.89%	£1495	4.40%	R24585
	Free Legals	-	85%	7.89%	£1495	4.40%	R24594
	Free Legals	Free Valuation	85%	8.04%	£795	4.40%	R24591
	Cashback	Free Valuation	85%	8.04%	£795	4.40%	R24582
	Free Legals	Free Valuation	85%	8.19%	£0	4.40%	R24588
	Cashback	Free Valuation	85%	8.19%	£0	4.40%	R24579
ERC:		3%,2%					

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	75%	6.64%	£1495	3.90%	R30407
	Free Legals	Free Valuation	75%	6.64%	£1495	3.90%	R30410
	Cashback	Free Valuation	80%	6.74%	£1495	4.15%	R30408
	Free Legals	Free Valuation	80%	6.74%	£1495	4.15%	R30411
	Cashback	Free Valuation	85%	7.69%	£1495	4.40%	R30409
	Free Legals	Free Valuation	85%	7.69%	£1495	4.40%	R30412
ERC:		3%,2%,1%					

Pepper24 Light - Credit Criteria

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

Credit Criteria	
CCJs:	None
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	75%	6.59%	£1495	3.90%	R54314
	Cashback	-	75%	6.59%	£1495	3.90%	R54305
	Cashback	Free Valuation	75%	6.74%	£795	3.90%	R54302
	Free Legals	Free Valuation	75%	6.74%	£795	3.90%	R54311
	Cashback	Free Valuation	75%	6.89%	£0	3.90%	R54299
	Free Legals	Free Valuation	75%	6.89%	£0	3.90%	R54308
	Free Legals	-	80%	6.64%	£1495	4.15%	R54315
	Cashback	-	80%	6.64%	£1495	4.15%	R54306
	Cashback	Free Valuation	80%	6.79%	£795	4.15%	R54303
	Free Legals	Free Valuation	80%	6.79%	£795	4.15%	R54312
	Cashback	Free Valuation	80%	6.94%	£0	4.15%	R54300
	Free Legals	Free Valuation	80%	6.94%	£0	4.15%	R54309
	Cashback	-	85%	7.54%	£1495	4.40%	R54307
	Free Legals	-	85%	7.54%	£1495	4.40%	R54316
	Free Legals	Free Valuation	85%	7.69%	£795	4.40%	R54313
	Cashback	Free Valuation	85%	7.69%	£795	4.40%	R54304
	Free Legals	Free Valuation	85%	7.84%	£0	4.40%	R54310
	Cashback	Free Valuation	85%	7.84%	£0	4.40%	R54301
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	75%	6.79%	£1495	3.90%	R24610
	Cashback	-	75%	6.79%	£1495	3.90%	R24601
	Cashback	Free Valuation	75%	6.94%	£795	3.90%	R24598
	Free Legals	Free Valuation	75%	6.94%	£795	3.90%	R24607
	Cashback	Free Valuation	75%	7.09%	£0	3.90%	R24595
	Free Legals	Free Valuation	75%	7.09%	£0	3.90%	R24604
	Free Legals	-	80%	6.89%	£1495	4.15%	R24611
	Cashback	-	80%	6.89%	£1495	4.15%	R24602
	Cashback	Free Valuation	80%	7.04%	£795	4.15%	R24599
	Free Legals	Free Valuation	80%	7.04%	£795	4.15%	R24608
	Cashback	Free Valuation	80%	7.19%	£0	4.15%	R24596
	Free Legals	Free Valuation	80%	7.19%	£0	4.15%	R24605
	Cashback	-	85%	7.99%	£1495	4.40%	R24603
	Free Legals	-	85%	7.99%	£1495	4.40%	R24612
	Free Legals	Free Valuation	85%	8.14%	£795	4.40%	R24609
	Cashback	Free Valuation	85%	8.14%	£795	4.40%	R24600
	Free Legals	Free Valuation	85%	8.29%	£0	4.40%	R24606
	Cashback	Free Valuation	85%	8.29%	£0	4.40%	R24597
ERC:	3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	75%	6.74%	£1495	3.90%	R30413
	Free Legals	Free Valuation	75%	6.74%	£1495	3.90%	R30416
	Cashback	Free Valuation	80%	6.84%	£1495	4.15%	R30414
	Free Legals	Free Valuation	80%	6.84%	£1495	4.15%	R30417
	Cashback	Free Valuation	85%	7.79%	£1495	4.40%	R30415
	Free Legals	Free Valuation	85%	7.79%	£1495	4.40%	R30418
ERC:	3%,2%,1%						

