

peppermoney

Residential Product Guide

September 2024

- **Broad range & better service**
- **Rates starting at 5.59% & 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 9.7

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Highlights of our wide ranging criteria

Debt Management Plan 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

- 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

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 12 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 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%	5.59%	£1495	3.90%	R54440
	Cashback	-	75%	5.59%	£1495	3.90%	R54431
	Cashback	Free Valuation	75%	5.74%	£795	3.90%	R54428
	Free Legals	Free Valuation	75%	5.74%	£795	3.90%	R54437
	Cashback	Free Valuation	75%	5.89%	£0	3.90%	R54425
	Free Legals	Free Valuation	75%	5.89%	£0	3.90%	R54434
	Free Legals	-	80%	5.99%	£1495	4.15%	R54441
	Cashback	-	80%	5.99%	£1495	4.15%	R54432
	Cashback	Free Valuation	80%	6.14%	£795	4.15%	R54429
	Free Legals	Free Valuation	80%	6.14%	£795	4.15%	R54438
	Cashback	Free Valuation	80%	6.29%	£0	4.15%	R54426
	Free Legals	Free Valuation	80%	6.29%	£0	4.15%	R54435
	Cashback	-	85%	6.39%	£1495	4.40%	R54433
	Free Legals	-	85%	6.39%	£1495	4.40%	R54442
	Free Legals	Free Valuation	85%	6.54%	£795	4.40%	R54439
	Cashback	Free Valuation	85%	6.54%	£795	4.40%	R54430
	Free Legals	Free Valuation	85%	6.69%	£0	4.40%	R54436
	Cashback	Free Valuation	85%	6.69%	£0	4.40%	R54427
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%	5.89%	£1495	3.90%	R24736
	Cashback	-	75%	5.89%	£1495	3.90%	R24727
	Cashback	Free Valuation	75%	6.04%	£795	3.90%	R24724
	Free Legals	Free Valuation	75%	6.04%	£795	3.90%	R24733
	Cashback	Free Valuation	75%	6.19%	£0	3.90%	R24721
	Free Legals	Free Valuation	75%	6.19%	£0	3.90%	R24730
	Free Legals	-	80%	6.29%	£1495	4.15%	R24737
	Cashback	-	80%	6.29%	£1495	4.15%	R24728
	Cashback	Free Valuation	80%	6.44%	£795	4.15%	R24725
	Free Legals	Free Valuation	80%	6.44%	£795	4.15%	R24734
	Cashback	Free Valuation	80%	6.59%	£0	4.15%	R24722
	Free Legals	Free Valuation	80%	6.59%	£0	4.15%	R24731
	Cashback	-	85%	6.69%	£1495	4.40%	R24729
	Free Legals	-	85%	6.69%	£1495	4.40%	R24738
	Free Legals	Free Valuation	85%	6.84%	£795	4.40%	R24735
	Cashback	Free Valuation	85%	6.84%	£795	4.40%	R24726
	Free Legals	Free Valuation	85%	6.99%	£0	4.40%	R24732
	Cashback	Free Valuation	85%	6.99%	£0	4.40%	R24723
ERC:	3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	75%	5.79%	£1495	3.90%	R30455
	Free Legals	Free Valuation	75%	5.79%	£1495	3.90%	R30458
	Cashback	Free Valuation	80%	6.19%	£1495	4.15%	R30456
	Free Legals	Free Valuation	80%	6.19%	£1495	4.15%	R30459
	Cashback	Free Valuation	85%	6.59%	£1495	4.40%	R30457
	Free Legals	Free Valuation	85%	6.59%	£1495	4.40%	R30460
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

Aimed at Professional intermediaries only; not for public distribution.

Pepper48 - Residential

LMR = 5.86%

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%	5.69%	£1495	3.90%	R54458
	Cashback	-	75%	5.69%	£1495	3.90%	R54449
	Cashback	Free Valuation	75%	5.84%	£795	3.90%	R54446
	Free Legals	Free Valuation	75%	5.84%	£795	3.90%	R54455
	Cashback	Free Valuation	75%	5.99%	£0	3.90%	R54443
	Free Legals	Free Valuation	75%	5.99%	£0	3.90%	R54452
	Free Legals	-	80%	6.09%	£1495	4.15%	R54459
	Cashback	-	80%	6.09%	£1495	4.15%	R54450
	Cashback	Free Valuation	80%	6.24%	£795	4.15%	R54447
	Free Legals	Free Valuation	80%	6.24%	£795	4.15%	R54456
	Cashback	Free Valuation	80%	6.39%	£0	4.15%	R54444
	Free Legals	Free Valuation	80%	6.39%	£0	4.15%	R54453
	Cashback	-	85%	6.49%	£1495	4.40%	R54451
	Free Legals	-	85%	6.49%	£1495	4.40%	R54460
	Free Legals	Free Valuation	85%	6.64%	£795	4.40%	R54457
	Cashback	Free Valuation	85%	6.64%	£795	4.40%	R54448
	Free Legals	Free Valuation	85%	6.79%	£0	4.40%	R54454
	Cashback	Free Valuation	85%	6.79%	£0	4.40%	R54445
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%	5.99%	£1495	3.90%	R24754
	Cashback	-	75%	5.99%	£1495	3.90%	R24745
	Cashback	Free Valuation	75%	6.14%	£795	3.90%	R24742
	Free Legals	Free Valuation	75%	6.14%	£795	3.90%	R24751
	Cashback	Free Valuation	75%	6.29%	£0	3.90%	R24739
	Free Legals	Free Valuation	75%	6.29%	£0	3.90%	R24748
	Free Legals	-	80%	6.39%	£1495	4.15%	R24755
	Cashback	-	80%	6.39%	£1495	4.15%	R24746
	Cashback	Free Valuation	80%	6.54%	£795	4.15%	R24743
	Free Legals	Free Valuation	80%	6.54%	£795	4.15%	R24752
	Cashback	Free Valuation	80%	6.69%	£0	4.15%	R24740
	Free Legals	Free Valuation	80%	6.69%	£0	4.15%	R24749
	Cashback	-	85%	6.79%	£1495	4.40%	R24747
	Free Legals	-	85%	6.79%	£1495	4.40%	R24756
	Free Legals	Free Valuation	85%	6.94%	£795	4.40%	R24753
	Cashback	Free Valuation	85%	6.94%	£795	4.40%	R24744
	Free Legals	Free Valuation	85%	7.09%	£0	4.40%	R24750
	Cashback	Free Valuation	85%	7.09%	£0	4.40%	R24741
ERC:	3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	75%	5.89%	£1495	3.90%	R30461
	Free Legals	Free Valuation	75%	5.89%	£1495	3.90%	R30464
	Cashback	Free Valuation	80%	6.29%	£1495	4.15%	R30462
	Free Legals	Free Valuation	80%	6.29%	£1495	4.15%	R30465
	Cashback	Free Valuation	85%	6.69%	£1495	4.40%	R30463
	Free Legals	Free Valuation	85%	6.69%	£1495	4.40%	R30466
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
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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Pepper36 Light - Residential

