

# peppermoney

## Residential Product Guide

January 2025

- **Broad range & better service**
- **Rates starting at 5.74% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**
- **Special LIMITED EDITION Remortgage only products**

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

**Version 9.9**

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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

## Concessionary Purchases

- Family and Landlord Concessionary Purchases allowable
- No deposit required (maximum LtPP of 100%)
- Product LTV based on full market valuation
- Maximum 75% LTV

## Self-Employed

- Across the entire range
- Minimum of 1 year's trading
- Net profit for Sole Traders
- Salary and dividends for Company Directors
- Net profit accepted for Company Directors who own a majority share.
- Additional remuneration add back allowed where applicants own 100% of the Company
- Latest year's figures used for affordability

## Day Rate Contractors

- Income assessed based on daily rate whether self-employed, limited Company or umbrella Company
- Minimum 12 months history and 3 months' bank statements
- Average or current day rate to be minimum of £200 per day

## First Time Buyers

- No restrictions on LTV
- 100% cash gifted deposit acceptable with proof of 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 = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	75%	5.74%	£1495	3.90%	R54680
	Cashback	-	Remortgage Only	75%	5.74%	£1495	3.90%	R54671
	Cashback	Free Valuation	Remortgage Only	75%	5.89%	£795	3.90%	R54668
	Free Legals	Free Valuation	-	75%	5.89%	£795	3.90%	R54677
	Cashback	Free Valuation	Remortgage Only	75%	6.04%	£0	3.90%	R54665
	Free Legals	Free Valuation	-	75%	6.04%	£0	3.90%	R54674
	Free Legals	-	-	80%	6.14%	£1495	4.15%	R54681
	Cashback	-	Remortgage Only	80%	6.14%	£1495	4.15%	R54672
	Cashback	Free Valuation	Remortgage Only	80%	6.29%	£795	4.15%	R54669
	Free Legals	Free Valuation	-	80%	6.29%	£795	4.15%	R54678
	Cashback	Free Valuation	Remortgage Only	80%	6.44%	£0	4.15%	R54666
	Free Legals	Free Valuation	-	80%	6.44%	£0	4.15%	R54675
	Cashback	-	Remortgage Only	85%	6.54%	£1495	4.40%	R54673
	Free Legals	-	-	85%	6.54%	£1495	4.40%	R54682
	Free Legals	Free Valuation	-	85%	6.69%	£795	4.40%	R54679
	Cashback	Free Valuation	Remortgage Only	85%	6.69%	£795	4.40%	R54670
	Free Legals	Free Valuation	-	85%	6.84%	£0	4.40%	R54676
	Cashback	Free Valuation	Remortgage Only	85%	6.84%	£0	4.40%	R54667
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	75%	6.04%	£1495	3.90%	R24976
	Cashback	-	Remortgage Only	75%	6.04%	£1495	3.90%	R24967
	Cashback	Free Valuation	Remortgage Only	75%	6.19%	£795	3.90%	R24964
	Free Legals	Free Valuation	-	75%	6.19%	£795	3.90%	R24973
	Cashback	Free Valuation	Remortgage Only	75%	6.34%	£0	3.90%	R24961
	Free Legals	Free Valuation	-	75%	6.34%	£0	3.90%	R24970
	Free Legals	-	-	80%	6.44%	£1495	4.15%	R24977
	Cashback	-	Remortgage Only	80%	6.44%	£1495	4.15%	R24968
	Cashback	Free Valuation	Remortgage Only	80%	6.59%	£795	4.15%	R24965
	Free Legals	Free Valuation	-	80%	6.59%	£795	4.15%	R24974
	Cashback	Free Valuation	Remortgage Only	80%	6.74%	£0	4.15%	R24962
	Free Legals	Free Valuation	-	80%	6.74%	£0	4.15%	R24971
	Cashback	-	Remortgage Only	85%	6.84%	£1495	4.40%	R24969
	Free Legals	-	-	85%	6.84%	£1495	4.40%	R24978
	Free Legals	Free Valuation	-	85%	6.99%	£795	4.40%	R24975
	Cashback	Free Valuation	Remortgage Only	85%	6.99%	£795	4.40%	R24966
	Free Legals	Free Valuation	-	85%	7.14%	£0	4.40%	R24972
	Cashback	Free Valuation	Remortgage Only	85%	7.14%	£0	4.40%	R24963
<b>ERC:</b>	3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	Remortgage Only	75%	5.94%	£1495	3.90%	R30527
	Free Legals	Free Valuation	-	75%	5.94%	£1495	3.90%	R30530
	Cashback	Free Valuation	Remortgage Only	80%	6.34%	£1495	4.15%	R30528
	Free Legals	Free Valuation	-	80%	6.34%	£1495	4.15%	R30531
	Cashback	Free Valuation	Remortgage Only	85%	6.74%	£1495	4.40%	R30529
	Free Legals	Free Valuation	-	85%	6.74%	£1495	4.40%	R30532
<b>ERC:</b>	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 = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	75%	5.84%	£1495	3.90%	R54698
	Cashback	-	Remortgage Only	75%	5.84%	£1495	3.90%	R54689
	Cashback	Free Valuation	Remortgage Only	75%	5.99%	£795	3.90%	R54686
	Free Legals	Free Valuation	-	75%	5.99%	£795	3.90%	R54695
	Cashback	Free Valuation	Remortgage Only	75%	6.14%	£0	3.90%	R54683
	Free Legals	Free Valuation	-	75%	6.14%	£0	3.90%	R54692
	Free Legals	-	-	80%	6.24%	£1495	4.15%	R54699
	Cashback	-	Remortgage Only	80%	6.24%	£1495	4.15%	R54690
	Cashback	Free Valuation	Remortgage Only	80%	6.39%	£795	4.15%	R54687
	Free Legals	Free Valuation	-	80%	6.39%	£795	4.15%	R54696
	Cashback	Free Valuation	Remortgage Only	80%	6.54%	£0	4.15%	R54684
	Free Legals	Free Valuation	-	80%	6.54%	£0	4.15%	R54693
	Cashback	-	Remortgage Only	85%	6.64%	£1495	4.40%	R54691
	Free Legals	-	-	85%	6.64%	£1495	4.40%	R54700
	Free Legals	Free Valuation	-	85%	6.79%	£795	4.40%	R54697
	Cashback	Free Valuation	Remortgage Only	85%	6.79%	£795	4.40%	R54688
	Free Legals	Free Valuation	-	85%	6.94%	£0	4.40%	R54694
	Cashback	Free Valuation	Remortgage Only	85%	6.94%	£0	4.40%	R54685
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	75%	6.14%	£1495	3.90%	R24994
	Cashback	-	Remortgage Only	75%	6.14%	£1495	3.90%	R24985
	Cashback	Free Valuation	Remortgage Only	75%	6.29%	£795	3.90%	R24982
	Free Legals	Free Valuation	-	75%	6.29%	£795	3.90%	R24991
	Cashback	Free Valuation	Remortgage Only	75%	6.44%	£0	3.90%	R24979
	Free Legals	Free Valuation	-	75%	6.44%	£0	3.90%	R24988
	Free Legals	-	-	80%	6.54%	£1495	4.15%	R24995
	Cashback	-	Remortgage Only	80%	6.54%	£1495	4.15%	R24986
	Cashback	Free Valuation	Remortgage Only	80%	6.69%	£795	4.15%	R24983
	Free Legals	Free Valuation	-	80%	6.69%	£795	4.15%	R24992
	Cashback	Free Valuation	Remortgage Only	80%	6.84%	£0	4.15%	R24980
	Free Legals	Free Valuation	-	80%	6.84%	£0	4.15%	R24989
	Cashback	-	Remortgage Only	85%	6.94%	£1495	4.40%	R24987
	Free Legals	-	-	85%	6.94%	£1495	4.40%	R24996
	Free Legals	Free Valuation	-	85%	7.09%	£795	4.40%	R24993
	Cashback	Free Valuation	Remortgage Only	85%	7.09%	£795	4.40%	R24984
	Free Legals	Free Valuation	-	85%	7.24%	£0	4.40%	R24990
	Cashback	Free Valuation	Remortgage Only	85%	7.24%	£0	4.40%	R24981
<b>ERC:</b>	3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	Remortgage Only	75%	6.04%	£1495	3.90%	R30533
	Free Legals	Free Valuation	-	75%	6.04%	£1495	3.90%	R30536
	Cashback	Free Valuation	Remortgage Only	80%	6.44%	£1495	4.15%	R30534
	Free Legals	Free Valuation	-	80%	6.44%	£1495	4.15%	R30537
	Cashback	Free Valuation	Remortgage Only	85%	6.84%	£1495	4.40%	R30535
	Free Legals	Free Valuation	-	85%	6.84%	£1495	4.40%	R30538
<b>ERC:</b>	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	
<b>CCJs:</b>	0 registered in 48 months
<b>Default:</b>	None or 0 registered in 48 months
<b>CCJ/Default Value:</b>	No limit
<b>Secured Missed Payments:</b>	0 in 48 months (No arrears balance in last 6 months)
<b>Bankruptcy/IVA:</b>	Discharged > 6 years ago
<b>Reposessions:</b>	None in last 6 years
<b>Debt Management Plan:</b>	Considered if satisfied over 12 months ago

