



Limited Company Buy to Let Product Guide

June 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 1.1

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Highlights of our wide ranging criteria

| Company Details | Defaults | Portfolio Landlords |
|--|--|--|
| <ul style="list-style-type: none">Company must be registeredAccount has not been frozenCompany must be activeNo current adverse credit history registered against the companyNo disqualified directorsAll directors must be natural personsNo debentures presentNo minimum trading period | <ul style="list-style-type: none">Don't need to be satisfiedNo value limitCan be registered as recently as 12 months agoOn 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 acceptedSee 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 satisfiedNo value limitCan be registered as recently as 12 months ago | <ul style="list-style-type: none">We don't credit score to make decisionsWe don't credit score to determine product selection. What you see is what you getManual underwriting by a team of skilled decision makers | <ul style="list-style-type: none">68100682016820968320 |
| | Capital Raising | Interest Only |
| | <ul style="list-style-type: none">To our maximum LTV's for most legal purposesDebt consolidation to maximum LTV's | <ul style="list-style-type: none">Across the entire rangeMax 80% LTV for BTL, and 75% for HMO |
| | EPC Ratings Accepted | Borrow more |
| | <ul style="list-style-type: none">For Buy to Let: EPC A – C at 80% LTV, EPC D at 75% LTV and EPC E at 70% LTVFor HMO: EPC A – C accepted to 75% LTV | <ul style="list-style-type: none">125% standard Ltd Co, 140% for Ltd Co HMOs. Calc. on 5 year fixed rates |

Pepper48 Light - Limited Company Buy to Let

LMR = 5.05%

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

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | 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. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-E | 70% | 5.69% | 2% | 9.05% | 4.00% | L20174 |
| | EPC A-E | 70% | 5.93% | * £995 | 9.05% | 4.00% | L20177 |
| | EPC A-D | 75% | 5.84% | 2% | 9.30% | 4.25% | L20175 |
| | EPC A-D | 75% | 6.08% | * £995 | 9.30% | 4.25% | L20178 |
| | EPC A-C | 80% | 6.09% | 2% | 9.55% | 4.50% | L20176 |
| | EPC A-C | 80% | 6.33% | * £995 | 9.55% | 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. | 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 = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-E | 70% | 5.74% | 2% | 9.05% | 4.00% | L20180 |
| | EPC A-E | 70% | 5.98% | * £995 | 9.05% | 4.00% | L20183 |
| | EPC A-D | 75% | 5.89% | 2% | 9.30% | 4.25% | L20181 |
| | EPC A-D | 75% | 6.13% | * £995 | 9.30% | 4.25% | L20184 |
| | EPC A-C | 80% | 6.14% | 2% | 9.55% | 4.50% | L20182 |
| | EPC A-C | 80% | 6.38% | * £995 | 9.55% | 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

LMR = 5.05%

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

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | 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% | | | | | |

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-E | 70% | 5.79% | 2% | 9.05% | 4.00% | L20189 |
| | EPC A-E | 70% | 6.03% | * £995 | 9.05% | 4.00% | L20186 |
| | EPC A-D | 75% | 5.94% | 2% | 9.30% | 4.25% | L20190 |
| | EPC A-D | 75% | 6.18% | * £995 | 9.30% | 4.25% | L20187 |
| | EPC A-C | 80% | 6.19% | 2% | 9.55% | 4.50% | L20191 |
| | EPC A-C | 80% | 6.43% | * £995 | 9.55% | 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. | 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 = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-E | 70% | 5.84% | 2% | 9.05% | 4.00% | L20192 |
| | EPC A-E | 70% | 6.08% | * £995 | 9.05% | 4.00% | L20195 |
| | EPC A-D | 75% | 5.99% | 2% | 9.30% | 4.25% | L20193 |
| | EPC A-D | 75% | 6.23% | * £995 | 9.30% | 4.25% | L20196 |
| | EPC A-C | 80% | 6.24% | 2% | 9.55% | 4.50% | L20194 |
| | EPC A-C | 80% | 6.48% | * £995 | 9.55% | 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. | 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 = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-E | 70% | 5.89% | 2% | 9.05% | 4.00% | L20198 |
| | EPC A-E | 70% | 6.13% | * £995 | 9.05% | 4.00% | L20200 |
| | EPC A-D | 75% | 6.04% | 2% | 9.30% | 4.25% | L20199 |
| | EPC A-D | 75% | 6.28% | * £995 | 9.30% | 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. | 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 = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-E | 70% | 5.94% | 2% | 9.05% | 4.00% | L20202 |
| | EPC A-E | 70% | 6.18% | * £995 | 9.05% | 4.00% | L20204 |
| | EPC A-D | 75% | 6.09% | 2% | 9.30% | 4.25% | L20203 |
| | EPC A-D | 75% | 6.33% | * £995 | 9.30% | 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 = 5.05%