LMR = 5.86%

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%	5.89%	£1495	3.90%	R54476
	Cashback	-	75%	5.89%	£1495	3.90%	R54467
	Cashback	Free Valuation	75%	6.04%	£795	3.90%	R54464
	Free Legals	Free Valuation	75%	6.04%	£795	3.90%	R54473
	Cashback	Free Valuation	75%	6.19%	£0	3.90%	R54461
	Free Legals	Free Valuation	75%	6.19%	£0	3.90%	R54470
	Free Legals	-	80%	6.04%	£1495	4.15%	R54477
	Cashback	-	80%	6.04%	£1495	4.15%	R54468
	Cashback	Free Valuation	80%	6.19%	£795	4.15%	R54465
	Free Legals	Free Valuation	80%	6.19%	£795	4.15%	R54474
	Cashback	Free Valuation	80%	6.34%	£0	4.15%	R54462
	Free Legals	Free Valuation	80%	6.34%	£0	4.15%	R54471
	Cashback	-	85%	6.49%	£1495	4.40%	R54469
	Free Legals	-	85%	6.49%	£1495	4.40%	R54478
	Free Legals	Free Valuation	85%	6.64%	£795	4.40%	R54475
	Cashback	Free Valuation	85%	6.64%	£795	4.40%	R54466
	Free Legals	Free Valuation	85%	6.79%	£0	4.40%	R54472
	Cashback	Free Valuation	85%	6.79%	£0	4.40%	R54463
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%	6.19%	£1495	3.90%	R24772
	Cashback	-	75%	6.19%	£1495	3.90%	R24763
	Cashback	Free Valuation	75%	6.34%	£795	3.90%	R24760
	Free Legals	Free Valuation	75%	6.34%	£795	3.90%	R24769
	Cashback	Free Valuation	75%	6.49%	£0	3.90%	R24757
	Free Legals	Free Valuation	75%	6.49%	£0	3.90%	R24766
	Free Legals	-	80%	6.34%	£1495	4.15%	R24773
	Cashback	-	80%	6.34%	£1495	4.15%	R24764
	Cashback	Free Valuation	80%	6.49%	£795	4.15%	R24761
	Free Legals	Free Valuation	80%	6.49%	£795	4.15%	R24770
	Cashback	Free Valuation	80%	6.64%	£0	4.15%	R24758
	Free Legals	Free Valuation	80%	6.64%	£0	4.15%	R24767
	Cashback	-	85%	6.79%	£1495	4.40%	R24765
	Free Legals	-	85%	6.79%	£1495	4.40%	R24774
	Free Legals	Free Valuation	85%	6.94%	£795	4.40%	R24771
	Cashback	Free Valuation	85%	6.94%	£795	4.40%	R24762
	Free Legals	Free Valuation	85%	7.09%	£0	4.40%	R24768
	Cashback	Free Valuation	85%	7.09%	£0	4.40%	R24759
ERC:	3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	75%	6.09%	£1495	3.90%	R30467
	Free Legals	Free Valuation	75%	6.09%	£1495	3.90%	R30470
	Cashback	Free Valuation	80%	6.24%	£1495	4.15%	R30468
	Free Legals	Free Valuation	80%	6.24%	£1495	4.15%	R30471
	Cashback	Free Valuation	85%	6.69%	£1495	4.40%	R30469
	Free Legals	Free Valuation	85%	6.69%	£1495	4.40%	R30472
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
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

Pepper36 - 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	-	75%	5.99%	£1495	3.90%	R54494	
	Cashback	-	75%	5.99%	£1495	3.90%	R54485	
	Cashback	Free Valuation	75%	6.14%	£795	3.90%	R54482	
	Free Legals	Free Valuation	75%	6.14%	£795	3.90%	R54491	
	Cashback	Free Valuation	75%	6.29%	£0	3.90%	R54479	
	Free Legals	Free Valuation	75%	6.29%	£0	3.90%	R54488	
	Free Legals	-	80%	6.14%	£1495	4.15%	R54495	
	Cashback	-	80%	6.14%	£1495	4.15%	R54486	
	Cashback	Free Valuation	80%	6.29%	£795	4.15%	R54483	
	Free Legals	Free Valuation	80%	6.29%	£795	4.15%	R54492	
	Cashback	Free Valuation	80%	6.44%	£0	4.15%	R54480	
	Free Legals	Free Valuation	80%	6.44%	£0	4.15%	R54489	
	Cashback	-	85%	6.59%	£1495	4.40%	R54487	
	Free Legals	-	85%	6.59%	£1495	4.40%	R54496	
	Free Legals	Free Valuation	85%	6.74%	£795	4.40%	R54493	
	Cashback	Free Valuation	85%	6.74%	£795	4.40%	R54484	
	Free Legals	Free Valuation	85%	6.89%	£0	4.40%	R54490	
	Cashback	Free Valuation	85%	6.89%	£0	4.40%	R54481	
	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%	6.29%	£1495	3.90%	R24790	
	Cashback	-	75%	6.29%	£1495	3.90%	R24781	
	Cashback	Free Valuation	75%	6.44%	£795	3.90%	R24778	
	Free Legals	Free Valuation	75%	6.44%	£795	3.90%	R24787	
	Cashback	Free Valuation	75%	6.59%	£0	3.90%	R24775	
	Free Legals	Free Valuation	75%	6.59%	£0	3.90%	R24784	
	Free Legals	-	80%	6.44%	£1495	4.15%	R24791	
	Cashback	-	80%	6.44%	£1495	4.15%	R24782	
	Cashback	Free Valuation	80%	6.59%	£795	4.15%	R24779	
	Free Legals	Free Valuation	80%	6.59%	£795	4.15%	R24788	
	Cashback	Free Valuation	80%	6.74%	£0	4.15%	R24776	
	Free Legals	Free Valuation	80%	6.74%	£0	4.15%	R24785	
	Cashback	-	85%	6.89%	£1495	4.40%	R24783	
	Free Legals	-	85%	6.89%	£1495	4.40%	R24792	
	Free Legals	Free Valuation	85%	7.04%	£795	4.40%	R24789	
	Cashback	Free Valuation	85%	7.04%	£795	4.40%	R24780	
	Free Legals	Free Valuation	85%	7.19%	£0	4.40%	R24786	
	Cashback	Free Valuation	85%	7.19%	£0	4.40%	R24777	
	ERC:	3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	75%	6.19%	£1495	3.90%	R30473
	Free Legals	Free Valuation	75%	6.19%	£1495	3.90%	R30476
	Cashback	Free Valuation	80%	6.34%	£1495	4.15%	R30474
	Free Legals	Free Valuation	80%	6.34%	£1495	4.15%	R30477
	Cashback	Free Valuation	85%	6.79%	£1495	4.40%	R30475
	Free Legals	Free Valuation	85%	6.79%	£1495	4.40%	R30478
ERC:	3%,2%,1%						