Pepper24 - Credit Criteria

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

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Pepper18 Light - Residential

LMR = 5.86%

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

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	75%	6.64%	£1495	4.20%	R54332
	Cashback	-	75%	6.64%	£1495	4.20%	R54323
	Cashback	Free Valuation	75%	6.79%	£795	4.20%	R54320
	Free Legals	Free Valuation	75%	6.79%	£795	4.20%	R54329
	Cashback	Free Valuation	75%	6.94%	£0	4.20%	R54317
	Free Legals	Free Valuation	75%	6.94%	£0	4.20%	R54326
	Free Legals	-	80%	6.79%	£1495	4.45%	R54333
	Cashback	-	80%	6.79%	£1495	4.45%	R54324
	Cashback	Free Valuation	80%	6.94%	£795	4.45%	R54321
	Free Legals	Free Valuation	80%	6.94%	£795	4.45%	R54330
	Cashback	Free Valuation	80%	7.09%	£0	4.45%	R54318
	Free Legals	Free Valuation	80%	7.09%	£0	4.45%	R54327
	Cashback	-	85%	7.99%	£1495	4.70%	R54325
	Free Legals	-	85%	7.99%	£1495	4.70%	R54334
	Free Legals	Free Valuation	85%	8.14%	£795	4.70%	R54331
	Cashback	Free Valuation	85%	8.14%	£795	4.70%	R54322
	Free Legals	Free Valuation	85%	8.29%	£0	4.70%	R54328
	Cashback	Free Valuation	85%	8.29%	£0	4.70%	R54319
ERC:		4%,4%,3%,3%,2%					

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	75%	6.89%	£1495	4.20%	R24628
	Cashback	-	75%	6.89%	£1495	4.20%	R24619
	Cashback	Free Valuation	75%	7.04%	£795	4.20%	R24616
	Free Legals	Free Valuation	75%	7.04%	£795	4.20%	R24625
	Cashback	Free Valuation	75%	7.19%	£0	4.20%	R24613
	Free Legals	Free Valuation	75%	7.19%	£0	4.20%	R24622
	Free Legals	-	80%	7.09%	£1495	4.45%	R24629
	Cashback	-	80%	7.09%	£1495	4.45%	R24620
	Cashback	Free Valuation	80%	7.24%	£795	4.45%	R24617
	Free Legals	Free Valuation	80%	7.24%	£795	4.45%	R24626
	Cashback	Free Valuation	80%	7.39%	£0	4.45%	R24614
	Free Legals	Free Valuation	80%	7.39%	£0	4.45%	R24623
	Cashback	-	85%	8.04%	£1495	4.70%	R24621
	Free Legals	-	85%	8.04%	£1495	4.70%	R24630
	Free Legals	Free Valuation	85%	8.19%	£795	4.70%	R24627
	Cashback	Free Valuation	85%	8.19%	£795	4.70%	R24618
	Free Legals	Free Valuation	85%	8.34%	£0	4.70%	R24624
	Cashback	Free Valuation	85%	8.34%	£0	4.70%	R24615
ERC:		3%,2%					

Pepper18 Light - Credit Criteria

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

Credit Criteria	
CCJs:	None
Default:	0 registered in 18 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 18 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Pepper18 - Residential