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

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | 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. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-E | 70% | 5.99% | 2% | 9.30% | 4.25% | L20206 |
| | EPC A-E | 70% | 6.23% | * £995 | 9.30% | 4.25% | L20208 |
| | EPC A-D | 75% | 6.14% | 2% | 9.55% | 4.50% | L20207 |
| | EPC A-D | 75% | 6.38% | * £995 | 9.55% | 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. | 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 = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-E | 70% | 6.04% | 2% | 9.30% | 4.25% | L20210 |
| | EPC A-E | 70% | 6.28% | * £995 | 9.30% | 4.25% | L20212 |
| | EPC A-D | 75% | 6.19% | 2% | 9.55% | 4.50% | L20211 |
| | EPC A-D | 75% | 6.43% | * £995 | 9.55% | 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. | 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 = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-E | 70% | 6.09% | 2% | 9.60% | 4.55% | L20216 |
| | EPC A-E | 70% | 6.33% | * £995 | 9.60% | 4.55% | L20214 |
| | EPC A-D | 75% | 6.24% | 2% | 9.85% | 4.80% | L20217 |
| | EPC A-D | 75% | 6.48% | * £995 | 9.85% | 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. | 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 = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-E | 70% | 6.14% | 2% | 9.60% | 4.55% | L20220 |
| | EPC A-E | 70% | 6.38% | * £995 | 9.60% | 4.55% | L20218 |
| | EPC A-D | 75% | 6.29% | 2% | 9.85% | 4.80% | L20221 |
| | EPC A-D | 75% | 6.53% | * £995 | 9.85% | 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.

Pepper48 Light - Limited Company Buy to Let HMO

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

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|--------------------|--------------|-------------------------|--------------|
| 5 Years | EPC A-C | 70% | 5.19% | 5% | 5.19% | 4.00% | LH50005 |
| | EPC A-C | 70% | 5.99% | ** £1,995 / £2,995 | 5.99% | 4.00% | LH50003 |
| | EPC A-C | 70% | 6.09% | * £995 | 6.09% | 4.00% | LH50001 |
| | EPC A-C | 75% | 5.34% | 5% | 5.34% | 4.25% | LH50006 |
| | EPC A-C | 75% | 6.14% | ** £1,995 / £2,995 | 6.14% | 4.25% | LH50004 |
| | EPC A-C | 75% | 6.24% | * £995 | 6.24% | 4.25% | LH50002 |
| ERC: | 4%,4%,3%,3%,2% | | | | | | |

LMR = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-C | 70% | 5.89% | 2% | 9.05% | 4.00% | LH20003 |
| | EPC A-C | 70% | 6.13% | * £995 | 9.05% | 4.00% | LH20001 |
| | EPC A-C | 75% | 6.04% | 2% | 9.30% | 4.25% | LH20004 |
| | EPC A-C | 75% | 6.28% | * £995 | 9.30% | 4.25% | LH20002 |
| ERC: | 3%,2% | | | | | | |

Pepper48 Light Ltd Co HMO - 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.

| 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 HMO

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. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|--------------------|--------------|-------------------------|--------------|
| 5 Years | EPC A-C | 70% | 5.24% | 5% | 5.24% | 4.00% | LH50011 |
| | EPC A-C | 70% | 6.04% | ** £1,995 / £2,995 | 6.04% | 4.00% | LH50009 |
| | EPC A-C | 70% | 6.14% | * £995 | 6.14% | 4.00% | LH50007 |
| | EPC A-C | 75% | 5.39% | 5% | 5.39% | 4.25% | LH50012 |
| | EPC A-C | 75% | 6.19% | ** £1,995 / £2,995 | 6.19% | 4.25% | LH50010 |
| | EPC A-C | 75% | 6.29% | * £995 | 6.29% | 4.25% | LH50008 |
| ERC: | 4%,4%,3%,3%,2% | | | | | | |