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
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

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

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%	R54512	
	Cashback	-	75%	6.09%	£1495	3.90%	R54503	
	Cashback	Free Valuation	75%	6.24%	£795	3.90%	R54500	
	Free Legals	Free Valuation	75%	6.24%	£795	3.90%	R54509	
	Cashback	Free Valuation	75%	6.39%	£0	3.90%	R54497	
	Free Legals	Free Valuation	75%	6.39%	£0	3.90%	R54506	
	Free Legals	-	80%	6.19%	£1495	4.15%	R54513	
	Cashback	-	80%	6.19%	£1495	4.15%	R54504	
	Cashback	Free Valuation	80%	6.34%	£795	4.15%	R54501	
	Free Legals	Free Valuation	80%	6.34%	£795	4.15%	R54510	
	Cashback	Free Valuation	80%	6.49%	£0	4.15%	R54498	
	Free Legals	Free Valuation	80%	6.49%	£0	4.15%	R54507	
	Cashback	-	85%	6.89%	£1495	4.40%	R54505	
	Free Legals	-	85%	6.89%	£1495	4.40%	R54514	
	Free Legals	Free Valuation	85%	7.04%	£795	4.40%	R54511	
	Cashback	Free Valuation	85%	7.04%	£795	4.40%	R54502	
	Free Legals	Free Valuation	85%	7.19%	£0	4.40%	R54508	
	Cashback	Free Valuation	85%	7.19%	£0	4.40%	R54499	
	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%	6.39%	£1495	3.90%	R24808	
	Cashback	-	75%	6.39%	£1495	3.90%	R24799	
	Cashback	Free Valuation	75%	6.54%	£795	3.90%	R24796	
	Free Legals	Free Valuation	75%	6.54%	£795	3.90%	R24805	
	Cashback	Free Valuation	75%	6.69%	£0	3.90%	R24793	
	Free Legals	Free Valuation	75%	6.69%	£0	3.90%	R24802	
	Free Legals	-	80%	6.49%	£1495	4.15%	R24809	
	Cashback	-	80%	6.49%	£1495	4.15%	R24800	
	Cashback	Free Valuation	80%	6.64%	£795	4.15%	R24797	
	Free Legals	Free Valuation	80%	6.64%	£795	4.15%	R24806	
	Cashback	Free Valuation	80%	6.79%	£0	4.15%	R24794	
	Free Legals	Free Valuation	80%	6.79%	£0	4.15%	R24803	
	Cashback	-	85%	7.29%	£1495	4.40%	R24801	
	Free Legals	-	85%	7.29%	£1495	4.40%	R24810	
	Free Legals	Free Valuation	85%	7.44%	£795	4.40%	R24807	
	Cashback	Free Valuation	85%	7.44%	£795	4.40%	R24798	
	Free Legals	Free Valuation	85%	7.59%	£0	4.40%	R24804	
	Cashback	Free Valuation	85%	7.59%	£0	4.40%	R24795	
	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%	R30479
	Free Legals	Free Valuation	75%	6.29%	£1495	3.90%	R30482
	Cashback	Free Valuation	80%	6.39%	£1495	4.15%	R30480
	Free Legals	Free Valuation	80%	6.39%	£1495	4.15%	R30483
	Cashback	Free Valuation	85%	7.19%	£1495	4.40%	R30481
	Free Legals	Free Valuation	85%	7.19%	£1495	4.40%	R30484
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

Pepper24 - 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	Free Legals	-	75%	6.19%	£1495	3.90%	R54530
	Cashback	-	75%	6.19%	£1495	3.90%	R54521
	Cashback	Free Valuation	75%	6.34%	£795	3.90%	R54518
	Free Legals	Free Valuation	75%	6.34%	£795	3.90%	R54527
	Cashback	Free Valuation	75%	6.49%	£0	3.90%	R54515
	Free Legals	Free Valuation	75%	6.49%	£0	3.90%	R54524
	Free Legals	-	80%	6.29%	£1495	4.15%	R54531
	Cashback	-	80%	6.29%	£1495	4.15%	R54522
	Cashback	Free Valuation	80%	6.44%	£795	4.15%	R54519
	Free Legals	Free Valuation	80%	6.44%	£795	4.15%	R54528
	Cashback	Free Valuation	80%	6.59%	£0	4.15%	R54516
	Free Legals	Free Valuation	80%	6.59%	£0	4.15%	R54525
	Cashback	-	85%	6.99%	£1495	4.40%	R54523
	Free Legals	-	85%	6.99%	£1495	4.40%	R54532
	Free Legals	Free Valuation	85%	7.14%	£795	4.40%	R54529
	Cashback	Free Valuation	85%	7.14%	£795	4.40%	R54520
	Free Legals	Free Valuation	85%	7.29%	£0	4.40%	R54526
	Cashback	Free Valuation	85%	7.29%	£0	4.40%	R54517
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%	6.49%	£1495	3.90%	R24826
	Cashback	-	75%	6.49%	£1495	3.90%	R24817
	Cashback	Free Valuation	75%	6.64%	£795	3.90%	R24814
	Free Legals	Free Valuation	75%	6.64%	£795	3.90%	R24823
	Cashback	Free Valuation	75%	6.79%	£0	3.90%	R24811
	Free Legals	Free Valuation	75%	6.79%	£0	3.90%	R24820
	Free Legals	-	80%	6.59%	£1495	4.15%	R24827
	Cashback	-	80%	6.59%	£1495	4.15%	R24818
	Cashback	Free Valuation	80%	6.74%	£795	4.15%	R24815
	Free Legals	Free Valuation	80%	6.74%	£795	4.15%	R24824
	Cashback	Free Valuation	80%	6.89%	£0	4.15%	R24812
	Free Legals	Free Valuation	80%	6.89%	£0	4.15%	R24821
	Cashback	-	85%	7.39%	£1495	4.40%	R24819
	Free Legals	-	85%	7.39%	£1495	4.40%	R24828
	Free Legals	Free Valuation	85%	7.54%	£795	4.40%	R24825
	Cashback	Free Valuation	85%	7.54%	£795	4.40%	R24816
	Free Legals	Free Valuation	85%	7.69%	£0	4.40%	R24822
	Cashback	Free Valuation	85%	7.69%	£0	4.40%	R24813
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%	R30485
	Free Legals	Free Valuation	75%	6.39%	£1495	3.90%	R30488
	Cashback	Free Valuation	80%	6.49%	£1495	4.15%	R30486
	Free Legals	Free Valuation	80%	6.49%	£1495	4.15%	R30489
	Cashback	Free Valuation	85%	7.29%	£1495	4.40%	R30487
	Free Legals	Free Valuation	85%	7.29%	£1495	4.40%	R30490
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

Aimed at Professional intermediaries only; not for public distribution.