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# Pepper36 Light - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	75%	6.04%	£1495	3.90%	R54716
	Cashback	-	Remortgage Only	75%	6.04%	£1495	3.90%	R54707
	Cashback	Free Valuation	Remortgage Only	75%	6.19%	£795	3.90%	R54704
	Free Legals	Free Valuation	-	75%	6.19%	£795	3.90%	R54713
	Cashback	Free Valuation	Remortgage Only	75%	6.34%	£0	3.90%	R54701
	Free Legals	Free Valuation	-	75%	6.34%	£0	3.90%	R54710
	Free Legals	-	-	80%	6.24%	£1495	4.15%	R54717
	Cashback	-	Remortgage Only	80%	6.24%	£1495	4.15%	R54708
	Cashback	Free Valuation	Remortgage Only	80%	6.39%	£795	4.15%	R54705
	Free Legals	Free Valuation	-	80%	6.39%	£795	4.15%	R54714
	Cashback	Free Valuation	Remortgage Only	80%	6.54%	£0	4.15%	R54702
	Free Legals	Free Valuation	-	80%	6.54%	£0	4.15%	R54711
	Cashback	-	Remortgage Only	85%	6.69%	£1495	4.40%	R54709
	Free Legals	-	-	85%	6.69%	£1495	4.40%	R54718
	Free Legals	Free Valuation	-	85%	6.84%	£795	4.40%	R54715
	Cashback	Free Valuation	Remortgage Only	85%	6.84%	£795	4.40%	R54706
	Free Legals	Free Valuation	-	85%	6.99%	£0	4.40%	R54712
	Cashback	Free Valuation	Remortgage Only	85%	6.99%	£0	4.40%	R54703
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	75%	6.34%	£1495	3.90%	R25012
	Cashback	-	Remortgage Only	75%	6.34%	£1495	3.90%	R25003
	Cashback	Free Valuation	Remortgage Only	75%	6.49%	£795	3.90%	R25000
	Free Legals	Free Valuation	-	75%	6.49%	£795	3.90%	R25009
	Cashback	Free Valuation	Remortgage Only	75%	6.64%	£0	3.90%	R24997
	Free Legals	Free Valuation	-	75%	6.64%	£0	3.90%	R25006
	Free Legals	-	-	80%	6.54%	£1495	4.15%	R25013
	Cashback	-	Remortgage Only	80%	6.54%	£1495	4.15%	R25004
	Cashback	Free Valuation	Remortgage Only	80%	6.69%	£795	4.15%	R25001
	Free Legals	Free Valuation	-	80%	6.69%	£795	4.15%	R25010
	Cashback	Free Valuation	Remortgage Only	80%	6.84%	£0	4.15%	R24998
	Free Legals	Free Valuation	-	80%	6.84%	£0	4.15%	R25007
	Cashback	-	Remortgage Only	85%	6.99%	£1495	4.40%	R25005
	Free Legals	-	-	85%	6.99%	£1495	4.40%	R25014
	Free Legals	Free Valuation	-	85%	7.14%	£795	4.40%	R25011
	Cashback	Free Valuation	Remortgage Only	85%	7.14%	£795	4.40%	R25002
	Free Legals	Free Valuation	-	85%	7.29%	£0	4.40%	R25008
	Cashback	Free Valuation	Remortgage Only	85%	7.29%	£0	4.40%	R24999
<b>ERC:</b>	3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	Remortgage Only	75%	6.24%	£1495	3.90%	R30539
	Free Legals	Free Valuation	-	75%	6.24%	£1495	3.90%	R30542
	Cashback	Free Valuation	Remortgage Only	80%	6.44%	£1495	4.15%	R30540
	Free Legals	Free Valuation	-	80%	6.44%	£1495	4.15%	R30543
	Cashback	Free Valuation	Remortgage Only	85%	6.84%	£1495	4.40%	R30541
	Free Legals	Free Valuation	-	85%	6.84%	£1495	4.40%	R30544
<b>ERC:</b>	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	
<b>CCJs:</b>	None
<b>Default:</b>	0 registered in 36 months
<b>CCJ/Default Value:</b>	No limit
<b>Secured Missed Payments:</b>	0 in 36 months (No arrears balance in last 6 months)
<b>Bankruptcy/IVA:</b>	Discharged > 6 years ago
<b>Reposessions:</b>	None in last 6 years
<b>Debt Management Plan:</b>	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

# Pepper36 - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	75%	6.14%	£1495	3.90%	R54734
	Cashback	-	Remortgage Only	75%	6.14%	£1495	3.90%	R54725
	Cashback	Free Valuation	Remortgage Only	75%	6.29%	£795	3.90%	R54722
	Free Legals	Free Valuation	-	75%	6.29%	£795	3.90%	R54731
	Cashback	Free Valuation	Remortgage Only	75%	6.44%	£0	3.90%	R54719
	Free Legals	Free Valuation	-	75%	6.44%	£0	3.90%	R54728
	Free Legals	-	-	80%	6.34%	£1495	4.15%	R54735
	Cashback	-	Remortgage Only	80%	6.34%	£1495	4.15%	R54726
	Cashback	Free Valuation	Remortgage Only	80%	6.49%	£795	4.15%	R54723
	Free Legals	Free Valuation	-	80%	6.49%	£795	4.15%	R54732
	Cashback	Free Valuation	Remortgage Only	80%	6.64%	£0	4.15%	R54720
	Free Legals	Free Valuation	-	80%	6.64%	£0	4.15%	R54729
	Cashback	-	Remortgage Only	85%	6.79%	£1495	4.40%	R54727
	Free Legals	-	-	85%	6.79%	£1495	4.40%	R54736
	Free Legals	Free Valuation	-	85%	6.94%	£795	4.40%	R54733
	Cashback	Free Valuation	Remortgage Only	85%	6.94%	£795	4.40%	R54724
	Free Legals	Free Valuation	-	85%	7.09%	£0	4.40%	R54730
	Cashback	Free Valuation	Remortgage Only	85%	7.09%	£0	4.40%	R54721
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	75%	6.44%	£1495	3.90%	R25030
	Cashback	-	Remortgage Only	75%	6.44%	£1495	3.90%	R25021
	Cashback	Free Valuation	Remortgage Only	75%	6.59%	£795	3.90%	R25018
	Free Legals	Free Valuation	-	75%	6.59%	£795	3.90%	R25027
	Cashback	Free Valuation	Remortgage Only	75%	6.74%	£0	3.90%	R25015
	Free Legals	Free Valuation	-	75%	6.74%	£0	3.90%	R25024
	Free Legals	-	-	80%	6.64%	£1495	4.15%	R25031
	Cashback	-	Remortgage Only	80%	6.64%	£1495	4.15%	R25022
	Cashback	Free Valuation	Remortgage Only	80%	6.79%	£795	4.15%	R25019
	Free Legals	Free Valuation	-	80%	6.79%	£795	4.15%	R25028
	Cashback	Free Valuation	Remortgage Only	80%	6.94%	£0	4.15%	R25016
	Free Legals	Free Valuation	-	80%	6.94%	£0	4.15%	R25025
	Cashback	-	Remortgage Only	85%	7.09%	£1495	4.40%	R25023
	Free Legals	-	-	85%	7.09%	£1495	4.40%	R25032
	Free Legals	Free Valuation	-	85%	7.24%	£795	4.40%	R25029
	Cashback	Free Valuation	Remortgage Only	85%	7.24%	£795	4.40%	R25020
	Free Legals	Free Valuation	-	85%	7.39%	£0	4.40%	R25026
	Cashback	Free Valuation	Remortgage Only	85%	7.39%	£0	4.40%	R25017
ERC:	3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	Remortgage Only	75%	6.34%	£1495	3.90%	R30545
	Free Legals	Free Valuation	-	75%	6.34%	£1495	3.90%	R30548
	Cashback	Free Valuation	Remortgage Only	80%	6.54%	£1495	4.15%	R30546
	Free Legals	Free Valuation	-	80%	6.54%	£1495	4.15%	R30549
	Cashback	Free Valuation	Remortgage Only	85%	6.94%	£1495	4.40%	R30547
	Free Legals	Free Valuation	-	85%	6.94%	£1495	4.40%	R30550
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
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.

