



Limited Company Buy to Let Product Guide

May 2025

- **Broad range & better service**
- **Rates starting at 4.99% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**

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

Version 1.0

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

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



Highlights of our wide ranging criteria

Company Details	Defaults	Portfolio Landlords
<ul style="list-style-type: none">• Company must be registered• Account has not been frozen• Company must be active• No current adverse credit history registered against the company• No disqualified directors• All directors must be natural persons• No debentures present• No minimum trading period	<ul style="list-style-type: none">• Don't need to be satisfied• No value limit• Can be registered as recently as 12 months ago• On Pepper 36 products we will ignore 1 individual defaults (per application) up to and including £200.00 each where these defaults relate to utilities, communications or mail order providers. We will ignore 2 individual defaults (per application) for Pepper 24, 18, and 12 products, up to and including £200.00 each	<ul style="list-style-type: none">• Portfolio landlords accepted• See our criteria guide for full details
CCJs	No Credit Scoring	SIC code must be
<ul style="list-style-type: none">• Don't need to be satisfied• No value limit• Can be registered as recently as 12 months ago	<ul style="list-style-type: none">• We don't credit score to make decisions• We don't credit score to determine product selection. What you see is what you get• Manual underwriting by a team of skilled decision makers	<ul style="list-style-type: none">• 68100• 68201• 68209• 68320
	Capital Raising	Interest Only
	<ul style="list-style-type: none">• To our maximum LTV's for most legal purposes• Debt consolidation to maximum LTV's	<ul style="list-style-type: none">• Across the entire range• Max 80% LTV

Pepper48 Light - Limited Company Buy to Let

LMR = 5.30%

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

Correct as of 14th March 2025

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	4.99%	5%	4.99%	4.00%	L50884
	EPC A-E	70%	5.79%	** £1,995 / £2,995	5.79%	4.00%	L50881
	EPC A-E	70%	5.89%	* £995	5.89%	4.00%	L50887
	EPC A-D	75%	5.14%	5%	5.14%	4.25%	L50885
	EPC A-D	75%	5.94%	** £1,995 / £2,995	5.94%	4.25%	L50882
	EPC A-D	75%	6.04%	* £995	6.04%	4.25%	L50888
	EPC A-C	80%	5.39%	5%	5.39%	4.50%	L50886
	EPC A-C	80%	6.19%	** £1,995 / £2,995	6.19%	4.50%	L50883
	EPC A-C	80%	6.29%	* £995	6.29%	4.50%	L50889
	ERC:	4%,4%,3%,3%,2%					

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	5.69%	2%	9.30%	4.00%	L20174
	EPC A-E	70%	5.93%	* £995	9.30%	4.00%	L20177
	EPC A-D	75%	5.84%	2%	9.55%	4.25%	L20175
	EPC A-D	75%	6.08%	* £995	9.55%	4.25%	L20178
	EPC A-C	80%	6.09%	2%	9.80%	4.50%	L20176
	EPC A-C	80%	6.33%	* £995	9.80%	4.50%	L20179
ERC:	3%,2%						

Pepper48 Light Ltd Co BTL - Credit Criteria

Application fee = £150	*£995 Available up to a maximum loan size of £300,000
**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.	All single dwelling BTL Remortgages come with £350 Cashback 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 - Limited Company Buy to Let

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	5.04%	5%	5.04%	4.00%	L50893
	EPC A-E	70%	5.84%	** £1,995 / £2,995	5.84%	4.00%	L50890
	EPC A-E	70%	5.94%	* £995	5.94%	4.00%	L50896
	EPC A-D	75%	5.19%	5%	5.19%	4.25%	L50894
	EPC A-D	75%	5.99%	** £1,995 / £2,995	5.99%	4.25%	L50891
	EPC A-D	75%	6.09%	* £995	6.09%	4.25%	L50897
	EPC A-C	80%	5.44%	5%	5.44%	4.50%	L50895
	EPC A-C	80%	6.24%	** £1,995 / £2,995	6.24%	4.50%	L50892
	EPC A-C	80%	6.34%	* £995	6.34%	4.50%	L50898
	ERC:	4%,4%,3%,3%,2%					