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	-	70%	6.30%	£1495	4.05%	R54553
	Cashback	-	70%	6.30%	£1495	4.05%	R54541
	Cashback	Free Valuation	70%	6.45%	£795	4.05%	R54537
	Free Legals	Free Valuation	70%	6.45%	£795	4.05%	R54549
	Cashback	Free Valuation	70%	6.60%	£0	4.05%	R54533
	Free Legals	Free Valuation	70%	6.60%	£0	4.05%	R54545
	Free Legals	-	75%	6.35%	£1495	4.20%	R54554
	Cashback	-	75%	6.35%	£1495	4.20%	R54542
	Cashback	Free Valuation	75%	6.50%	£795	4.20%	R54538
	Free Legals	Free Valuation	75%	6.50%	£795	4.20%	R54550
	Cashback	Free Valuation	75%	6.65%	£0	4.20%	R54534
	Free Legals	Free Valuation	75%	6.65%	£0	4.20%	R54546
	Cashback	-	80%	6.65%	£1495	4.45%	R54543
	Free Legals	-	80%	6.65%	£1495	4.45%	R54555
	Cashback	Free Valuation	80%	6.80%	£795	4.45%	R54539
	Free Legals	Free Valuation	80%	6.80%	£795	4.45%	R54551
	Free Legals	Free Valuation	80%	6.95%	£0	4.45%	R54547
	Cashback	Free Valuation	80%	6.95%	£0	4.45%	R54535
	Cashback	-	85%	7.49%	£1495	4.70%	R54544
	Free Legals	-	85%	7.49%	£1495	4.70%	R54556
Cashback	Free Valuation	85%	7.64%	£795	4.70%	R54540	
Free Legals	Free Valuation	85%	7.64%	£795	4.70%	R54552	
Free Legals	Free Valuation	85%	7.79%	£0	4.70%	R54548	
Cashback	Free Valuation	85%	7.79%	£0	4.70%	R54536	
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%	6.55%	£1495	4.05%	R24849
	Cashback	-	70%	6.55%	£1495	4.05%	R24837
	Cashback	Free Valuation	70%	6.70%	£795	4.05%	R24833
	Free Legals	Free Valuation	70%	6.70%	£795	4.05%	R24845
	Cashback	Free Valuation	70%	6.85%	£0	4.05%	R24829
	Free Legals	Free Valuation	70%	6.85%	£0	4.05%	R24841
	Free Legals	-	75%	6.60%	£1495	4.20%	R24850
	Cashback	-	75%	6.60%	£1495	4.20%	R24838
	Cashback	Free Valuation	75%	6.75%	£795	4.20%	R24834
	Free Legals	Free Valuation	75%	6.75%	£795	4.20%	R24846
	Cashback	Free Valuation	75%	6.90%	£0	4.20%	R24830
	Free Legals	Free Valuation	75%	6.90%	£0	4.20%	R24842
	Cashback	-	80%	7.00%	£1495	4.45%	R24839
	Free Legals	-	80%	7.00%	£1495	4.45%	R24851
	Cashback	Free Valuation	80%	7.15%	£795	4.45%	R24835
	Free Legals	Free Valuation	80%	7.15%	£795	4.45%	R24847
	Free Legals	Free Valuation	80%	7.30%	£0	4.45%	R24843
	Cashback	Free Valuation	80%	7.30%	£0	4.45%	R24831
	Cashback	-	85%	7.59%	£1495	4.70%	R24840
	Free Legals	-	85%	7.59%	£1495	4.70%	R24852
Cashback	Free Valuation	85%	7.74%	£795	4.70%	R24836	
Free Legals	Free Valuation	85%	7.74%	£795	4.70%	R24848	
Free Legals	Free Valuation	85%	7.89%	£0	4.70%	R24844	
Cashback	Free Valuation	85%	7.89%	£0	4.70%	R24832	
ERC:	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

Pepper18 Light - Credit Criteria

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	-	70%	6.40%	£1495	4.05%	R54577
	Cashback	-	70%	6.40%	£1495	4.05%	R54565
	Cashback	Free Valuation	70%	6.55%	£795	4.05%	R54561
	Free Legals	Free Valuation	70%	6.55%	£795	4.05%	R54573
	Cashback	Free Valuation	70%	6.70%	£0	4.05%	R54557
	Free Legals	Free Valuation	70%	6.70%	£0	4.05%	R54569
	Free Legals	-	75%	6.45%	£1495	4.20%	R54578
	Cashback	-	75%	6.45%	£1495	4.20%	R54566
	Cashback	Free Valuation	75%	6.60%	£795	4.20%	R54562
	Free Legals	Free Valuation	75%	6.60%	£795	4.20%	R54574
	Cashback	Free Valuation	75%	6.75%	£0	4.20%	R54558
	Free Legals	Free Valuation	75%	6.75%	£0	4.20%	R54570
	Cashback	-	80%	6.75%	£1495	4.45%	R54567
	Free Legals	-	80%	6.75%	£1495	4.45%	R54579
	Cashback	Free Valuation	80%	6.90%	£795	4.45%	R54563
	Free Legals	Free Valuation	80%	6.90%	£795	4.45%	R54575
	Free Legals	Free Valuation	80%	7.05%	£0	4.45%	R54571
	Cashback	Free Valuation	80%	7.05%	£0	4.45%	R54559
	Cashback	-	85%	7.59%	£1495	4.70%	R54568
	Free Legals	-	85%	7.59%	£1495	4.70%	R54580
Cashback	Free Valuation	85%	7.74%	£795	4.70%	R54564	
Free Legals	Free Valuation	85%	7.74%	£795	4.70%	R54576	
Free Legals	Free Valuation	85%	7.89%	£0	4.70%	R54572	
Cashback	Free Valuation	85%	7.89%	£0	4.70%	R54560	
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%	6.65%	£1495	4.05%	R24873
	Cashback	-	70%	6.65%	£1495	4.05%	R24861
	Cashback	Free Valuation	70%	6.80%	£795	4.05%	R24857
	Free Legals	Free Valuation	70%	6.80%	£795	4.05%	R24869
	Cashback	Free Valuation	70%	6.95%	£0	4.05%	R24853
	Free Legals	Free Valuation	70%	6.95%	£0	4.05%	R24865
	Free Legals	-	75%	6.70%	£1495	4.20%	R24874
	Cashback	-	75%	6.70%	£1495	4.20%	R24862
	Cashback	Free Valuation	75%	6.85%	£795	4.20%	R24858
	Free Legals	Free Valuation	75%	6.85%	£795	4.20%	R24870
	Cashback	Free Valuation	75%	7.00%	£0	4.20%	R24854
	Free Legals	Free Valuation	75%	7.00%	£0	4.20%	R24866
	Cashback	-	80%	7.10%	£1495	4.45%	R24863
	Free Legals	-	80%	7.10%	£1495	4.45%	R24875
	Cashback	Free Valuation	80%	7.25%	£795	4.45%	R24859
	Free Legals	Free Valuation	80%	7.25%	£795	4.45%	R24871
	Free Legals	Free Valuation	80%	7.40%	£0	4.45%	R24867
	Cashback	Free Valuation	80%	7.40%	£0	4.45%	R24855
	Cashback	-	85%	7.69%	£1495	4.70%	R24864
	Free Legals	-	85%	7.69%	£1495	4.70%	R24876
Cashback	Free Valuation	85%	7.84%	£795	4.70%	R24860	
Free Legals	Free Valuation	85%	7.84%	£795	4.70%	R24872	
Free Legals	Free Valuation	85%	7.99%	£0	4.70%	R24868	
Cashback	Free Valuation	85%	7.99%	£0	4.70%	R24856	
ERC:	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