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# Pepper24 Light - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	75%	6.24%	£1495	3.90%	R54752
	Cashback	-	Remortgage Only	75%	6.24%	£1495	3.90%	R54743
	Cashback	Free Valuation	Remortgage Only	75%	6.39%	£795	3.90%	R54740
	Free Legals	Free Valuation	-	75%	6.39%	£795	3.90%	R54749
	Cashback	Free Valuation	Remortgage Only	75%	6.54%	£0	3.90%	R54737
	Free Legals	Free Valuation	-	75%	6.54%	£0	3.90%	R54746
	Free Legals	-	-	80%	6.39%	£1495	4.15%	R54753
	Cashback	-	Remortgage Only	80%	6.39%	£1495	4.15%	R54744
	Cashback	Free Valuation	Remortgage Only	80%	6.54%	£795	4.15%	R54741
	Free Legals	Free Valuation	-	80%	6.54%	£795	4.15%	R54750
	Cashback	Free Valuation	Remortgage Only	80%	6.69%	£0	4.15%	R54738
	Free Legals	Free Valuation	-	80%	6.69%	£0	4.15%	R54747
	Cashback	-	Remortgage Only	85%	7.04%	£1495	4.40%	R54745
	Free Legals	-	-	85%	7.04%	£1495	4.40%	R54754
	Free Legals	Free Valuation	-	85%	7.19%	£795	4.40%	R54751
	Cashback	Free Valuation	Remortgage Only	85%	7.19%	£795	4.40%	R54742
	Free Legals	Free Valuation	-	85%	7.34%	£0	4.40%	R54748
	Cashback	Free Valuation	Remortgage Only	85%	7.34%	£0	4.40%	R54739
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	75%	6.54%	£1495	3.90%	R25048
	Cashback	-	Remortgage Only	75%	6.54%	£1495	3.90%	R25039
	Cashback	Free Valuation	Remortgage Only	75%	6.69%	£795	3.90%	R25036
	Free Legals	Free Valuation	-	75%	6.69%	£795	3.90%	R25045
	Cashback	Free Valuation	Remortgage Only	75%	6.84%	£0	3.90%	R25033
	Free Legals	Free Valuation	-	75%	6.84%	£0	3.90%	R25042
	Free Legals	-	-	80%	6.69%	£1495	4.15%	R25049
	Cashback	-	Remortgage Only	80%	6.69%	£1495	4.15%	R25040
	Cashback	Free Valuation	Remortgage Only	80%	6.84%	£795	4.15%	R25037
	Free Legals	Free Valuation	-	80%	6.84%	£795	4.15%	R25046
	Cashback	Free Valuation	Remortgage Only	80%	6.99%	£0	4.15%	R25034
	Free Legals	Free Valuation	-	80%	6.99%	£0	4.15%	R25043
	Cashback	-	Remortgage Only	85%	7.44%	£1495	4.40%	R25041
	Free Legals	-	-	85%	7.44%	£1495	4.40%	R25050
	Free Legals	Free Valuation	-	85%	7.59%	£795	4.40%	R25047
	Cashback	Free Valuation	Remortgage Only	85%	7.59%	£795	4.40%	R25038
	Free Legals	Free Valuation	-	85%	7.74%	£0	4.40%	R25044
	Cashback	Free Valuation	Remortgage Only	85%	7.74%	£0	4.40%	R25035
<b>ERC:</b>	3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	Remortgage Only	75%	6.44%	£1495	3.90%	R30551
	Free Legals	Free Valuation	-	75%	6.44%	£1495	3.90%	R30554
	Cashback	Free Valuation	Remortgage Only	80%	6.59%	£1495	4.15%	R30552
	Free Legals	Free Valuation	-	80%	6.59%	£1495	4.15%	R30555
	Cashback	Free Valuation	Remortgage Only	85%	7.34%	£1495	4.40%	R30553
	Free Legals	Free Valuation	-	85%	7.34%	£1495	4.40%	R30556
<b>ERC:</b>	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

Aimed at Professional intermediaries only; not for public distribution.

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# Pepper24 - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	75%	6.34%	£1495	3.90%	R54770
	Cashback	-	Remortgage Only	75%	6.34%	£1495	3.90%	R54761
	Cashback	Free Valuation	Remortgage Only	75%	6.49%	£795	3.90%	R54758
	Free Legals	Free Valuation	-	75%	6.49%	£795	3.90%	R54767
	Cashback	Free Valuation	Remortgage Only	75%	6.64%	£0	3.90%	R54755
	Free Legals	Free Valuation	-	75%	6.64%	£0	3.90%	R54764
	Free Legals	-	-	80%	6.49%	£1495	4.15%	R54771
	Cashback	-	Remortgage Only	80%	6.49%	£1495	4.15%	R54762
	Cashback	Free Valuation	Remortgage Only	80%	6.64%	£795	4.15%	R54759
	Free Legals	Free Valuation	-	80%	6.64%	£795	4.15%	R54768
	Cashback	Free Valuation	Remortgage Only	80%	6.79%	£0	4.15%	R54756
	Free Legals	Free Valuation	-	80%	6.79%	£0	4.15%	R54765
	Cashback	-	Remortgage Only	85%	7.14%	£1495	4.40%	R54763
	Free Legals	-	-	85%	7.14%	£1495	4.40%	R54772
	Free Legals	Free Valuation	-	85%	7.29%	£795	4.40%	R54769
	Cashback	Free Valuation	Remortgage Only	85%	7.29%	£795	4.40%	R54760
	Free Legals	Free Valuation	-	85%	7.44%	£0	4.40%	R54766
	Cashback	Free Valuation	Remortgage Only	85%	7.44%	£0	4.40%	R54757
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	75%	6.64%	£1495	3.90%	R25066
	Cashback	-	Remortgage Only	75%	6.64%	£1495	3.90%	R25057
	Cashback	Free Valuation	Remortgage Only	75%	6.79%	£795	3.90%	R25054
	Free Legals	Free Valuation	-	75%	6.79%	£795	3.90%	R25063
	Cashback	Free Valuation	Remortgage Only	75%	6.94%	£0	3.90%	R25051
	Free Legals	Free Valuation	-	75%	6.94%	£0	3.90%	R25060
	Free Legals	-	-	80%	6.79%	£1495	4.15%	R25067
	Cashback	-	Remortgage Only	80%	6.79%	£1495	4.15%	R25058
	Cashback	Free Valuation	Remortgage Only	80%	6.94%	£795	4.15%	R25055
	Free Legals	Free Valuation	-	80%	6.94%	£795	4.15%	R25064
	Cashback	Free Valuation	Remortgage Only	80%	7.09%	£0	4.15%	R25052
	Free Legals	Free Valuation	-	80%	7.09%	£0	4.15%	R25061
	Cashback	-	Remortgage Only	85%	7.54%	£1495	4.40%	R25059
	Free Legals	-	-	85%	7.54%	£1495	4.40%	R25068
	Free Legals	Free Valuation	-	85%	7.69%	£795	4.40%	R25065
	Cashback	Free Valuation	Remortgage Only	85%	7.69%	£795	4.40%	R25056
	Free Legals	Free Valuation	-	85%	7.84%	£0	4.40%	R25062
	Cashback	Free Valuation	Remortgage Only	85%	7.84%	£0	4.40%	R25053
<b>ERC:</b>	3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	Free Valuation	Remortgage Only	75%	6.54%	£1495	3.90%	R30557
	Free Legals	Free Valuation	-	75%	6.54%	£1495	3.90%	R30560
	Cashback	Free Valuation	Remortgage Only	80%	6.69%	£1495	4.15%	R30558
	Free Legals	Free Valuation	-	80%	6.69%	£1495	4.15%	R30561
	Cashback	Free Valuation	Remortgage Only	85%	7.44%	£1495	4.40%	R30559
	Free Legals	Free Valuation	-	85%	7.44%	£1495	4.40%	R30562
<b>ERC:</b>	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	
<b>CCJs:</b>	0 registered in 24 months
<b>Default:</b>	0 registered in 24 months
<b>CCJ/Default Value:</b>	No limit
<b>Secured Missed Payments:</b>	0 in 24 months (No arrears balance in last 6 months)
<b>Bankruptcy/IVA:</b>	Discharged > 6 years ago
<b>Reposessions:</b>	None in last 6 years
<b>Debt Management Plan:</b>	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.