LMR = 5.30%

Correct as of 14th March 2025

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	5.74%	2%	9.30%	4.00%	L20180
	EPC A-E	70%	5.98%	* £995	9.30%	4.00%	L20183
	EPC A-D	75%	5.89%	2%	9.55%	4.25%	L20181
	EPC A-D	75%	6.13%	* £995	9.55%	4.25%	L20184
	EPC A-C	80%	6.14%	2%	9.80%	4.50%	L20182
	EPC A-C	80%	6.38%	* £995	9.80%	4.50%	L20185
ERC:	3%,2%						

Pepper48 Ltd Co BTL - Credit Criteria

Application fee = £150	*£995 Available up to a maximum loan size of £300,000
**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.	All single dwelling BTL Remortgages come with £350 Cashback 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 Company Buy to Let

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	5.09%	5%	5.09%	4.00%	L50902
	EPC A-E	70%	5.89%	** £1,995 / £2,995	5.89%	4.00%	L50899
	EPC A-E	70%	5.99%	* £995	5.99%	4.00%	L50905
	EPC A-D	75%	5.24%	5%	5.24%	4.25%	L50903
	EPC A-D	75%	6.04%	** £1,995 / £2,995	6.04%	4.25%	L50900
	EPC A-D	75%	6.14%	* £995	6.14%	4.25%	L50906
	EPC A-C	80%	5.49%	5%	5.49%	4.50%	L50904
	EPC A-C	80%	6.29%	** £1,995 / £2,995	6.29%	4.50%	L50901
	EPC A-C	80%	6.39%	* £995	6.39%	4.50%	L50907
	ERC:	4%,4%,3%,3%,2%					

LMR = 5.30%

Correct as of 14th March 2025

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	5.79%	2%	9.30%	4.00%	L20189
	EPC A-E	70%	6.03%	* £995	9.30%	4.00%	L20186
	EPC A-D	75%	5.94%	2%	9.55%	4.25%	L20190
	EPC A-D	75%	6.18%	* £995	9.55%	4.25%	L20187
	EPC A-C	80%	6.19%	2%	9.80%	4.50%	L20191
	EPC A-C	80%	6.43%	* £995	9.80%	4.50%	L20188
ERC:	3%,2%						

Pepper36 Light Ltd Co BTL - Credit Criteria

Application fee = £150	*£995 Available up to a maximum loan size of £300,000
**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.	All single dwelling BTL Remortgages come with £350 Cashback 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.

Pepper36 - Limited Company Buy to Let

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	5.14%	5%	5.14%	4.00%	L50911
	EPC A-E	70%	5.94%	** £1,995 / £2,995	5.94%	4.00%	L50908
	EPC A-E	70%	6.04%	* £995	6.04%	4.00%	L50914
	EPC A-D	75%	5.29%	5%	5.29%	4.25%	L50912
	EPC A-D	75%	6.09%	** £1,995 / £2,995	6.09%	4.25%	L50909
	EPC A-D	75%	6.19%	* £995	6.19%	4.25%	L50915
	EPC A-C	80%	5.54%	5%	5.54%	4.50%	L50913
	EPC A-C	80%	6.34%	** £1,995 / £2,995	6.34%	4.50%	L50910
	EPC A-C	80%	6.44%	* £995	6.44%	4.50%	L50916
	ERC:	4%,4%,3%,3%,2%					

LMR = 5.30%

Correct as of 14th March 2025

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	5.84%	2%	9.30%	4.00%	L20192
	EPC A-E	70%	6.08%	* £995	9.30%	4.00%	L20195
	EPC A-D	75%	5.99%	2%	9.55%	4.25%	L20193
	EPC A-D	75%	6.23%	* £995	9.55%	4.25%	L20196
	EPC A-C	80%	6.24%	2%	9.80%	4.50%	L20194
	EPC A-C	80%	6.48%	* £995	9.80%	4.50%	L20197
ERC:	3%,2%						

Pepper36 Ltd Co BTL - Credit Criteria

Application fee = £150	*£995 Available up to a maximum loan size of £300,000
**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.	All single dwelling BTL Remortgages come with £350 Cashback 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.