Pepper18 - 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:	Considered if satisfied over 12 months ago

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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	-	70%	6.45%	£1495	4.35%	R54601
	Cashback	-	70%	6.45%	£1495	4.35%	R54589
	Cashback	Free Valuation	70%	6.60%	£795	4.35%	R54585
	Free Legals	Free Valuation	70%	6.60%	£795	4.35%	R54597
	Cashback	Free Valuation	70%	6.75%	£0	4.35%	R54581
	Free Legals	Free Valuation	70%	6.75%	£0	4.35%	R54593
	Free Legals	-	75%	6.50%	£1495	4.60%	R54602
	Cashback	-	75%	6.50%	£1495	4.60%	R54590
	Cashback	Free Valuation	75%	6.65%	£795	4.60%	R54586
	Free Legals	Free Valuation	75%	6.65%	£795	4.60%	R54598
	Cashback	Free Valuation	75%	6.80%	£0	4.60%	R54582
	Free Legals	Free Valuation	75%	6.80%	£0	4.60%	R54594
	Cashback	-	80%	6.80%	£1495	4.85%	R54591
	Free Legals	-	80%	6.80%	£1495	4.85%	R54603
	Cashback	Free Valuation	80%	6.95%	£795	4.85%	R54587
	Free Legals	Free Valuation	80%	6.95%	£795	4.85%	R54599
	Free Legals	Free Valuation	80%	7.10%	£0	4.85%	R54595
	Cashback	Free Valuation	80%	7.10%	£0	4.85%	R54583
	Cashback	-	85%	7.65%	£1495	5.00%	R54592
	Free Legals	-	85%	7.65%	£1495	5.00%	R54604
Cashback	Free Valuation	85%	7.80%	£795	5.00%	R54588	
Free Legals	Free Valuation	85%	7.80%	£795	5.00%	R54600	
Free Legals	Free Valuation	85%	7.95%	£0	5.00%	R54596	
Cashback	Free Valuation	85%	7.95%	£0	5.00%	R54584	
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%	6.70%	£1495	4.35%	R24897
	Cashback	-	70%	6.70%	£1495	4.35%	R24885
	Cashback	Free Valuation	70%	6.85%	£795	4.35%	R24881
	Free Legals	Free Valuation	70%	6.85%	£795	4.35%	R24893
	Cashback	Free Valuation	70%	7.00%	£0	4.35%	R24877
	Free Legals	Free Valuation	70%	7.00%	£0	4.35%	R24889
	Free Legals	-	75%	6.75%	£1495	4.60%	R24898
	Cashback	-	75%	6.75%	£1495	4.60%	R24886
	Cashback	Free Valuation	75%	6.90%	£795	4.60%	R24882
	Free Legals	Free Valuation	75%	6.90%	£795	4.60%	R24894
	Cashback	Free Valuation	75%	7.05%	£0	4.60%	R24878
	Free Legals	Free Valuation	75%	7.05%	£0	4.60%	R24890
	Cashback	-	80%	7.15%	£1495	4.85%	R24887
	Free Legals	-	80%	7.15%	£1495	4.85%	R24899
	Cashback	Free Valuation	80%	7.30%	£795	4.85%	R24883
	Free Legals	Free Valuation	80%	7.30%	£795	4.85%	R24895
	Free Legals	Free Valuation	80%	7.45%	£0	4.85%	R24891
	Cashback	Free Valuation	80%	7.45%	£0	4.85%	R24879
	Cashback	-	85%	7.85%	£1495	5.00%	R24888
	Free Legals	-	85%	7.85%	£1495	5.00%	R24900
Cashback	Free Valuation	85%	8.00%	£795	5.00%	R24884	
Free Legals	Free Valuation	85%	8.00%	£795	5.00%	R24896	
Free Legals	Free Valuation	85%	8.15%	£0	5.00%	R24892	
Cashback	Free Valuation	85%	8.15%	£0	5.00%	R24880	
ERC:	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