# Pepper18 Light - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	70%	6.45%	£1495	4.05%	R54793
	Cashback	-	Remortgage Only	70%	6.45%	£1495	4.05%	R54781
	Cashback	Free Valuation	Remortgage Only	70%	6.60%	£795	4.05%	R54777
	Free Legals	Free Valuation	-	70%	6.60%	£795	4.05%	R54789
	Cashback	Free Valuation	Remortgage Only	70%	6.75%	£0	4.05%	R54773
	Free Legals	Free Valuation	-	70%	6.75%	£0	4.05%	R54785
	Free Legals	-	-	75%	6.50%	£1495	4.20%	R54794
	Cashback	-	Remortgage Only	75%	6.50%	£1495	4.20%	R54782
	Cashback	Free Valuation	Remortgage Only	75%	6.65%	£795	4.20%	R54778
	Free Legals	Free Valuation	-	75%	6.65%	£795	4.20%	R54790
	Cashback	Free Valuation	Remortgage Only	75%	6.80%	£0	4.20%	R54774
	Free Legals	Free Valuation	-	75%	6.80%	£0	4.20%	R54786
	Cashback	-	Remortgage Only	80%	6.80%	£1495	4.45%	R54783
	Free Legals	-	-	80%	6.80%	£1495	4.45%	R54795
	Cashback	Free Valuation	Remortgage Only	80%	6.95%	£795	4.45%	R54779
	Free Legals	Free Valuation	-	80%	6.95%	£795	4.45%	R54791
	Free Legals	Free Valuation	-	80%	7.10%	£0	4.45%	R54787
	Cashback	Free Valuation	Remortgage Only	80%	7.10%	£0	4.45%	R54775
	Cashback	-	Remortgage Only	85%	7.64%	£1495	4.70%	R54784
	Free Legals	-	-	85%	7.64%	£1495	4.70%	R54796
Cashback	Free Valuation	Remortgage Only	85%	7.79%	£795	4.70%	R54780	
Free Legals	Free Valuation	-	85%	7.79%	£795	4.70%	R54792	
Free Legals	Free Valuation	-	85%	7.94%	£0	4.70%	R54788	
Cashback	Free Valuation	Remortgage Only	85%	7.94%	£0	4.70%	R54776	
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	70%	6.70%	£1495	4.05%	R25089
	Cashback	-	Remortgage Only	70%	6.70%	£1495	4.05%	R25077
	Cashback	Free Valuation	Remortgage Only	70%	6.85%	£795	4.05%	R25073
	Free Legals	Free Valuation	-	70%	6.85%	£795	4.05%	R25085
	Cashback	Free Valuation	Remortgage Only	70%	7.00%	£0	4.05%	R25069
	Free Legals	Free Valuation	-	70%	7.00%	£0	4.05%	R25081
	Free Legals	-	-	75%	6.75%	£1495	4.20%	R25090
	Cashback	-	Remortgage Only	75%	6.75%	£1495	4.20%	R25078
	Cashback	Free Valuation	Remortgage Only	75%	6.90%	£795	4.20%	R25074
	Free Legals	Free Valuation	-	75%	6.90%	£795	4.20%	R25086
	Cashback	Free Valuation	Remortgage Only	75%	7.05%	£0	4.20%	R25070
	Free Legals	Free Valuation	-	75%	7.05%	£0	4.20%	R25082
	Cashback	-	Remortgage Only	80%	7.15%	£1495	4.45%	R25079
	Free Legals	-	-	80%	7.15%	£1495	4.45%	R25091
	Cashback	Free Valuation	Remortgage Only	80%	7.30%	£795	4.45%	R25075
	Free Legals	Free Valuation	-	80%	7.30%	£795	4.45%	R25087
	Free Legals	Free Valuation	-	80%	7.45%	£0	4.45%	R25083
	Cashback	Free Valuation	Remortgage Only	80%	7.45%	£0	4.45%	R25071
	Cashback	-	Remortgage Only	85%	7.74%	£1495	4.70%	R25080
	Free Legals	-	-	85%	7.74%	£1495	4.70%	R25092
Cashback	Free Valuation	Remortgage Only	85%	7.89%	£795	4.70%	R25076	
Free Legals	Free Valuation	-	85%	7.89%	£795	4.70%	R25088	
Free Legals	Free Valuation	-	85%	8.04%	£0	4.70%	R25084	
Cashback	Free Valuation	Remortgage Only	85%	8.04%	£0	4.70%	R25072	
<b>ERC:</b>	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
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.

# Pepper18 - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	70%	6.55%	£1495	4.05%	R54817
	Cashback	-	Remortgage Only	70%	6.55%	£1495	4.05%	R54805
	Cashback	Free Valuation	Remortgage Only	70%	6.70%	£795	4.05%	R54801
	Free Legals	Free Valuation	-	70%	6.70%	£795	4.05%	R54813
	Cashback	Free Valuation	Remortgage Only	70%	6.85%	£0	4.05%	R54797
	Free Legals	Free Valuation	-	70%	6.85%	£0	4.05%	R54809
	Free Legals	-	-	75%	6.60%	£1495	4.20%	R54818
	Cashback	-	Remortgage Only	75%	6.60%	£1495	4.20%	R54806
	Cashback	Free Valuation	Remortgage Only	75%	6.75%	£795	4.20%	R54802
	Free Legals	Free Valuation	-	75%	6.75%	£795	4.20%	R54814
	Cashback	Free Valuation	Remortgage Only	75%	6.90%	£0	4.20%	R54798
	Free Legals	Free Valuation	-	75%	6.90%	£0	4.20%	R54810
	Cashback	-	Remortgage Only	80%	6.90%	£1495	4.45%	R54807
	Free Legals	-	-	80%	6.90%	£1495	4.45%	R54819
	Cashback	Free Valuation	Remortgage Only	80%	7.05%	£795	4.45%	R54803
	Free Legals	Free Valuation	-	80%	7.05%	£795	4.45%	R54815
	Free Legals	Free Valuation	-	80%	7.20%	£0	4.45%	R54811
	Cashback	Free Valuation	Remortgage Only	80%	7.20%	£0	4.45%	R54799
	Cashback	-	Remortgage Only	85%	7.74%	£1495	4.70%	R54808
	Free Legals	-	-	85%	7.74%	£1495	4.70%	R54820
Cashback	Free Valuation	Remortgage Only	85%	7.89%	£795	4.70%	R54804	
Free Legals	Free Valuation	-	85%	7.89%	£795	4.70%	R54816	
Free Legals	Free Valuation	-	85%	8.04%	£0	4.70%	R54812	
Cashback	Free Valuation	Remortgage Only	85%	8.04%	£0	4.70%	R54800	
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	70%	6.80%	£1495	4.05%	R25113
	Cashback	-	Remortgage Only	70%	6.80%	£1495	4.05%	R25101
	Cashback	Free Valuation	Remortgage Only	70%	6.95%	£795	4.05%	R25097
	Free Legals	Free Valuation	-	70%	6.95%	£795	4.05%	R25109
	Cashback	Free Valuation	Remortgage Only	70%	7.10%	£0	4.05%	R25093
	Free Legals	Free Valuation	-	70%	7.10%	£0	4.05%	R25105
	Free Legals	-	-	75%	6.85%	£1495	4.20%	R25114
	Cashback	-	Remortgage Only	75%	6.85%	£1495	4.20%	R25102
	Cashback	Free Valuation	Remortgage Only	75%	7.00%	£795	4.20%	R25098
	Free Legals	Free Valuation	-	75%	7.00%	£795	4.20%	R25110
	Cashback	Free Valuation	Remortgage Only	75%	7.15%	£0	4.20%	R25094
	Free Legals	Free Valuation	-	75%	7.15%	£0	4.20%	R25106
	Cashback	-	Remortgage Only	80%	7.25%	£1495	4.45%	R25103
	Free Legals	-	-	80%	7.25%	£1495	4.45%	R25115
	Cashback	Free Valuation	Remortgage Only	80%	7.40%	£795	4.45%	R25099
	Free Legals	Free Valuation	-	80%	7.40%	£795	4.45%	R25111
	Free Legals	Free Valuation	-	80%	7.55%	£0	4.45%	R25107
	Cashback	Free Valuation	Remortgage Only	80%	7.55%	£0	4.45%	R25095
	Cashback	-	Remortgage Only	85%	7.84%	£1495	4.70%	R25104
	Free Legals	-	-	85%	7.84%	£1495	4.70%	R25116
Cashback	Free Valuation	Remortgage Only	85%	7.99%	£795	4.70%	R25100	
Free Legals	Free Valuation	-	85%	7.99%	£795	4.70%	R25112	
Free Legals	Free Valuation	-	85%	8.14%	£0	4.70%	R25108	
Cashback	Free Valuation	Remortgage Only	85%	8.14%	£0	4.70%	R25096	
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

Aimed at Professional intermediaries only; not for public distribution.