Pepper24 Light - Limited Company Buy to Let

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	5.19%	5%	5.19%	4.00%	L50919
	EPC A-E	70%	5.99%	** £1,995 / £2,995	5.99%	4.00%	L50917
	EPC A-E	70%	6.09%	* £995	6.09%	4.00%	L50921
	EPC A-D	75%	5.34%	5%	5.34%	4.25%	L50920
	EPC A-D	75%	6.14%	** £1,995 / £2,995	6.14%	4.25%	L50918
	EPC A-D	75%	6.24%	* £995	6.24%	4.25%	L50922
ERC:	4%,4%,3%,3%,2%						

LMR = 5.30%

Correct as of 14th March 2025

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	5.89%	2%	9.30%	4.00%	L20198
	EPC A-E	70%	6.13%	* £995	9.30%	4.00%	L20200
	EPC A-D	75%	6.04%	2%	9.55%	4.25%	L20199
	EPC A-D	75%	6.28%	* £995	9.55%	4.25%	L20201
ERC:	3%,2%						

Pepper24 Light Ltd Co BTL - Credit Criteria

Application fee = £150	*£995 Available up to a maximum loan size of £300,000
**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.	All single dwelling BTL Remortgages come with £350 Cashback 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.

Pepper24 - Limited Company Buy to Let

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	5.24%	5%	5.24%	4.00%	L50925
	EPC A-E	70%	6.04%	** £1,995 / £2,995	6.04%	4.00%	L50923
	EPC A-E	70%	6.14%	* £995	6.14%	4.00%	L50927
	EPC A-D	75%	5.39%	5%	5.39%	4.25%	L50926
	EPC A-D	75%	6.19%	** £1,995 / £2,995	6.19%	4.25%	L50924
	EPC A-D	75%	6.29%	* £995	6.29%	4.25%	L50928
ERC:	4%,4%,3%,3%,2%						

LMR = 5.30%

Correct as of 14th March 2025

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	5.94%	2%	9.30%	4.00%	L20202
	EPC A-E	70%	6.18%	* £995	9.30%	4.00%	L20204
	EPC A-D	75%	6.09%	2%	9.55%	4.25%	L20203
	EPC A-D	75%	6.33%	* £995	9.55%	4.25%	L20205
ERC:	3%,2%						

Pepper24 Ltd Co BTL - Credit Criteria

Application fee = £150	*£995 Available up to a maximum loan size of £300,000
**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.	All single dwelling BTL Remortgages come with £350 Cashback 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 - Limited Company Buy to Let

LMR = 5.30%

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

Correct as of 14th March 2025

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	5.29%	5%	5.29%	4.25%	L50929
	EPC A-E	70%	6.09%	** £1,995 / £2,995	6.09%	4.25%	L50933
	EPC A-E	70%	6.19%	* £995	6.19%	4.25%	L50931
	EPC A-D	75%	5.44%	5%	5.44%	4.50%	L50930
	EPC A-D	75%	6.24%	** £1,995 / £2,995	6.24%	4.50%	L50934
	EPC A-D	75%	6.34%	* £995	6.34%	4.50%	L50932
ERC:	4%,4%,3%,3%,2%						

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	5.99%	2%	9.55%	4.25%	L20206
	EPC A-E	70%	6.23%	* £995	9.55%	4.25%	L20208
	EPC A-D	75%	6.14%	2%	9.80%	4.50%	L20207
	EPC A-D	75%	6.38%	* £995	9.80%	4.50%	L20209
ERC:	3%,2%						

Pepper18 Light Ltd Co BTL - Credit Criteria

Application fee = £150	*£995 Available up to a maximum loan size of £300,000
**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.	All single dwelling BTL Remortgages come with £350 Cashback as standard

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

Aimed at Professional intermediaries only; not for public distribution.

Pepper18 - Limited Company Buy to Let

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	5.34%	5%	5.34%	4.25%	L50935
	EPC A-E	70%	6.14%	** £1,995 / £2,995	6.14%	4.25%	L50939
	EPC A-E	70%	6.24%	* £995	6.24%	4.25%	L50937
	EPC A-D	75%	5.49%	5%	5.49%	4.50%	L50936
	EPC A-D	75%	6.29%	** £1,995 / £2,995	6.29%	4.50%	L50940
	EPC A-D	75%	6.39%	* £995	6.39%	4.50%	L50938
ERC:	4%,4%,3%,3%,2%						

LMR = 5.30%

Correct as of 14th March 2025

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	6.04%	2%	9.55%	4.25%	L20210
	EPC A-E	70%	6.28%	* £995	9.55%	4.25%	L20212
	EPC A-D	75%	6.19%	2%	9.80%	4.50%	L20211
	EPC A-D	75%	6.43%	* £995	9.80%	4.50%	L20213
ERC:	3%,2%						

Pepper18 Ltd Co BTL - Credit Criteria

Application fee = £150	*£995 Available up to a maximum loan size of £300,000
**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.	All single dwelling BTL Remortgages come with £350 Cashback as standard

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

Aimed at Professional intermediaries only; not for public distribution.