LMR = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-C | 70% | 5.94% | 2% | 9.05% | 4.00% | LH20007 |
| | EPC A-C | 70% | 6.18% | * £995 | 9.05% | 4.00% | LH20005 |
| | EPC A-C | 75% | 6.09% | 2% | 9.30% | 4.25% | LH20008 |
| | EPC A-C | 75% | 6.33% | * £995 | 9.30% | 4.25% | LH20006 |
| ERC: | 3%,2% | | | | | | |

Pepper48 Ltd Co HMO - 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.

| 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 HMO

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. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|--------------------|--------------|-------------------------|--------------|
| 5 Years | EPC A-C | 70% | 5.29% | 5% | 5.29% | 4.00% | LH50017 |
| | EPC A-C | 70% | 6.09% | ** £1,995 / £2,995 | 6.09% | 4.00% | LH50015 |
| | EPC A-C | 70% | 6.19% | * £995 | 6.19% | 4.00% | LH50013 |
| | EPC A-C | 75% | 5.44% | 5% | 5.44% | 4.25% | LH50018 |
| | EPC A-C | 75% | 6.24% | ** £1,995 / £2,995 | 6.24% | 4.25% | LH50016 |
| | EPC A-C | 75% | 6.34% | * £995 | 6.34% | 4.25% | LH50014 |
| ERC: | 4%,4%,3%,3%,2% | | | | | | |

LMR = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-C | 70% | 5.99% | 2% | 9.05% | 4.00% | LH20011 |
| | EPC A-C | 70% | 6.23% | * £995 | 9.05% | 4.00% | LH20009 |
| | EPC A-C | 75% | 6.14% | 2% | 9.30% | 4.25% | LH20012 |
| | EPC A-C | 75% | 6.38% | * £995 | 9.30% | 4.25% | LH20010 |
| ERC: | 3%,2% | | | | | | |

Pepper36 Light Ltd Co HMO - 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.

| 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 HMO

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. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|--------------------|--------------|-------------------------|--------------|
| 5 Years | EPC A-C | 70% | 5.34% | 5% | 5.34% | 4.00% | LH50023 |
| | EPC A-C | 70% | 6.14% | ** £1,995 / £2,995 | 6.14% | 4.00% | LH50021 |
| | EPC A-C | 70% | 6.24% | * £995 | 6.24% | 4.00% | LH50019 |
| | EPC A-C | 75% | 5.49% | 5% | 5.49% | 4.25% | LH50024 |
| | EPC A-C | 75% | 6.29% | ** £1,995 / £2,995 | 6.29% | 4.25% | LH50022 |
| | EPC A-C | 75% | 6.39% | * £995 | 6.39% | 4.25% | LH50020 |
| ERC: | 4%,4%,3%,3%,2% | | | | | | |

LMR = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-C | 70% | 6.04% | 2% | 9.05% | 4.00% | LH20015 |
| | EPC A-C | 70% | 6.28% | * £995 | 9.05% | 4.00% | LH20013 |
| | EPC A-C | 75% | 6.19% | 2% | 9.30% | 4.25% | LH20016 |
| | EPC A-C | 75% | 6.43% | * £995 | 9.30% | 4.25% | LH20014 |
| ERC: | 3%,2% | | | | | | |

Pepper36 Ltd Co HMO - 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.

| 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 HMO

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. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|--------------------|--------------|-------------------------|--------------|
| 5 Years | EPC A-C | 70% | 5.39% | 5% | 5.39% | 4.00% | LH50029 |
| | EPC A-C | 70% | 6.19% | ** £1,995 / £2,995 | 6.19% | 4.00% | LH50027 |
| | EPC A-C | 70% | 6.29% | * £995 | 6.29% | 4.00% | LH50025 |
| | EPC A-C | 75% | 5.54% | 5% | 5.54% | 4.25% | LH50030 |
| | EPC A-C | 75% | 6.34% | ** £1,995 / £2,995 | 6.34% | 4.25% | LH50028 |
| | EPC A-C | 75% | 6.44% | * £995 | 6.44% | 4.25% | LH50026 |
| ERC: | 4%,4%,3%,3%,2% | | | | | | |

LMR = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-C | 70% | 6.09% | 2% | 9.05% | 4.00% | LH20019 |
| | EPC A-C | 70% | 6.33% | * £995 | 9.05% | 4.00% | LH20017 |
| | EPC A-C | 75% | 6.24% | 2% | 9.30% | 4.25% | LH20020 |
| | EPC A-C | 75% | 6.48% | * £995 | 9.30% | 4.25% | LH20018 |
| ERC: | 3%,2% | | | | | | |