Pepper12 Light - Credit Criteria

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	-	70%	6.55%	£1495	4.35%	R54625	
	Cashback	-	70%	6.55%	£1495	4.35%	R54613	
	Cashback	Free Valuation	70%	6.70%	£795	4.35%	R54609	
	Free Legals	Free Valuation	70%	6.70%	£795	4.35%	R54621	
	Cashback	Free Valuation	70%	6.85%	£0	4.35%	R54605	
	Free Legals	Free Valuation	70%	6.85%	£0	4.35%	R54617	
	Free Legals	-	75%	6.60%	£1495	4.60%	R54626	
	Cashback	-	75%	6.60%	£1495	4.60%	R54614	
	Cashback	Free Valuation	75%	6.75%	£795	4.60%	R54610	
	Free Legals	Free Valuation	75%	6.75%	£795	4.60%	R54622	
	Cashback	Free Valuation	75%	6.90%	£0	4.60%	R54606	
	Free Legals	Free Valuation	75%	6.90%	£0	4.60%	R54618	
	Cashback	-	80%	6.90%	£1495	4.85%	R54615	
	Free Legals	-	80%	6.90%	£1495	4.85%	R54627	
	Cashback	Free Valuation	80%	7.05%	£795	4.85%	R54611	
	Free Legals	Free Valuation	80%	7.05%	£795	4.85%	R54623	
	Free Legals	Free Valuation	80%	7.20%	£0	4.85%	R54619	
	Cashback	Free Valuation	80%	7.20%	£0	4.85%	R54607	
	Cashback	-	85%	7.75%	£1495	5.00%	R54616	
	Free Legals	-	85%	7.75%	£1495	5.00%	R54628	
	Cashback	Free Valuation	85%	7.90%	£795	5.00%	R54612	
	Free Legals	Free Valuation	85%	7.90%	£795	5.00%	R54624	
	Free Legals	Free Valuation	85%	8.05%	£0	5.00%	R54620	
	Cashback	Free Valuation	85%	8.05%	£0	5.00%	R54608	
	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%	6.80%	£1495	4.35%	R24921	
	Cashback	-	70%	6.80%	£1495	4.35%	R24909	
	Cashback	Free Valuation	70%	6.95%	£795	4.35%	R24905	
	Free Legals	Free Valuation	70%	6.95%	£795	4.35%	R24917	
	Cashback	Free Valuation	70%	7.10%	£0	4.35%	R24901	
	Free Legals	Free Valuation	70%	7.10%	£0	4.35%	R24913	
	Free Legals	-	75%	6.85%	£1495	4.60%	R24922	
	Cashback	-	75%	6.85%	£1495	4.60%	R24910	
	Cashback	Free Valuation	75%	7.00%	£795	4.60%	R24906	
	Free Legals	Free Valuation	75%	7.00%	£795	4.60%	R24918	
	Cashback	Free Valuation	75%	7.15%	£0	4.60%	R24902	
	Free Legals	Free Valuation	75%	7.15%	£0	4.60%	R24914	
	Cashback	-	80%	7.25%	£1495	4.85%	R24911	
	Free Legals	-	80%	7.25%	£1495	4.85%	R24923	
	Cashback	Free Valuation	80%	7.40%	£795	4.85%	R24907	
	Free Legals	Free Valuation	80%	7.40%	£795	4.85%	R24919	
	Free Legals	Free Valuation	80%	7.55%	£0	4.85%	R24915	
	Cashback	Free Valuation	80%	7.55%	£0	4.85%	R24903	
	Cashback	-	85%	7.95%	£1495	5.00%	R24912	
	Free Legals	-	85%	7.95%	£1495	5.00%	R24924	
	Cashback	Free Valuation	85%	8.10%	£795	5.00%	R24908	
	Free Legals	Free Valuation	85%	8.10%	£795	5.00%	R24920	
	Free Legals	Free Valuation	85%	8.25%	£0	5.00%	R24916	
	Cashback	Free Valuation	85%	8.25%	£0	5.00%	R24904	
	ERC:	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

Pepper12 - 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:	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

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%	6.55%	£1495	4.35%	R54644
	Cashback	-	70%	6.55%	£1495	4.35%	R54635
	Cashback	Free Valuation	70%	6.70%	£795	4.35%	R54632
	Free Legals	Free Valuation	70%	6.70%	£795	4.35%	R54641
	Cashback	Free Valuation	70%	6.85%	£0	4.35%	R54629
	Free Legals	Free Valuation	70%	6.85%	£0	4.35%	R54638
	Free Legals	-	75%	6.60%	£1495	4.60%	R54645
	Cashback	-	75%	6.60%	£1495	4.60%	R54636
	Cashback	Free Valuation	75%	6.75%	£795	4.60%	R54633
	Free Legals	Free Valuation	75%	6.75%	£795	4.60%	R54642
	Cashback	Free Valuation	75%	6.90%	£0	4.60%	R54630
	Free Legals	Free Valuation	75%	6.90%	£0	4.60%	R54639
	Cashback	-	80%	7.15%	£1495	4.85%	R54637
	Free Legals	-	80%	7.15%	£1495	4.85%	R54646
	Free Legals	Free Valuation	80%	7.30%	£795	4.85%	R54643
	Cashback	Free Valuation	80%	7.30%	£795	4.85%	R54634
	Free Legals	Free Valuation	80%	7.45%	£0	4.85%	R54640
	Cashback	Free Valuation	80%	7.45%	£0	4.85%	R54631
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%	6.85%	£1495	4.35%	R24940
	Cashback	-	70%	6.85%	£1495	4.35%	R24931
	Cashback	Free Valuation	70%	7.00%	£795	4.35%	R24928
	Free Legals	Free Valuation	70%	7.00%	£795	4.35%	R24937
	Cashback	Free Valuation	70%	7.15%	£0	4.35%	R24925
	Free Legals	Free Valuation	70%	7.15%	£0	4.35%	R24934
	Free Legals	-	75%	6.90%	£1495	4.60%	R24941
	Cashback	-	75%	6.90%	£1495	4.60%	R24932
	Cashback	Free Valuation	75%	7.05%	£795	4.60%	R24929
	Free Legals	Free Valuation	75%	7.05%	£795	4.60%	R24938
	Cashback	Free Valuation	75%	7.20%	£0	4.60%	R24926
	Free Legals	Free Valuation	75%	7.20%	£0	4.60%	R24935
	Cashback	-	80%	7.35%	£1495	4.85%	R24933
	Free Legals	-	80%	7.35%	£1495	4.85%	R24942
	Free Legals	Free Valuation	80%	7.50%	£795	4.85%	R24939
	Cashback	Free Valuation	80%	7.50%	£795	4.85%	R24930
	Free Legals	Free Valuation	80%	7.65%	£0	4.85%	R24936
	Cashback	Free Valuation	80%	7.65%	£0	4.85%	R24927
ERC:	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

Pepper6 Light - Credit Criteria

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

Aimed at Professional intermediaries only; not for public distribution.