LMR = 5.86%

Suitable for customers that haven't had a CCJ or Default in the last 18 months

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	75%	6.74%	£1495	4.20%	R54350
	Cashback	-	75%	6.74%	£1495	4.20%	R54341
	Cashback	Free Valuation	75%	6.89%	£795	4.20%	R54338
	Free Legals	Free Valuation	75%	6.89%	£795	4.20%	R54347
	Cashback	Free Valuation	75%	7.04%	£0	4.20%	R54335
	Free Legals	Free Valuation	75%	7.04%	£0	4.20%	R54344
	Free Legals	-	80%	6.89%	£1495	4.45%	R54351
	Cashback	-	80%	6.89%	£1495	4.45%	R54342
	Cashback	Free Valuation	80%	7.04%	£795	4.45%	R54339
	Free Legals	Free Valuation	80%	7.04%	£795	4.45%	R54348
	Cashback	Free Valuation	80%	7.19%	£0	4.45%	R54336
	Free Legals	Free Valuation	80%	7.19%	£0	4.45%	R54345
	Cashback	-	85%	8.09%	£1495	4.70%	R54343
	Free Legals	-	85%	8.09%	£1495	4.70%	R54352
	Free Legals	Free Valuation	85%	8.24%	£795	4.70%	R54349
	Cashback	Free Valuation	85%	8.24%	£795	4.70%	R54340
	Free Legals	Free Valuation	85%	8.39%	£0	4.70%	R54346
	Cashback	Free Valuation	85%	8.39%	£0	4.70%	R54337
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	75%	6.99%	£1495	4.20%	R24646
	Cashback	-	75%	6.99%	£1495	4.20%	R24637
	Cashback	Free Valuation	75%	7.14%	£795	4.20%	R24634
	Free Legals	Free Valuation	75%	7.14%	£795	4.20%	R24643
	Cashback	Free Valuation	75%	7.29%	£0	4.20%	R24631
	Free Legals	Free Valuation	75%	7.29%	£0	4.20%	R24640
	Free Legals	-	80%	7.19%	£1495	4.45%	R24647
	Cashback	-	80%	7.19%	£1495	4.45%	R24638
	Cashback	Free Valuation	80%	7.34%	£795	4.45%	R24635
	Free Legals	Free Valuation	80%	7.34%	£795	4.45%	R24644
	Cashback	Free Valuation	80%	7.49%	£0	4.45%	R24632
	Free Legals	Free Valuation	80%	7.49%	£0	4.45%	R24641
	Cashback	-	85%	8.14%	£1495	4.70%	R24639
	Free Legals	-	85%	8.14%	£1495	4.70%	R24648
	Free Legals	Free Valuation	85%	8.29%	£795	4.70%	R24645
	Cashback	Free Valuation	85%	8.29%	£795	4.70%	R24636
	Free Legals	Free Valuation	85%	8.44%	£0	4.70%	R24642
	Cashback	Free Valuation	85%	8.44%	£0	4.70%	R24633
ERC:	3%,2%						

Pepper18 - Credit Criteria

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

Credit Criteria	
CCJs:	0 registered in 18 months
Default:	0 registered in 18 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 18 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Pepper12 Light - Residential

LMR = 5.86%

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

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	75%	6.79%	£1495	4.60%	R54368
	Cashback	-	75%	6.79%	£1495	4.60%	R54359
	Cashback	Free Valuation	75%	6.94%	£795	4.60%	R54356
	Free Legals	Free Valuation	75%	6.94%	£795	4.60%	R54365
	Cashback	Free Valuation	75%	7.09%	£0	4.60%	R54353
	Free Legals	Free Valuation	75%	7.09%	£0	4.60%	R54362
	Free Legals	-	80%	7.04%	£1495	4.85%	R54369
	Cashback	-	80%	7.04%	£1495	4.85%	R54360
	Cashback	Free Valuation	80%	7.19%	£795	4.85%	R54357
	Free Legals	Free Valuation	80%	7.19%	£795	4.85%	R54366
	Cashback	Free Valuation	80%	7.34%	£0	4.85%	R54354
	Free Legals	Free Valuation	80%	7.34%	£0	4.85%	R54363
	Cashback	-	85%	8.39%	£1495	5.00%	R54361
	Free Legals	-	85%	8.39%	£1495	5.00%	R54370
	Free Legals	Free Valuation	85%	8.54%	£795	5.00%	R54367
	Cashback	Free Valuation	85%	8.54%	£795	5.00%	R54358
	Free Legals	Free Valuation	85%	8.69%	£0	5.00%	R54364
	Cashback	Free Valuation	85%	8.69%	£0	5.00%	R54355
ERC:		4%,4%,3%,3%,2%					