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# Pepper12 Light - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	70%	6.60%	£1495	4.35%	R54841
	Cashback	-	Remortgage Only	70%	6.60%	£1495	4.35%	R54829
	Cashback	Free Valuation	Remortgage Only	70%	6.75%	£795	4.35%	R54825
	Free Legals	Free Valuation	-	70%	6.75%	£795	4.35%	R54837
	Cashback	Free Valuation	Remortgage Only	70%	6.90%	£0	4.35%	R54821
	Free Legals	Free Valuation	-	70%	6.90%	£0	4.35%	R54833
	Free Legals	-	-	75%	6.65%	£1495	4.60%	R54842
	Cashback	-	Remortgage Only	75%	6.65%	£1495	4.60%	R54830
	Cashback	Free Valuation	Remortgage Only	75%	6.80%	£795	4.60%	R54826
	Free Legals	Free Valuation	-	75%	6.80%	£795	4.60%	R54838
	Cashback	Free Valuation	Remortgage Only	75%	6.95%	£0	4.60%	R54822
	Free Legals	Free Valuation	-	75%	6.95%	£0	4.60%	R54834
	Cashback	-	Remortgage Only	80%	6.95%	£1495	4.85%	R54831
	Free Legals	-	-	80%	6.95%	£1495	4.85%	R54843
	Cashback	Free Valuation	Remortgage Only	80%	7.10%	£795	4.85%	R54827
	Free Legals	Free Valuation	-	80%	7.10%	£795	4.85%	R54839
	Free Legals	Free Valuation	-	80%	7.25%	£0	4.85%	R54835
	Cashback	Free Valuation	Remortgage Only	80%	7.25%	£0	4.85%	R54823
	Cashback	-	Remortgage Only	85%	7.80%	£1495	5.00%	R54832
	Free Legals	-	-	85%	7.80%	£1495	5.00%	R54844
Cashback	Free Valuation	Remortgage Only	85%	7.95%	£795	5.00%	R54828	
Free Legals	Free Valuation	-	85%	7.95%	£795	5.00%	R54840	
Free Legals	Free Valuation	-	85%	8.10%	£0	5.00%	R54836	
Cashback	Free Valuation	Remortgage Only	85%	8.10%	£0	5.00%	R54824	
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	70%	6.85%	£1495	4.35%	R25137
	Cashback	-	Remortgage Only	70%	6.85%	£1495	4.35%	R25125
	Cashback	Free Valuation	Remortgage Only	70%	7.00%	£795	4.35%	R25121
	Free Legals	Free Valuation	-	70%	7.00%	£795	4.35%	R25133
	Cashback	Free Valuation	Remortgage Only	70%	7.15%	£0	4.35%	R25117
	Free Legals	Free Valuation	-	70%	7.15%	£0	4.35%	R25129
	Free Legals	-	-	75%	6.90%	£1495	4.60%	R25138
	Cashback	-	Remortgage Only	75%	6.90%	£1495	4.60%	R25126
	Cashback	Free Valuation	Remortgage Only	75%	7.05%	£795	4.60%	R25122
	Free Legals	Free Valuation	-	75%	7.05%	£795	4.60%	R25134
	Cashback	Free Valuation	Remortgage Only	75%	7.20%	£0	4.60%	R25118
	Free Legals	Free Valuation	-	75%	7.20%	£0	4.60%	R25130
	Cashback	-	Remortgage Only	80%	7.30%	£1495	4.85%	R25127
	Free Legals	-	-	80%	7.30%	£1495	4.85%	R25139
	Cashback	Free Valuation	Remortgage Only	80%	7.45%	£795	4.85%	R25123
	Free Legals	Free Valuation	-	80%	7.45%	£795	4.85%	R25135
	Free Legals	Free Valuation	-	80%	7.60%	£0	4.85%	R25131
	Cashback	Free Valuation	Remortgage Only	80%	7.60%	£0	4.85%	R25119
	Cashback	-	Remortgage Only	85%	8.00%	£1495	5.00%	R25128
	Free Legals	-	-	85%	8.00%	£1495	5.00%	R25140
Cashback	Free Valuation	Remortgage Only	85%	8.15%	£795	5.00%	R25124	
Free Legals	Free Valuation	-	85%	8.15%	£795	5.00%	R25136	
Free Legals	Free Valuation	-	85%	8.30%	£0	5.00%	R25132	
Cashback	Free Valuation	Remortgage Only	85%	8.30%	£0	5.00%	R25120	
<b>ERC:</b>	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

Aimed at Professional intermediaries only; not for public distribution.