Pepper12 Light - Limited Company Buy to Let

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	5.39%	5%	5.39%	4.55%	L50941
	EPC A-E	70%	6.19%	** £1,995 / £2,995	6.19%	4.55%	L50945
	EPC A-E	70%	6.29%	* £995	6.29%	4.55%	L50943
	EPC A-D	75%	5.54%	5%	5.54%	4.80%	L50942
	EPC A-D	75%	6.34%	** £1,995 / £2,995	6.34%	4.80%	L50946
	EPC A-D	75%	6.44%	* £995	6.44%	4.80%	L50944
ERC:	4%,4%,3%,3%,2%						

LMR = 5.30%

Correct as of 14th March 2025

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	6.09%	2%	9.85%	4.55%	L20216
	EPC A-E	70%	6.33%	* £995	9.85%	4.55%	L20214
	EPC A-D	75%	6.24%	2%	10.10%	4.80%	L20217
	EPC A-D	75%	6.48%	* £995	10.10%	4.80%	L20215
ERC:	3%,2%						

Pepper12 Light Ltd Co BTL - Credit Criteria

Application fee = £150	*£995 Available up to a maximum loan size of £300,000
**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.	All single dwelling BTL Remortgages come with £350 Cashback as standard

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

Aimed at Professional intermediaries only; not for public distribution.

Pepper12 - Limited Company Buy to Let

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

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
5 Years	EPC A-E	70%	5.44%	5%	5.44%	4.55%	L50947
	EPC A-E	70%	6.24%	** £1,995 / £2,995	6.24%	4.55%	L50951
	EPC A-E	70%	6.34%	* £995	6.34%	4.55%	L50949
	EPC A-D	75%	5.59%	5%	5.59%	4.80%	L50948
	EPC A-D	75%	6.39%	** £1,995 / £2,995	6.39%	4.80%	L50952
	EPC A-D	75%	6.49%	* £995	6.49%	4.80%	L50950
ERC:	4%,4%,3%,3%,2%						

LMR = 5.30%

Correct as of 14th March 2025

Term	EPC Ratings Accepted	LTV	Initial Rate	Comp Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)	Product Code
2 Years	EPC A-E	70%	6.14%	2%	9.85%	4.55%	L20220
	EPC A-E	70%	6.38%	* £995	9.85%	4.55%	L20218
	EPC A-D	75%	6.29%	2%	10.10%	4.80%	L20221
	EPC A-D	75%	6.53%	* £995	10.10%	4.80%	L20219
ERC:	3%,2%						

Pepper12 Ltd Co BTL - Credit Criteria

Application fee = £150	*£995 Available up to a maximum loan size of £300,000
**Loans up to and including £300,000 carry a fee of £1,995. Loans above £300,000 carry a fee of £2,995.	All single dwelling BTL Remortgages come with £350 Cashback as standard

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

Aimed at Professional intermediaries only; not for public distribution.

Key Criteria			
Applicants		Loan Size	
Minimum Age	21 years	Minimum	£25,001
Maximum Age	85 years at end of term	Maximum	The maximum loan size is £2 million within the following LTV limits: <ul style="list-style-type: none">Up to £750,000 available to 80% LTVUp to £1 million available to 75% LTVUp to £1.5million available to 70% LTVUp to £2 million available to 65% LTV
Maximum Applicants	4		
Employed	Minimum of 3 months in current job with 6 months' continuous employment and not in probation.	Repayment	
Self Employed	Must have been in their current business for a minimum of 12 months	Capital & Interest; Interest Only	
		Property value	
		Minimum	£70,000
		Term	
		Minimum	5 years and 1 month
		Maximum	35 years