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	75%	7.09%	£1495	4.60%	R24664
	Cashback	-	75%	7.09%	£1495	4.60%	R24655
	Cashback	Free Valuation	75%	7.24%	£795	4.60%	R24652
	Free Legals	Free Valuation	75%	7.24%	£795	4.60%	R24661
	Cashback	Free Valuation	75%	7.39%	£0	4.60%	R24649
	Free Legals	Free Valuation	75%	7.39%	£0	4.60%	R24658
	Free Legals	-	80%	7.49%	£1495	4.85%	R24665
	Cashback	-	80%	7.49%	£1495	4.85%	R24656
	Cashback	Free Valuation	80%	7.64%	£795	4.85%	R24653
	Free Legals	Free Valuation	80%	7.64%	£795	4.85%	R24662
	Cashback	Free Valuation	80%	7.79%	£0	4.85%	R24650
	Free Legals	Free Valuation	80%	7.79%	£0	4.85%	R24659
	Cashback	-	85%	8.54%	£1495	5.00%	R24657
	Free Legals	-	85%	8.54%	£1495	5.00%	R24666
	Free Legals	Free Valuation	85%	8.69%	£795	5.00%	R24663
	Cashback	Free Valuation	85%	8.69%	£795	5.00%	R24654
	Free Legals	Free Valuation	85%	8.84%	£0	5.00%	R24660
	Cashback	Free Valuation	85%	8.84%	£0	5.00%	R24651
ERC:		3%,2%					

Pepper12 Light - Credit Criteria

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

Credit Criteria	
CCJs:	None
Default:	0 registered in 12 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Pepper12 - Residential

LMR = 5.86%

Suitable for customers that haven't had a CCJ or Default in the last 12 months

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	75%	6.89%	£1495	4.60%	R54386
	Cashback	-	75%	6.89%	£1495	4.60%	R54377
	Cashback	Free Valuation	75%	7.04%	£795	4.60%	R54374
	Free Legals	Free Valuation	75%	7.04%	£795	4.60%	R54383
	Cashback	Free Valuation	75%	7.19%	£0	4.60%	R54371
	Free Legals	Free Valuation	75%	7.19%	£0	4.60%	R54380
	Free Legals	-	80%	7.14%	£1495	4.85%	R54387
	Cashback	-	80%	7.14%	£1495	4.85%	R54378
	Cashback	Free Valuation	80%	7.29%	£795	4.85%	R54375
	Free Legals	Free Valuation	80%	7.29%	£795	4.85%	R54384
	Cashback	Free Valuation	80%	7.44%	£0	4.85%	R54372
	Free Legals	Free Valuation	80%	7.44%	£0	4.85%	R54381
	Cashback	-	85%	8.49%	£1495	5.00%	R54379
	Free Legals	-	85%	8.49%	£1495	5.00%	R54388
	Free Legals	Free Valuation	85%	8.64%	£795	5.00%	R54385
	Cashback	Free Valuation	85%	8.64%	£795	5.00%	R54376
	Free Legals	Free Valuation	85%	8.79%	£0	5.00%	R54382
	Cashback	Free Valuation	85%	8.79%	£0	5.00%	R54373
ERC:	4%,4%,3%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	75%	7.19%	£1495	4.60%	R24682
	Cashback	-	75%	7.19%	£1495	4.60%	R24673
	Cashback	Free Valuation	75%	7.34%	£795	4.60%	R24670
	Free Legals	Free Valuation	75%	7.34%	£795	4.60%	R24679
	Cashback	Free Valuation	75%	7.49%	£0	4.60%	R24667
	Free Legals	Free Valuation	75%	7.49%	£0	4.60%	R24676
	Free Legals	-	80%	7.59%	£1495	4.85%	R24683
	Cashback	-	80%	7.59%	£1495	4.85%	R24674
	Cashback	Free Valuation	80%	7.74%	£795	4.85%	R24671
	Free Legals	Free Valuation	80%	7.74%	£795	4.85%	R24680
	Cashback	Free Valuation	80%	7.89%	£0	4.85%	R24668
	Free Legals	Free Valuation	80%	7.89%	£0	4.85%	R24677
	Cashback	-	85%	8.64%	£1495	5.00%	R24675
	Free Legals	-	85%	8.64%	£1495	5.00%	R24684
	Free Legals	Free Valuation	85%	8.79%	£795	5.00%	R24681
	Cashback	Free Valuation	85%	8.79%	£795	5.00%	R24672
	Free Legals	Free Valuation	85%	8.94%	£0	5.00%	R24678
	Cashback	Free Valuation	85%	8.94%	£0	5.00%	R24669
ERC:	3%,2%						

Pepper12 - Credit Criteria

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

Credit Criteria	
CCJs:	0 registered in 12 months
Default:	0 registered in 12 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Pepper6 Light - Residential