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# Pepper12 - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	70%	6.70%	£1495	4.35%	R54865
	Cashback	-	Remortgage Only	70%	6.70%	£1495	4.35%	R54853
	Cashback	Free Valuation	Remortgage Only	70%	6.85%	£795	4.35%	R54849
	Free Legals	Free Valuation	-	70%	6.85%	£795	4.35%	R54861
	Cashback	Free Valuation	Remortgage Only	70%	7.00%	£0	4.35%	R54845
	Free Legals	Free Valuation	-	70%	7.00%	£0	4.35%	R54857
	Free Legals	-	-	75%	6.75%	£1495	4.60%	R54866
	Cashback	-	Remortgage Only	75%	6.75%	£1495	4.60%	R54854
	Cashback	Free Valuation	Remortgage Only	75%	6.90%	£795	4.60%	R54850
	Free Legals	Free Valuation	-	75%	6.90%	£795	4.60%	R54862
	Cashback	Free Valuation	Remortgage Only	75%	7.05%	£0	4.60%	R54846
	Free Legals	Free Valuation	-	75%	7.05%	£0	4.60%	R54858
	Cashback	-	Remortgage Only	80%	7.05%	£1495	4.85%	R54855
	Free Legals	-	-	80%	7.05%	£1495	4.85%	R54867
	Cashback	Free Valuation	Remortgage Only	80%	7.20%	£795	4.85%	R54851
	Free Legals	Free Valuation	-	80%	7.20%	£795	4.85%	R54863
	Free Legals	Free Valuation	-	80%	7.35%	£0	4.85%	R54859
	Cashback	Free Valuation	Remortgage Only	80%	7.35%	£0	4.85%	R54847
	Cashback	-	Remortgage Only	85%	7.90%	£1495	5.00%	R54856
	Free Legals	-	-	85%	7.90%	£1495	5.00%	R54868
Cashback	Free Valuation	Remortgage Only	85%	8.05%	£795	5.00%	R54852	
Free Legals	Free Valuation	-	85%	8.05%	£795	5.00%	R54864	
Free Legals	Free Valuation	-	85%	8.20%	£0	5.00%	R54860	
Cashback	Free Valuation	Remortgage Only	85%	8.20%	£0	5.00%	R54848	
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	70%	6.95%	£1495	4.35%	R25161
	Cashback	-	Remortgage Only	70%	6.95%	£1495	4.35%	R25149
	Cashback	Free Valuation	Remortgage Only	70%	7.10%	£795	4.35%	R25145
	Free Legals	Free Valuation	-	70%	7.10%	£795	4.35%	R25157
	Cashback	Free Valuation	Remortgage Only	70%	7.25%	£0	4.35%	R25141
	Free Legals	Free Valuation	-	70%	7.25%	£0	4.35%	R25153
	Free Legals	-	-	75%	7.00%	£1495	4.60%	R25162
	Cashback	-	Remortgage Only	75%	7.00%	£1495	4.60%	R25150
	Cashback	Free Valuation	Remortgage Only	75%	7.15%	£795	4.60%	R25146
	Free Legals	Free Valuation	-	75%	7.15%	£795	4.60%	R25158
	Cashback	Free Valuation	Remortgage Only	75%	7.30%	£0	4.60%	R25142
	Free Legals	Free Valuation	-	75%	7.30%	£0	4.60%	R25154
	Cashback	-	Remortgage Only	80%	7.40%	£1495	4.85%	R25151
	Free Legals	-	-	80%	7.40%	£1495	4.85%	R25163
	Cashback	Free Valuation	Remortgage Only	80%	7.55%	£795	4.85%	R25147
	Free Legals	Free Valuation	-	80%	7.55%	£795	4.85%	R25159
	Free Legals	Free Valuation	-	80%	7.70%	£0	4.85%	R25155
	Cashback	Free Valuation	Remortgage Only	80%	7.70%	£0	4.85%	R25143
	Cashback	-	Remortgage Only	85%	8.10%	£1495	5.00%	R25152
	Free Legals	-	-	85%	8.10%	£1495	5.00%	R25164
Cashback	Free Valuation	Remortgage Only	85%	8.25%	£795	5.00%	R25148	
Free Legals	Free Valuation	-	85%	8.25%	£795	5.00%	R25160	
Free Legals	Free Valuation	-	85%	8.40%	£0	5.00%	R25156	
Cashback	Free Valuation	Remortgage Only	85%	8.40%	£0	5.00%	R25144	
<b>ERC:</b>	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 = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	70%	6.75%	£1495	4.35%	R54884
	Cashback	-	Remortgage Only	70%	6.75%	£1495	4.35%	R54875
	Cashback	Free Valuation	Remortgage Only	70%	6.90%	£795	4.35%	R54872
	Free Legals	Free Valuation	-	70%	6.90%	£795	4.35%	R54881
	Cashback	Free Valuation	Remortgage Only	70%	7.05%	£0	4.35%	R54869
	Free Legals	Free Valuation	-	70%	7.05%	£0	4.35%	R54878
	Free Legals	-	-	75%	6.80%	£1495	4.60%	R54885
	Cashback	-	Remortgage Only	75%	6.80%	£1495	4.60%	R54876
	Cashback	Free Valuation	Remortgage Only	75%	6.95%	£795	4.60%	R54873
	Free Legals	Free Valuation	-	75%	6.95%	£795	4.60%	R54882
	Cashback	Free Valuation	Remortgage Only	75%	7.10%	£0	4.60%	R54870
	Free Legals	Free Valuation	-	75%	7.10%	£0	4.60%	R54879
	Cashback	-	Remortgage Only	80%	7.30%	£1495	4.85%	R54877
	Free Legals	-	-	80%	7.30%	£1495	4.85%	R54886
	Free Legals	Free Valuation	-	80%	7.45%	£795	4.85%	R54883
	Cashback	Free Valuation	Remortgage Only	80%	7.45%	£795	4.85%	R54874
	Free Legals	Free Valuation	-	80%	7.60%	£0	4.85%	R54880
	Cashback	Free Valuation	Remortgage Only	80%	7.60%	£0	4.85%	R54871
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	70%	7.00%	£1495	4.35%	R25180
	Cashback	-	Remortgage Only	70%	7.00%	£1495	4.35%	R25171
	Cashback	Free Valuation	Remortgage Only	70%	7.15%	£795	4.35%	R25168
	Free Legals	Free Valuation	-	70%	7.15%	£795	4.35%	R25177
	Cashback	Free Valuation	Remortgage Only	70%	7.30%	£0	4.35%	R25165
	Free Legals	Free Valuation	-	70%	7.30%	£0	4.35%	R25174
	Free Legals	-	-	75%	7.05%	£1495	4.60%	R25181
	Cashback	-	Remortgage Only	75%	7.05%	£1495	4.60%	R25172
	Cashback	Free Valuation	Remortgage Only	75%	7.20%	£795	4.60%	R25169
	Free Legals	Free Valuation	-	75%	7.20%	£795	4.60%	R25178
	Cashback	Free Valuation	Remortgage Only	75%	7.35%	£0	4.60%	R25166
	Free Legals	Free Valuation	-	75%	7.35%	£0	4.60%	R25175
	Cashback	-	Remortgage Only	80%	7.50%	£1495	4.85%	R25173
	Free Legals	-	-	80%	7.50%	£1495	4.85%	R25182
	Free Legals	Free Valuation	-	80%	7.65%	£795	4.85%	R25179
	Cashback	Free Valuation	Remortgage Only	80%	7.65%	£795	4.85%	R25170
	Free Legals	Free Valuation	-	80%	7.80%	£0	4.85%	R25176
	Cashback	Free Valuation	Remortgage Only	80%	7.80%	£0	4.85%	R25167
<b>ERC:</b>	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 = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	70%	6.85%	£1495	4.35%	R54902
	Cashback	-	Remortgage Only	70%	6.85%	£1495	4.35%	R54893
	Cashback	Free Valuation	Remortgage Only	70%	7.00%	£795	4.35%	R54890
	Free Legals	Free Valuation	-	70%	7.00%	£795	4.35%	R54899
	Cashback	Free Valuation	Remortgage Only	70%	7.15%	£0	4.35%	R54887
	Free Legals	Free Valuation	-	70%	7.15%	£0	4.35%	R54896
	Free Legals	-	-	75%	6.90%	£1495	4.60%	R54903
	Cashback	-	Remortgage Only	75%	6.90%	£1495	4.60%	R54894
	Cashback	Free Valuation	Remortgage Only	75%	7.05%	£795	4.60%	R54891
	Free Legals	Free Valuation	-	75%	7.05%	£795	4.60%	R54900
	Cashback	Free Valuation	Remortgage Only	75%	7.20%	£0	4.60%	R54888
	Free Legals	Free Valuation	-	75%	7.20%	£0	4.60%	R54897
	Cashback	-	Remortgage Only	80%	7.40%	£1495	4.85%	R54895
	Free Legals	-	-	80%	7.40%	£1495	4.85%	R54904
	Free Legals	Free Valuation	-	80%	7.55%	£795	4.85%	R54901
	Cashback	Free Valuation	Remortgage Only	80%	7.55%	£795	4.85%	R54892
	Free Legals	Free Valuation	-	80%	7.70%	£0	4.85%	R54898
	Cashback	Free Valuation	Remortgage Only	80%	7.70%	£0	4.85%	R54889
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	70%	7.10%	£1495	4.35%	R25198
	Cashback	-	Remortgage Only	70%	7.10%	£1495	4.35%	R25189
	Cashback	Free Valuation	Remortgage Only	70%	7.25%	£795	4.35%	R25186
	Free Legals	Free Valuation	-	70%	7.25%	£795	4.35%	R25195
	Cashback	Free Valuation	Remortgage Only	70%	7.40%	£0	4.35%	R25183
	Free Legals	Free Valuation	-	70%	7.40%	£0	4.35%	R25192
	Free Legals	-	-	75%	7.15%	£1495	4.60%	R25199
	Cashback	-	Remortgage Only	75%	7.15%	£1495	4.60%	R25190
	Cashback	Free Valuation	Remortgage Only	75%	7.30%	£795	4.60%	R25187
	Free Legals	Free Valuation	-	75%	7.30%	£795	4.60%	R25196
	Cashback	Free Valuation	Remortgage Only	75%	7.45%	£0	4.60%	R25184
	Free Legals	Free Valuation	-	75%	7.45%	£0	4.60%	R25193
	Cashback	-	Remortgage Only	80%	7.60%	£1495	4.85%	R25191
	Free Legals	-	-	80%	7.60%	£1495	4.85%	R25200
	Free Legals	Free Valuation	-	80%	7.75%	£795	4.85%	R25197
	Cashback	Free Valuation	Remortgage Only	80%	7.75%	£795	4.85%	R25188
	Free Legals	Free Valuation	-	80%	7.90%	£0	4.85%	R25194
	Cashback	Free Valuation	Remortgage Only	80%	7.90%	£0	4.85%	R25185
<b>ERC:</b>	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	
<b>CCJs:</b>	0 registered in 6 months
<b>Default:</b>	0 registered in 6 months
<b>CCJ/Default Value:</b>	No limit
<b>Secured Missed Payments:</b>	0 in 12 months (No arrears balance in last 6 months)
<b>Bankruptcy/IVA:</b>	Discharged > 6 years ago
<b>Repossession:</b>	None in last 6 years
<b>Debt Management Plan:</b>	Considered if satisfied over 12 months ago

Aimed at Professional intermediaries only; not for public distribution.

## Pepper48 Light Limited Edition - Residential (Remortgage only)

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.89%	£995	3.90%	R54905
	Cashback	Free Valuation	Remortgage Only	75%	5.89%	£995	3.90%	R54913
	Free Legals	Free Valuation	Remortgage Only	85%	6.69%	£995	4.40%	R54909
	Cashback	Free Valuation	Remortgage Only	85%	6.69%	£995	4.40%	R54917
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.19%	£995	3.90%	R25201
	Cashback	Free Valuation	Remortgage Only	75%	6.19%	£995	3.90%	R25209
	Free Legals	Free Valuation	Remortgage Only	85%	6.99%	£995	4.40%	R25205
	Cashback	Free Valuation	Remortgage Only	85%	6.99%	£995	4.40%	R25213
ERC:	3%,2%							

## Pepper48 Light Limited Edition - Credit Criteria

No App Fee  
\*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
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.