Pepper6 - Residential

LMR = 5.86%

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%	6.65%	£1495	4.35%	R54662
	Cashback	-	70%	6.65%	£1495	4.35%	R54653
	Cashback	Free Valuation	70%	6.80%	£795	4.35%	R54650
	Free Legals	Free Valuation	70%	6.80%	£795	4.35%	R54659
	Cashback	Free Valuation	70%	6.95%	£0	4.35%	R54647
	Free Legals	Free Valuation	70%	6.95%	£0	4.35%	R54656
	Free Legals	-	75%	6.70%	£1495	4.60%	R54663
	Cashback	-	75%	6.70%	£1495	4.60%	R54654
	Cashback	Free Valuation	75%	6.85%	£795	4.60%	R54651
	Free Legals	Free Valuation	75%	6.85%	£795	4.60%	R54660
	Cashback	Free Valuation	75%	7.00%	£0	4.60%	R54648
	Free Legals	Free Valuation	75%	7.00%	£0	4.60%	R54657
	Cashback	-	80%	7.25%	£1495	4.85%	R54655
	Free Legals	-	80%	7.25%	£1495	4.85%	R54664
	Free Legals	Free Valuation	80%	7.40%	£795	4.85%	R54661
	Cashback	Free Valuation	80%	7.40%	£795	4.85%	R54652
	Free Legals	Free Valuation	80%	7.55%	£0	4.85%	R54658
	Cashback	Free Valuation	80%	7.55%	£0	4.85%	R54649
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%	6.95%	£1495	4.35%	R24958
	Cashback	-	70%	6.95%	£1495	4.35%	R24949
	Cashback	Free Valuation	70%	7.10%	£795	4.35%	R24946
	Free Legals	Free Valuation	70%	7.10%	£795	4.35%	R24955
	Cashback	Free Valuation	70%	7.25%	£0	4.35%	R24943
	Free Legals	Free Valuation	70%	7.25%	£0	4.35%	R24952
	Free Legals	-	75%	7.00%	£1495	4.60%	R24959
	Cashback	-	75%	7.00%	£1495	4.60%	R24950
	Cashback	Free Valuation	75%	7.15%	£795	4.60%	R24947
	Free Legals	Free Valuation	75%	7.15%	£795	4.60%	R24956
	Cashback	Free Valuation	75%	7.30%	£0	4.60%	R24944
	Free Legals	Free Valuation	75%	7.30%	£0	4.60%	R24953
	Cashback	-	80%	7.45%	£1495	4.85%	R24951
	Free Legals	-	80%	7.45%	£1495	4.85%	R24960
	Free Legals	Free Valuation	80%	7.60%	£795	4.85%	R24957
	Cashback	Free Valuation	80%	7.60%	£795	4.85%	R24948
	Free Legals	Free Valuation	80%	7.75%	£0	4.85%	R24954
	Cashback	Free Valuation	80%	7.75%	£0	4.85%	R24945
ERC:	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

Pepper6 - Credit Criteria

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

Aimed at Professional intermediaries only; not for public distribution.

Pepper48 Existing Customer - Residential

LMR = 5.86%

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%	5.69%	£0	3.90%	RR50165
	Free Legals	Free Valuation	80%	6.09%	£0	4.15%	RR50166
	Free Legals	Free Valuation	85%	6.49%	£0	4.40%	RR50167
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%	5.99%	£0	3.90%	RR20165
	Free Legals	Free Valuation	80%	6.39%	£0	4.15%	RR20166
	Free Legals	Free Valuation	85%	6.79%	£0	4.40%	RR20167
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

Aimed at Professional intermediaries only; not for public distribution.

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%	5.99%	£0	3.90%	RR50168
	Free Legals	Free Valuation	80%	6.14%	£0	4.15%	RR50169
	Free Legals	Free Valuation	85%	6.59%	£0	4.40%	RR50170
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%	6.29%	£0	3.90%	RR20168
	Free Legals	Free Valuation	80%	6.44%	£0	4.15%	RR20169
	Free Legals	Free Valuation	85%	6.89%	£0	4.40%	RR20170
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

Aimed at Professional intermediaries only; not for public distribution.

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Pepper24 Existing Customer - 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	Free Legals	Free Valuation	75%	6.19%	£0	3.90%	RR50171
	Free Legals	Free Valuation	80%	6.29%	£0	4.15%	RR50172
	Free Legals	Free Valuation	85%	6.99%	£0	4.40%	RR50173
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%	6.49%	£0	3.90%	RR20171
	Free Legals	Free Valuation	80%	6.59%	£0	4.15%	RR20172
	Free Legals	Free Valuation	85%	7.39%	£0	4.40%	RR20173
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
Repossessions:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

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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%	6.49%	£1495	3.90%	RD50865	
	Free Legals	-	75%	6.49%	£1495	3.90%	RD50871	
	Cashback	Free Valuation	75%	6.79%	£0	3.90%	RD50862	
	Free Legals	Free Valuation	75%	6.79%	£0	3.90%	RD50868	
	Cashback	-	80%	6.59%	£1495	4.15%	RD50866	
	Free Legals	-	80%	6.59%	£1495	4.15%	RD50872	
	Cashback	Free Valuation	80%	6.89%	£0	4.15%	RD50863	
	Free Legals	Free Valuation	80%	6.89%	£0	4.15%	RD50869	
	Cashback	-	85%	7.29%	£1495	4.40%	RD50867	
	Free Legals	-	85%	7.29%	£1495	4.40%	RD50873	
	Cashback	Free Valuation	85%	7.59%	£0	4.40%	RD50864	
	Free Legals	Free Valuation	85%	7.59%	£0	4.40%	RD50870	
	ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code	
2 Years	Cashback	-	75%	6.79%	£1495	3.90%	RD20975	
	Free Legals	-	75%	6.79%	£1495	3.90%	RD20981	
	Cashback	Free Valuation	75%	7.09%	£0	3.90%	RD20972	
	Free Legals	Free Valuation	75%	7.09%	£0	3.90%	RD20978	
	Cashback	-	80%	6.89%	£1495	4.15%	RD20976	
	Free Legals	-	80%	6.89%	£1495	4.15%	RD20982	
	Cashback	Free Valuation	80%	7.19%	£0	4.15%	RD20973	
	Free Legals	Free Valuation	80%	7.19%	£0	4.15%	RD20979	
	Cashback	-	85%	7.69%	£1495	4.40%	RD20977	
	Free Legals	-	85%	7.69%	£1495	4.40%	RD20983	
	Cashback	Free Valuation	85%	7.99%	£0	4.40%	RD20974	
	Free Legals	Free Valuation	85%	7.99%	£0	4.40%	RD20980	
	ERC:	3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	75%	6.69%	£1495	3.90%	RD30037
	Free Legals	-	75%	6.69%	£1495	3.90%	RD30040
	Cashback	-	80%	6.79%	£1495	4.15%	RD30038
	Free Legals	-	80%	6.79%	£1495	4.15%	RD30041
	Cashback	-	85%	7.59%	£1495	4.40%	RD30039
	Free Legals	-	85%	7.59%	£1495	4.40%	RD30042
ERC:	3%,2%,1%						

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
Repossessions:	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 months Must be able to provide proof of satisfactory payments from DMP provider If active, doesn't have to be repaid at completion For remortgages, capital raising can be considered to clear the DMP No more than 1 active DMP per application

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

Aimed at Professional intermediaries only; not for public distribution.