LMR = 5.86%

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

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	70%	7.14%	£1495	4.35%	R54404
	Cashback	-	70%	7.14%	£1495	4.35%	R54395
	Cashback	Free Valuation	70%	7.29%	£795	4.35%	R54392
	Free Legals	Free Valuation	70%	7.29%	£795	4.35%	R54401
	Cashback	Free Valuation	70%	7.44%	£0	4.35%	R54389
	Free Legals	Free Valuation	70%	7.44%	£0	4.35%	R54398
	Free Legals	-	75%	7.24%	£1495	4.60%	R54405
	Cashback	-	75%	7.24%	£1495	4.60%	R54396
	Cashback	Free Valuation	75%	7.39%	£795	4.60%	R54393
	Free Legals	Free Valuation	75%	7.39%	£795	4.60%	R54402
	Cashback	Free Valuation	75%	7.54%	£0	4.60%	R54390
	Free Legals	Free Valuation	75%	7.54%	£0	4.60%	R54399
	Cashback	-	80%	7.44%	£1495	4.85%	R54397
	Free Legals	-	80%	7.44%	£1495	4.85%	R54406
	Free Legals	Free Valuation	80%	7.59%	£795	4.85%	R54403
	Cashback	Free Valuation	80%	7.59%	£795	4.85%	R54394
	Free Legals	Free Valuation	80%	7.74%	£0	4.85%	R54400
	Cashback	Free Valuation	80%	7.74%	£0	4.85%	R54391
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	70%	7.34%	£1495	4.35%	R24700
	Cashback	-	70%	7.34%	£1495	4.35%	R24691
	Cashback	Free Valuation	70%	7.49%	£795	4.35%	R24688
	Free Legals	Free Valuation	70%	7.49%	£795	4.35%	R24697
	Cashback	Free Valuation	70%	7.64%	£0	4.35%	R24685
	Free Legals	Free Valuation	70%	7.64%	£0	4.35%	R24694
	Free Legals	-	75%	7.44%	£1495	4.60%	R24701
	Cashback	-	75%	7.44%	£1495	4.60%	R24692
	Cashback	Free Valuation	75%	7.59%	£795	4.60%	R24689
	Free Legals	Free Valuation	75%	7.59%	£795	4.60%	R24698
	Cashback	Free Valuation	75%	7.74%	£0	4.60%	R24686
	Free Legals	Free Valuation	75%	7.74%	£0	4.60%	R24695
	Cashback	-	80%	7.74%	£1495	4.85%	R24693
	Free Legals	-	80%	7.74%	£1495	4.85%	R24702
	Free Legals	Free Valuation	80%	7.89%	£795	4.85%	R24699
	Cashback	Free Valuation	80%	7.89%	£795	4.85%	R24690
	Free Legals	Free Valuation	80%	8.04%	£0	4.85%	R24696
	Cashback	Free Valuation	80%	8.04%	£0	4.85%	R24687
ERC:	3%,2%						

Pepper6 Light - Credit Criteria

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

Credit Criteria	
CCJs:	None
Default:	0 registered in 6 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Suitable for customers that haven't had a CCJ or Default in the last 6 months