## Pepper48 Limited Edition - Residential (Remortgage only)

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.99%	£995	3.90%	R54906
	Cashback	Free Valuation	Remortgage Only	75%	5.99%	£995	3.90%	R54914
	Free Legals	Free Valuation	Remortgage Only	85%	6.79%	£995	4.40%	R54910
	Cashback	Free Valuation	Remortgage Only	85%	6.79%	£995	4.40%	R54918
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.29%	£995	3.90%	R25202
	Cashback	Free Valuation	Remortgage Only	75%	6.29%	£995	3.90%	R25210
	Free Legals	Free Valuation	Remortgage Only	85%	7.09%	£995	4.40%	R25206
	Cashback	Free Valuation	Remortgage Only	85%	7.09%	£995	4.40%	R25214
ERC:	3%,2%							

## Pepper48 Limited Edition - Credit Criteria

No App Fee  
 \*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

Aimed at Professional intermediaries only; not for public distribution.

## Pepper36 Light Limited Edition - Residential (Remortgage only)

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.19%	£995	3.90%	R54907
	Cashback	Free Valuation	Remortgage Only	75%	6.19%	£995	3.90%	R54915
	Free Legals	Free Valuation	Remortgage Only	85%	6.84%	£995	4.40%	R54911
	Cashback	Free Valuation	Remortgage Only	85%	6.84%	£995	4.40%	R54919
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.49%	£995	3.90%	R25203
	Cashback	Free Valuation	Remortgage Only	75%	6.49%	£995	3.90%	R25211
	Free Legals	Free Valuation	Remortgage Only	85%	7.14%	£995	4.40%	R25207
	Cashback	Free Valuation	Remortgage Only	85%	7.14%	£995	4.40%	R25215
<b>ERC:</b>	3%,2%							

## Pepper36 Light Limited Edition - Credit Criteria

No App Fee  
\*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

Aimed at Professional intermediaries only; not for public distribution.

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## Pepper36 Limited Edition - Residential (Remortgage only)

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.29%	£995	3.90%	R54908
	Cashback	Free Valuation	Remortgage Only	75%	6.29%	£995	3.90%	R54916
	Free Legals	Free Valuation	Remortgage Only	85%	6.94%	£995	4.40%	R54912
	Cashback	Free Valuation	Remortgage Only	85%	6.94%	£995	4.40%	R54920
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.59%	£995	3.90%	R25204
	Cashback	Free Valuation	Remortgage Only	75%	6.59%	£995	3.90%	R25212
	Free Legals	Free Valuation	Remortgage Only	85%	7.24%	£995	4.40%	R25208
	Cashback	Free Valuation	Remortgage Only	85%	7.24%	£995	4.40%	R25216
ERC:	3%,2%							

## Pepper36 Limited Edition - Credit Criteria

No App Fee  
\*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

Aimed at Professional intermediaries only; not for public distribution.

## Pepper48 Existing Customer (Remortgages only) - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.84%	£0	3.90%	RR50183
	Free Legals	Free Valuation	Remortgage Only	80%	6.24%	£0	4.15%	RR50184
	Free Legals	Free Valuation	Remortgage Only	85%	6.64%	£0	4.40%	RR50185
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.14%	£0	3.90%	RR20183
	Free Legals	Free Valuation	Remortgage Only	80%	6.54%	£0	4.15%	RR20184
	Free Legals	Free Valuation	Remortgage Only	85%	6.94%	£0	4.40%	RR20185
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
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 Existing Customer (Remortgages only) - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.14%	£0	3.90%	RR50186
	Free Legals	Free Valuation	Remortgage Only	80%	6.34%	£0	4.15%	RR50187
	Free Legals	Free Valuation	Remortgage Only	85%	6.79%	£0	4.40%	RR50188
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.44%	£0	3.90%	RR20186
	Free Legals	Free Valuation	Remortgage Only	80%	6.64%	£0	4.15%	RR20187
	Free Legals	Free Valuation	Remortgage Only	85%	7.09%	£0	4.40%	RR20188
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
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.

## Pepper24 Existing Customer (Remortgages only) - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.34%	£0	3.90%	RR50189
	Free Legals	Free Valuation	Remortgage Only	80%	6.49%	£0	4.15%	RR50190
	Free Legals	Free Valuation	Remortgage Only	85%	7.14%	£0	4.40%	RR50191
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.64%	£0	3.90%	RR20189
	Free Legals	Free Valuation	Remortgage Only	80%	6.79%	£0	4.15%	RR20190
	Free Legals	Free Valuation	Remortgage Only	85%	7.54%	£0	4.40%	RR20191
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

Aimed at Professional intermediaries only; not for public distribution.

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# Pepper24 DMP - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code	
5 Years	Cashback	-	Remortgage Only	75%	6.64%	£1495	3.90%	RD50909	
	Free Legals	-	-	75%	6.64%	£1495	3.90%	RD50915	
	Cashback	Free Valuation	Remortgage Only	75%	6.94%	£0	3.90%	RD50906	
	Free Legals	Free Valuation	-	75%	6.94%	£0	3.90%	RD50912	
	Cashback	-	Remortgage Only	80%	6.79%	£1495	4.15%	RD50910	
	Free Legals	-	-	80%	6.79%	£1495	4.15%	RD50916	
	Cashback	Free Valuation	Remortgage Only	80%	7.09%	£0	4.15%	RD50907	
	Free Legals	Free Valuation	-	80%	7.09%	£0	4.15%	RD50913	
	Cashback	-	Remortgage Only	85%	7.44%	£1495	4.40%	RD50911	
	Free Legals	-	-	85%	7.44%	£1495	4.40%	RD50917	
	Cashback	Free Valuation	Remortgage Only	85%	7.74%	£0	4.40%	RD50908	
	Free Legals	Free Valuation	-	85%	7.74%	£0	4.40%	RD50914	
	ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code	
2 Years	Cashback	-	Remortgage Only	75%	6.94%	£1495	3.90%	RD21019	
	Free Legals	-	-	75%	6.94%	£1495	3.90%	RD21025	
	Cashback	Free Valuation	Remortgage Only	75%	7.24%	£0	3.90%	RD21016	
	Free Legals	Free Valuation	-	75%	7.24%	£0	3.90%	RD21022	
	Cashback	-	Remortgage Only	80%	7.09%	£1495	4.15%	RD21020	
	Free Legals	-	-	80%	7.09%	£1495	4.15%	RD21026	
	Cashback	Free Valuation	Remortgage Only	80%	7.39%	£0	4.15%	RD21017	
	Free Legals	Free Valuation	-	80%	7.39%	£0	4.15%	RD21023	
	Cashback	-	Remortgage Only	85%	7.84%	£1495	4.40%	RD21021	
	Free Legals	-	-	85%	7.84%	£1495	4.40%	RD21027	
	Cashback	Free Valuation	Remortgage Only	85%	8.14%	£0	4.40%	RD21018	
	Free Legals	Free Valuation	-	85%	8.14%	£0	4.40%	RD21024	
	ERC:	3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	Remortgage Only	75%	6.84%	£1495	3.90%	RD30059
	Free Legals	-	-	75%	6.84%	£1495	3.90%	RD30062
	Cashback	-	Remortgage Only	80%	6.99%	£1495	4.15%	RD30060
	Free Legals	-	-	80%	6.99%	£1495	4.15%	RD30063
	Cashback	-	Remortgage Only	85%	7.74%	£1495	4.40%	RD30061
	Free Legals	-	-	85%	7.74%	£1495	4.40%	RD30064
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"> <li>Must have been active for a minimum of 12 months</li> <li>Must be able to provide proof of satisfactory payments from DMP provider</li> <li>If active, doesn't have to be repaid at completion</li> <li>For remortgages, capital raising can be considered to clear the DMP</li> <li>No more than 1 active DMP per application</li> </ul>