Pepper18 DMP - Residential

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	Cashback	-	70%	6.70%	£1495	4.05%	RD50878
	Free Legals	-	70%	6.70%	£1495	4.05%	RD50886
	Cashback	Free Valuation	70%	7.00%	£0	4.05%	RD50874
	Free Legals	Free Valuation	70%	7.00%	£0	4.05%	RD50882
	Cashback	-	75%	6.75%	£1495	4.20%	RD50879
	Free Legals	-	75%	6.75%	£1495	4.20%	RD50887
	Cashback	Free Valuation	75%	7.05%	£0	4.20%	RD50875
	Free Legals	Free Valuation	75%	7.05%	£0	4.20%	RD50883
	Cashback	-	80%	7.05%	£1495	4.45%	RD50880
	Free Legals	-	80%	7.05%	£1495	4.45%	RD50888
	Cashback	Free Valuation	80%	7.35%	£0	4.45%	RD50876
	Free Legals	Free Valuation	80%	7.35%	£0	4.45%	RD50884
	Cashback	-	85%	7.89%	£1495	4.70%	RD50881
	Free Legals	-	85%	7.89%	£1495	4.70%	RD50889
	Cashback	Free Valuation	85%	8.19%	£0	4.70%	RD50877
	Free Legals	Free Valuation	85%	8.19%	£0	4.70%	RD50885
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	70%	6.95%	£1495	4.05%	RD20988
	Free Legals	-	70%	6.95%	£1495	4.05%	RD20996
	Cashback	Free Valuation	70%	7.25%	£0	4.05%	RD20984
	Free Legals	Free Valuation	70%	7.25%	£0	4.05%	RD20992
	Cashback	-	75%	7.00%	£1495	4.20%	RD20989
	Free Legals	-	75%	7.00%	£1495	4.20%	RD20997
	Cashback	Free Valuation	75%	7.30%	£0	4.20%	RD20985
	Free Legals	Free Valuation	75%	7.30%	£0	4.20%	RD20993
	Cashback	-	80%	7.40%	£1495	4.45%	RD20990
	Free Legals	-	80%	7.40%	£1495	4.45%	RD20998
	Cashback	Free Valuation	80%	7.70%	£0	4.45%	RD20986
	Free Legals	Free Valuation	80%	7.70%	£0	4.45%	RD20994
	Cashback	-	85%	7.99%	£1495	4.70%	RD20991
	Free Legals	-	85%	7.99%	£1495	4.70%	RD20999
	Cashback	Free Valuation	85%	8.29%	£0	4.70%	RD20987
	Free Legals	Free Valuation	85%	8.29%	£0	4.70%	RD20995
ERC:	3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	70%	6.85%	£1495	4.05%	RD30043
	Free Legals	-	70%	6.85%	£1495	4.05%	RD30047
	Cashback	-	75%	6.90%	£1495	4.20%	RD30044
	Free Legals	-	75%	6.90%	£1495	4.20%	RD30048
	Cashback	-	80%	7.30%	£1495	4.45%	RD30045
	Free Legals	-	80%	7.30%	£1495	4.45%	RD30049
	Cashback	-	85%	7.94%	£1495	4.70%	RD30046
Free Legals	-	85%	7.94%	£1495	4.70%	RD30050	
ERC:	3%,2%,1%						

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 months • Must be able to provide proof of satisfactory payments from DMP provider • If active, doesn't have to be repaid at completion • For remortgages, capital raising can be considered to clear the DMP • No more than 1 active DMP per application

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 - 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	-	70%	6.85%	£1495	4.35%	RD50894
	Free Legals	-	70%	6.85%	£1495	4.35%	RD50902
	Cashback	Free Valuation	70%	7.15%	£0	4.35%	RD50890
	Free Legals	Free Valuation	70%	7.15%	£0	4.35%	RD50898
	Cashback	-	75%	6.90%	£1495	4.60%	RD50895
	Free Legals	-	75%	6.90%	£1495	4.60%	RD50903
	Cashback	Free Valuation	75%	7.20%	£0	4.60%	RD50891
	Free Legals	Free Valuation	75%	7.20%	£0	4.60%	RD50899
	Cashback	-	80%	7.20%	£1495	4.85%	RD50896
	Free Legals	-	80%	7.20%	£1495	4.85%	RD50904
	Cashback	Free Valuation	80%	7.50%	£0	4.85%	RD50892
	Free Legals	Free Valuation	80%	7.50%	£0	4.85%	RD50900
	Cashback	-	85%	8.05%	£1495	5.00%	RD50897
	Free Legals	-	85%	8.05%	£1495	5.00%	RD50905
	Cashback	Free Valuation	85%	8.35%	£0	5.00%	RD50893
	Free Legals	Free Valuation	85%	8.35%	£0	5.00%	RD50901
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	70%	7.10%	£1495	4.35%	RD21004
	Free Legals	-	70%	7.10%	£1495	4.35%	RD21012
	Cashback	Free Valuation	70%	7.40%	£0	4.35%	RD21000
	Free Legals	Free Valuation	70%	7.40%	£0	4.35%	RD21008
	Cashback	-	75%	7.15%	£1495	4.60%	RD21005
	Free Legals	-	75%	7.15%	£1495	4.60%	RD21013
	Cashback	Free Valuation	75%	7.45%	£0	4.60%	RD21001
	Free Legals	Free Valuation	75%	7.45%	£0	4.60%	RD21009
	Cashback	-	80%	7.55%	£1495	4.85%	RD21006
	Free Legals	-	80%	7.55%	£1495	4.85%	RD21014
	Cashback	Free Valuation	80%	7.85%	£0	4.85%	RD21002
	Free Legals	Free Valuation	80%	7.85%	£0	4.85%	RD21010
	Cashback	-	85%	8.25%	£1495	5.00%	RD21007
	Free Legals	-	85%	8.25%	£1495	5.00%	RD21015
	Cashback	Free Valuation	85%	8.55%	£0	5.00%	RD21003
	Free Legals	Free Valuation	85%	8.55%	£0	5.00%	RD21011
ERC:	3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	70%	7.00%	£1495	4.35%	RD30051
	Free Legals	-	70%	7.00%	£1495	4.35%	RD30055
	Cashback	-	75%	7.05%	£1495	4.60%	RD30052
	Free Legals	-	75%	7.05%	£1495	4.60%	RD30056
	Cashback	-	80%	7.45%	£1495	4.85%	RD30053
	Free Legals	-	80%	7.45%	£1495	4.85%	RD30057
	Cashback	-	85%	8.15%	£1495	5.00%	RD30054
Free Legals	-	85%	8.15%	£1495	5.00%	RD30058	
ERC:	3%,2%,1%						

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 months Must be able to provide proof of satisfactory payments from DMP provider If active, doesn't have to be repaid at completion For remortgages, capital raising can be considered to clear the DMP No more than 1 active DMP per application

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

Aimed at Professional intermediaries only; not for public distribution.

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%	7.19%	£1295	4.60%	RB50035
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	-	-	75%	7.49%	£1295	4.60%	RB20035
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

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Pepper12 Bankruptcy and IVA - Residential

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

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	-	-	75%	7.60%	£1295	4.60%	RB50036
ERC:	4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	-	-	75%	7.85%	£1295	4.60%	RB20036
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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Key Criteria

Applicants		Loan Size	
Minimum Age	21 years	Minimum	£25,001
Maximum Age	80 years at end of term. The term cannot extend beyond applicants stated retirement age. Maximum allowable stated retirement age of 75	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	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
		Property Value	
Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
		Term	
		Minimum	5 years and 1 month
		Maximum	40 years