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	70%	7.24%	£1495	4.35%	R54422
	Cashback	-	70%	7.24%	£1495	4.35%	R54413
	Cashback	Free Valuation	70%	7.39%	£795	4.35%	R54410
	Free Legals	Free Valuation	70%	7.39%	£795	4.35%	R54419
	Cashback	Free Valuation	70%	7.54%	£0	4.35%	R54407
	Free Legals	Free Valuation	70%	7.54%	£0	4.35%	R54416
	Free Legals	-	75%	7.34%	£1495	4.60%	R54423
	Cashback	-	75%	7.34%	£1495	4.60%	R54414
	Cashback	Free Valuation	75%	7.49%	£795	4.60%	R54411
	Free Legals	Free Valuation	75%	7.49%	£795	4.60%	R54420
	Cashback	Free Valuation	75%	7.64%	£0	4.60%	R54408
	Free Legals	Free Valuation	75%	7.64%	£0	4.60%	R54417
	Cashback	-	80%	7.54%	£1495	4.85%	R54415
	Free Legals	-	80%	7.54%	£1495	4.85%	R54424
	Free Legals	Free Valuation	80%	7.69%	£795	4.85%	R54421
	Cashback	Free Valuation	80%	7.69%	£795	4.85%	R54412
	Free Legals	Free Valuation	80%	7.84%	£0	4.85%	R54418
	Cashback	Free Valuation	80%	7.84%	£0	4.85%	R54409
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	70%	7.44%	£1495	4.35%	R24718
	Cashback	-	70%	7.44%	£1495	4.35%	R24709
	Cashback	Free Valuation	70%	7.59%	£795	4.35%	R24706
	Free Legals	Free Valuation	70%	7.59%	£795	4.35%	R24715
	Cashback	Free Valuation	70%	7.74%	£0	4.35%	R24703
	Free Legals	Free Valuation	70%	7.74%	£0	4.35%	R24712
	Free Legals	-	75%	7.54%	£1495	4.60%	R24719
	Cashback	-	75%	7.54%	£1495	4.60%	R24710
	Cashback	Free Valuation	75%	7.69%	£795	4.60%	R24707
	Free Legals	Free Valuation	75%	7.69%	£795	4.60%	R24716
	Cashback	Free Valuation	75%	7.84%	£0	4.60%	R24704
	Free Legals	Free Valuation	75%	7.84%	£0	4.60%	R24713
	Cashback	-	80%	7.84%	£1495	4.85%	R24711
	Free Legals	-	80%	7.84%	£1495	4.85%	R24720
	Free Legals	Free Valuation	80%	7.99%	£795	4.85%	R24717
	Cashback	Free Valuation	80%	7.99%	£795	4.85%	R24708
	Free Legals	Free Valuation	80%	8.14%	£0	4.85%	R24714
	Cashback	Free Valuation	80%	8.14%	£0	4.85%	R24705
ERC:	3%,2%						

Pepper6 - Credit Criteria

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

Credit Criteria	
CCJs:	0 registered in 6 months
Default:	0 registered in 6 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	75%	6.59%	£0	3.90%	RR50153
	Free Legals	Free Valuation	80%	6.64%	£0	4.15%	RR50154
	Free Legals	Free Valuation	85%	7.54%	£0	4.40%	RR50155
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	75%	6.79%	£0	3.90%	RR20153
	Free Legals	Free Valuation	80%	6.89%	£0	4.15%	RR20154
	Free Legals	Free Valuation	85%	7.99%	£0	4.40%	RR20155
ERC:	3%,2%						

Pepper48 Existing Customer - Credit Criteria

One free standard valuation for properties valued up to £500,000, Free Legals available for existing Pepper customer products.

Credit Criteria	
CCJs:	0 registered in 48 months
Default:	0 registered in 48 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Pepper36 Existing Customer - Residential

LMR = 5.86%

Suitable for customers that haven't had a CCJ or Default in the last 36 months

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	75%	6.29%	£0	3.90%	RR50150
	Free Legals	Free Valuation	80%	6.34%	£0	4.15%	RR50151
	Free Legals	Free Valuation	85%	7.09%	£0	4.40%	RR50152
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	75%	6.64%	£0	3.90%	RR20150
	Free Legals	Free Valuation	80%	6.74%	£0	4.15%	RR20151
	Free Legals	Free Valuation	85%	7.79%	£0	4.40%	RR20152
ERC:	3%,2%						

Pepper36 Existing Customer - Credit Criteria

One free standard valuation for properties valued up to £500,000, Free Legals available for existing Pepper customer products.

Credit Criteria	
CCJs:	0 registered in 36 months
Default:	0 registered in 36 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	75%	6.59%	£0	3.90%	RR50153
	Free Legals	Free Valuation	80%	6.64%	£0	4.15%	RR50154
	Free Legals	Free Valuation	85%	7.54%	£0	4.40%	RR50155
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	75%	6.79%	£0	3.90%	RR20153
	Free Legals	Free Valuation	80%	6.89%	£0	4.15%	RR20154
	Free Legals	Free Valuation	85%	7.99%	£0	4.40%	RR20155
ERC:	3%,2%						

Pepper24 Existing Customer - Credit Criteria

One free standard valuation for properties valued up to £500,000, Free Legals available for existing Pepper customer products.