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

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.85%	£1495	4.05%	RD50922
	Free Legals	-	-	70%	6.85%	£1495	4.05%	RD50930
	Cashback	Free Valuation	Remortgage Only	70%	7.15%	£0	4.05%	RD50918
	Free Legals	Free Valuation	-	70%	7.15%	£0	4.05%	RD50926
	Cashback	-	Remortgage Only	75%	6.90%	£1495	4.20%	RD50923
	Free Legals	-	-	75%	6.90%	£1495	4.20%	RD50931
	Cashback	Free Valuation	Remortgage Only	75%	7.20%	£0	4.20%	RD50919
	Free Legals	Free Valuation	-	75%	7.20%	£0	4.20%	RD50927
	Cashback	-	Remortgage Only	80%	7.20%	£1495	4.45%	RD50924
	Free Legals	-	-	80%	7.20%	£1495	4.45%	RD50932
	Cashback	Free Valuation	Remortgage Only	80%	7.50%	£0	4.45%	RD50920
	Free Legals	Free Valuation	-	80%	7.50%	£0	4.45%	RD50928
	Cashback	-	Remortgage Only	85%	8.04%	£1495	4.70%	RD50925
	Free Legals	-	-	85%	8.04%	£1495	4.70%	RD50933
	Cashback	Free Valuation	Remortgage Only	85%	8.34%	£0	4.70%	RD50921
	Free Legals	Free Valuation	-	85%	8.34%	£0	4.70%	RD50929
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	7.10%	£1495	4.05%	RD21032
	Free Legals	-	-	70%	7.10%	£1495	4.05%	RD21040
	Cashback	Free Valuation	Remortgage Only	70%	7.40%	£0	4.05%	RD21028
	Free Legals	Free Valuation	-	70%	7.40%	£0	4.05%	RD21036
	Cashback	-	Remortgage Only	75%	7.15%	£1495	4.20%	RD21033
	Free Legals	-	-	75%	7.15%	£1495	4.20%	RD21041
	Cashback	Free Valuation	Remortgage Only	75%	7.45%	£0	4.20%	RD21029
	Free Legals	Free Valuation	-	75%	7.45%	£0	4.20%	RD21037
	Cashback	-	Remortgage Only	80%	7.55%	£1495	4.45%	RD21034
	Free Legals	-	-	80%	7.55%	£1495	4.45%	RD21042
	Cashback	Free Valuation	Remortgage Only	80%	7.85%	£0	4.45%	RD21030
	Free Legals	Free Valuation	-	80%	7.85%	£0	4.45%	RD21038
	Cashback	-	Remortgage Only	85%	8.14%	£1495	4.70%	RD21035
	Free Legals	-	-	85%	8.14%	£1495	4.70%	RD21043
	Cashback	Free Valuation	Remortgage Only	85%	8.44%	£0	4.70%	RD21031
	Free Legals	Free Valuation	-	85%	8.44%	£0	4.70%	RD21039
ERC:	3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	Remortgage Only	70%	7.00%	£1495	4.05%	RD30065
	Free Legals	-	-	70%	7.00%	£1495	4.05%	RD30069
	Cashback	-	Remortgage Only	75%	7.05%	£1495	4.20%	RD30066
	Free Legals	-	-	75%	7.05%	£1495	4.20%	RD30070
	Cashback	-	Remortgage Only	80%	7.45%	£1495	4.45%	RD30067
	Free Legals	-	-	80%	7.45%	£1495	4.45%	RD30071
	Cashback	-	Remortgage Only	85%	8.09%	£1495	4.70%	RD30068
Free Legals	-	-	85%	8.09%	£1495	4.70%	RD30072	
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:	For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range. The following criteria applies: <ul style="list-style-type: none"> <li>Must have been active for a minimum of 12 months</li> <li>Must be able to provide proof of satisfactory payments from DMP provider</li> <li>If active, doesn't have to be repaid at completion</li> <li>For remortgages, capital raising can be considered to clear the DMP</li> <li>No more than 1 active DMP per application</li> </ul>

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.

# Pepper12 DMP - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	7.00%	£1495	4.35%	RD50938
	Free Legals	-	-	70%	7.00%	£1495	4.35%	RD50946
	Cashback	Free Valuation	Remortgage Only	70%	7.30%	£0	4.35%	RD50934
	Free Legals	Free Valuation	-	70%	7.30%	£0	4.35%	RD50942
	Cashback	-	Remortgage Only	75%	7.05%	£1495	4.60%	RD50939
	Free Legals	-	-	75%	7.05%	£1495	4.60%	RD50947
	Cashback	Free Valuation	Remortgage Only	75%	7.35%	£0	4.60%	RD50935
	Free Legals	Free Valuation	-	75%	7.35%	£0	4.60%	RD50943
	Cashback	-	Remortgage Only	80%	7.35%	£1495	4.85%	RD50940
	Free Legals	-	-	80%	7.35%	£1495	4.85%	RD50948
	Cashback	Free Valuation	Remortgage Only	80%	7.65%	£0	4.85%	RD50936
	Free Legals	Free Valuation	-	80%	7.65%	£0	4.85%	RD50944
	Cashback	-	Remortgage Only	85%	8.20%	£1495	5.00%	RD50941
	Free Legals	-	-	85%	8.20%	£1495	5.00%	RD50949
	Cashback	Free Valuation	Remortgage Only	85%	8.50%	£0	5.00%	RD50937
	Free Legals	Free Valuation	-	85%	8.50%	£0	5.00%	RD50945
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	7.25%	£1495	4.35%	RD21048
	Free Legals	-	-	70%	7.25%	£1495	4.35%	RD21056
	Cashback	Free Valuation	Remortgage Only	70%	7.55%	£0	4.35%	RD21044
	Free Legals	Free Valuation	-	70%	7.55%	£0	4.35%	RD21052
	Cashback	-	Remortgage Only	75%	7.30%	£1495	4.60%	RD21049
	Free Legals	-	-	75%	7.30%	£1495	4.60%	RD21057
	Cashback	Free Valuation	Remortgage Only	75%	7.60%	£0	4.60%	RD21045
	Free Legals	Free Valuation	-	75%	7.60%	£0	4.60%	RD21053
	Cashback	-	Remortgage Only	80%	7.70%	£1495	4.85%	RD21050
	Free Legals	-	-	80%	7.70%	£1495	4.85%	RD21058
	Cashback	Free Valuation	Remortgage Only	80%	8.00%	£0	4.85%	RD21046
	Free Legals	Free Valuation	-	80%	8.00%	£0	4.85%	RD21054
	Cashback	-	Remortgage Only	85%	8.40%	£1495	5.00%	RD21051
	Free Legals	-	-	85%	8.40%	£1495	5.00%	RD21059
	Cashback	Free Valuation	Remortgage Only	85%	8.70%	£0	5.00%	RD21047
	Free Legals	Free Valuation	-	85%	8.70%	£0	5.00%	RD21055
<b>ERC:</b>	3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	Remortgage Only	70%	7.15%	£1495	4.35%	RD30073
	Free Legals	-	-	70%	7.15%	£1495	4.35%	RD30077
	Cashback	-	Remortgage Only	75%	7.20%	£1495	4.60%	RD30074
	Free Legals	-	-	75%	7.20%	£1495	4.60%	RD30078
	Cashback	-	Remortgage Only	80%	7.60%	£1495	4.85%	RD30075
	Free Legals	-	-	80%	7.60%	£1495	4.85%	RD30079
	Cashback	-	Remortgage Only	85%	8.30%	£1495	5.00%	RD30076
Free Legals	-	-	85%	8.30%	£1495	5.00%	RD30080	
<b>ERC:</b>	3%,2%,1%							

## Pepper12 DMP - Credit Criteria

Credit Criteria	
<b>CCJs:</b>	0 registered in 12 months
<b>Default:</b>	0 registered in 12 months
<b>CCJ/Default Value:</b>	No limit
<b>Secured Missed Payments:</b>	0 in 12 months (No arrears balance in last 6 months)
<b>Bankruptcy/IVA:</b>	Discharged > 6 years ago
<b>Reposessions:</b>	None in last 6 years
<b>Debt Management Plan:</b>	<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"> <li>Must have been active for a minimum of 12 months</li> <li>Must be able to provide proof of satisfactory payments from DMP provider</li> <li>If active, doesn't have to be repaid at completion</li> <li>For remortgages, capital raising can be considered to clear the DMP</li> <li>No more than 1 active DMP per application</li> </ul>

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 = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	-	-	-	75%	7.34%	£1295	4.60%	RB50037
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	-	-	-	75%	7.64%	£1295	4.60%	RB20037
<b>ERC:</b>	3%,2%							

## Pepper24 Bankruptcy and IVA - Credit Criteria

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

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## Pepper12 Bankruptcy and IVA - Residential

LMR = 5.60%

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

Correct as of 14<sup>th</sup> November 2024

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	-	-	-	75%	7.75%	£1295	4.60%	RB50038
<b>ERC:</b>	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Remortgage only	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	-	-	-	75%	8.00%	£1295	4.60%	RB20038
<b>ERC:</b>	3%,2%							

## Pepper12 Bankruptcy and IVA - Credit Criteria

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

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Key Criteria

Applicants		Loan Size	
<b>Minimum Age</b>	21 years	<b>Minimum</b>	£25,001
<b>Maximum Age</b>	80 years at end of term. The term cannot extend beyond applicants stated retirement age. Maximum allowable stated retirement age of 75	<b>Maximum</b>	Up to £1million available to 75% LTV Up to £750,000 available to 85% LTV
<b>Maximum Applicants</b>	2	<b>Repayment</b>	
<b>Employed</b>	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	
		<b>Property Value</b>	
<b>Self-Employed</b>	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	<b>Minimum</b>	£70,000
		<b>Term</b>	
		<b>Minimum</b>	5 years and 1 month
		<b>Maximum</b>	40 years