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Pepper24 DMP - Residential

LMR = 5.86%

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

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	75%	6.89%	£1495	3.90%	RD50829
	Free Legals	-	75%	6.89%	£1495	3.90%	RD50835
	Cashback	Free Valuation	75%	7.19%	£0	3.90%	RD50826
	Free Legals	Free Valuation	75%	7.19%	£0	3.90%	RD50832
	Cashback	-	80%	6.94%	£1495	4.15%	RD50830
	Free Legals	-	80%	6.94%	£1495	4.15%	RD50836
	Cashback	Free Valuation	80%	7.24%	£0	4.15%	RD50827
	Free Legals	Free Valuation	80%	7.24%	£0	4.15%	RD50833
	Cashback	-	85%	7.84%	£1495	4.40%	RD50831
	Free Legals	-	85%	7.84%	£1495	4.40%	RD50837
	Cashback	Free Valuation	85%	8.14%	£0	4.40%	RD50828
	Free Legals	Free Valuation	85%	8.14%	£0	4.40%	RD50834
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	75%	7.04%	£1495	3.90%	RD30019
	Free Legals	-	75%	7.04%	£1495	3.90%	RD30022
	Cashback	-	80%	7.14%	£1495	4.15%	RD30020
	Free Legals	-	80%	7.14%	£1495	4.15%	RD30023
	Cashback	-	85%	8.09%	£1495	4.40%	RD30021
	Free Legals	-	85%	8.09%	£1495	4.40%	RD30024
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	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	75%	7.09%	£1495	3.90%	RD20939
	Free Legals	-	75%	7.09%	£1495	3.90%	RD20945
	Cashback	Free Valuation	75%	7.39%	£0	3.90%	RD20936
	Free Legals	Free Valuation	75%	7.39%	£0	3.90%	RD20942
	Cashback	-	80%	7.19%	£1495	4.15%	RD20940
	Free Legals	-	80%	7.19%	£1495	4.15%	RD20946
	Cashback	Free Valuation	80%	7.49%	£0	4.15%	RD20937
	Free Legals	Free Valuation	80%	7.49%	£0	4.15%	RD20943
	Cashback	-	85%	8.29%	£1495	4.40%	RD20941
	Free Legals	-	85%	8.29%	£1495	4.40%	RD20947
	Cashback	Free Valuation	85%	8.59%	£0	4.40%	RD20938
	Free Legals	Free Valuation	85%	8.59%	£0	4.40%	RD20944
ERC:	3%,2%						

Pepper24 DMP - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	<p>For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range.</p> <p>The following criteria applies:</p> <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 providerIf active, doesn't have to be repaid at completionFor remortgages, capital raising can be considered to clear the DMPNo more than 1 active DMP per application

Pepper18 DMP - Residential

LMR = 5.86%

Suitable for customers that haven't had a CCJ or Default in the last 18 months

Correct as of 13th August 2024

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distribution.

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	75%	7.04%	£1495	4.20%	RD50841
	Free Legals	-	75%	7.04%	£1495	4.20%	RD50847
	Cashback	Free Valuation	75%	7.34%	£0	4.20%	RD50838
	Free Legals	Free Valuation	75%	7.34%	£0	4.20%	RD50844
	Cashback	-	80%	7.19%	£1495	4.45%	RD50842
	Free Legals	-	80%	7.19%	£1495	4.45%	RD50848
	Cashback	Free Valuation	80%	7.49%	£0	4.45%	RD50839
	Free Legals	Free Valuation	80%	7.49%	£0	4.45%	RD50845
	Cashback	-	85%	8.39%	£1495	4.70%	RD50843
	Free Legals	-	85%	8.39%	£1495	4.70%	RD50849
	Cashback	Free Valuation	85%	8.69%	£0	4.70%	RD50840
	Free Legals	Free Valuation	85%	8.69%	£0	4.70%	RD50846
	ERC: 4%,4%,3%,3%,2%						

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

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Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	75%	7.29%	£1495	4.20%	RD20951
	Free Legals	-	75%	7.29%	£1495	4.20%	RD20957
	Cashback	Free Valuation	75%	7.59%	£0	4.20%	RD20948
	Free Legals	Free Valuation	75%	7.59%	£0	4.20%	RD20954
	Cashback	-	80%	7.49%	£1495	4.45%	RD20952
	Free Legals	-	80%	7.49%	£1495	4.45%	RD20958
	Cashback	Free Valuation	80%	7.79%	£0	4.45%	RD20949
	Free Legals	Free Valuation	80%	7.79%	£0	4.45%	RD20955
	Cashback	-	85%	8.44%	£1495	4.70%	RD20953
	Free Legals	-	85%	8.44%	£1495	4.70%	RD20959
	Cashback	Free Valuation	85%	8.74%	£0	4.70%	RD20950
	Free Legals	Free Valuation	85%	8.74%	£0	4.70%	RD20956
	ERC: 3%,2%						

Pepper18 DMP - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 18 months
Default:	0 registered in 18 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 18 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	<p>For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range.</p> <p>The following criteria applies:</p> <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 providerIf active, doesn't have to be repaid at completionFor remortgages, capital raising can be considered to clear the DMPNo more than 1 active DMP per application

Pepper12 DMP - Residential

LMR = 5.86%

Suitable for customers that haven't had a CCJ or Default in the last 12 months

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	75%	7.19%	£1495	4.60%	RD50853
	Free Legals	-	75%	7.19%	£1495	4.60%	RD50859
	Cashback	Free Valuation	75%	7.49%	£0	4.60%	RD50850
	Free Legals	Free Valuation	75%	7.49%	£0	4.60%	RD50856
	Cashback	-	80%	7.44%	£1495	4.85%	RD50854
	Free Legals	-	80%	7.44%	£1495	4.85%	RD50860
	Cashback	Free Valuation	80%	7.74%	£0	4.85%	RD50851
	Free Legals	Free Valuation	80%	7.74%	£0	4.85%	RD50857
	Cashback	-	85%	8.79%	£1495	5.00%	RD50855
	Free Legals	-	85%	8.79%	£1495	5.00%	RD50861
	Cashback	Free Valuation	85%	9.09%	£0	5.00%	RD50852
	Free Legals	Free Valuation	85%	9.09%	£0	5.00%	RD50858
ERC:	4%,4%,3%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	75%	7.49%	£1495	4.60%	RD20963
	Free Legals	-	75%	7.49%	£1495	4.60%	RD20969
	Cashback	Free Valuation	75%	7.79%	£0	4.60%	RD20960
	Free Legals	Free Valuation	75%	7.79%	£0	4.60%	RD20966
	Cashback	-	80%	7.89%	£1495	4.85%	RD20964
	Free Legals	-	80%	7.89%	£1495	4.85%	RD20970
	Cashback	Free Valuation	80%	8.19%	£0	4.85%	RD20961
	Free Legals	Free Valuation	80%	8.19%	£0	4.85%	RD20967
	Cashback	-	85%	8.94%	£1495	5.00%	RD20965
	Free Legals	-	85%	8.94%	£1495	5.00%	RD20971
	Cashback	Free Valuation	85%	9.24%	£0	5.00%	RD20962
	Free Legals	Free Valuation	85%	9.24%	£0	5.00%	RD20968
ERC:	3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	75%	7.29%	£1495	4.60%	RD30031
	Free Legals	-	75%	7.29%	£1495	4.60%	RD30034
	Cashback	-	80%	7.69%	£1495	4.85%	RD30032
	Free Legals	-	80%	7.69%	£1495	4.85%	RD30035
	Cashback	-	85%	8.79%	£1495	5.00%	RD30033
	Free Legals	-	85%	8.79%	£1495	5.00%	RD30036
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

Pepper12 DMP - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 12 months
Default:	0 registered in 12 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	<p>For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range.</p> <p>The following criteria applies:</p> <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 providerIf active, doesn't have to be repaid at completionFor remortgages, capital raising can be considered to clear the DMPNo more than 1 active DMP per application

Pepper24 Bankruptcy and IVA - Residential

LMR = 5.86%

Suitable for customers have a satisfied Bankruptcy Order or Individual Voluntary Arrangement over 3 years ago

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	-	-	75%	7.59%	£1295	4.60%	RB50033
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	-	-	75%	7.79%	£1295	4.60%	RB20033
ERC:	3%,2%						

Pepper24 Bankruptcy and IVA - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 3 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper12 Bankruptcy and IVA - Residential

LMR = 5.86%

Suitable for customers have a satisfied Bankruptcy Order or Individual Voluntary Arrangement over 3 years ago

Correct as of 13th August 2024

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	-	-	75%	7.89%	£1295	4.60%	RB50034
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	-	-	75%	8.19%	£1295	4.60%	RB20034
ERC:	3%,2%						

Pepper12 Bankruptcy and IVA - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 12 months
Default:	0 registered in 12 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 3 years ago
Reposessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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Applicants		Loan Size	
Minimum Age	21 years	Minimum	£25,001
Maximum Age	75 years at end of term	Maximum	Up to £1million available to 75% LTV Up to £750,000 available to 85% LTV
Maximum Applicants	2	Repayment	
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	Captial & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
		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