Pepper24 Light Ltd Co HMO - 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.

| 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 HMO

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. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|--------------------|--------------|-------------------------|--------------|
| 5 Years | EPC A-C | 70% | 5.44% | 5% | 5.44% | 4.00% | LH50035 |
| | EPC A-C | 70% | 6.24% | ** £1,995 / £2,995 | 6.24% | 4.00% | LH50033 |
| | EPC A-C | 70% | 6.34% | * £995 | 6.34% | 4.00% | LH50031 |
| | EPC A-C | 75% | 5.59% | 5% | 5.59% | 4.25% | LH50036 |
| | EPC A-C | 75% | 6.39% | ** £1,995 / £2,995 | 6.39% | 4.25% | LH50034 |
| | EPC A-C | 75% | 6.49% | * £995 | 6.49% | 4.25% | LH50032 |
| ERC: | 4%,4%,3%,3%,2% | | | | | | |

LMR = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-C | 70% | 6.14% | 2% | 9.05% | 4.00% | LH20023 |
| | EPC A-C | 70% | 6.38% | * £995 | 9.05% | 4.00% | LH20021 |
| | EPC A-C | 75% | 6.29% | 2% | 9.30% | 4.25% | LH20024 |
| | EPC A-C | 75% | 6.53% | * £995 | 9.30% | 4.25% | LH20022 |
| ERC: | 3%,2% | | | | | | |

Pepper24 Ltd Co HMO - 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.

| 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 HMO

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

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|--------------------|--------------|-------------------------|--------------|
| 5 Years | EPC A-C | 70% | 5.49% | 5% | 5.49% | 4.25% | LH50041 |
| | EPC A-C | 70% | 6.29% | ** £1,995 / £2,995 | 6.29% | 4.25% | LH50039 |
| | EPC A-C | 70% | 6.39% | * £995 | 6.39% | 4.25% | LH50037 |
| | EPC A-C | 75% | 5.64% | 5% | 5.64% | 4.50% | LH50042 |
| | EPC A-C | 75% | 6.44% | ** £1,995 / £2,995 | 6.44% | 4.50% | LH50040 |
| | EPC A-C | 75% | 6.54% | * £995 | 6.54% | 4.50% | LH50038 |
| ERC: | 4%,4%,3%,3%,2% | | | | | | |

LMR = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-C | 70% | 6.19% | 2% | 9.30% | 4.25% | LH20027 |
| | EPC A-C | 70% | 6.43% | * £995 | 9.30% | 4.25% | LH20025 |
| | EPC A-C | 75% | 6.34% | 2% | 9.55% | 4.50% | LH20028 |
| | EPC A-C | 75% | 6.58% | * £995 | 9.55% | 4.50% | LH20026 |
| ERC: | 3%,2% | | | | | | |

Pepper18 Light Ltd Co HMO - 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.

| 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 HMO

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. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|--------------------|--------------|-------------------------|--------------|
| 5 Years | EPC A-C | 70% | 5.54% | 5% | 5.54% | 4.25% | LH50047 |
| | EPC A-C | 70% | 6.34% | ** £1,995 / £2,995 | 6.34% | 4.25% | LH50045 |
| | EPC A-C | 70% | 6.44% | * £995 | 6.44% | 4.25% | LH50043 |
| | EPC A-C | 75% | 5.69% | 5% | 5.69% | 4.50% | LH50048 |
| | EPC A-C | 75% | 6.49% | ** £1,995 / £2,995 | 6.49% | 4.50% | LH50046 |
| | EPC A-C | 75% | 6.59% | * £995 | 6.59% | 4.50% | LH50044 |
| ERC: | 4%,4%,3%,3%,2% | | | | | | |

LMR = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-C | 70% | 6.24% | 2% | 9.30% | 4.25% | LH20031 |
| | EPC A-C | 70% | 6.48% | * £995 | 9.30% | 4.25% | LH20029 |
| | EPC A-C | 75% | 6.39% | 2% | 9.55% | 4.50% | LH20032 |
| | EPC A-C | 75% | 6.63% | * £995 | 9.55% | 4.50% | LH20030 |
| ERC: | 3%,2% | | | | | | |

Pepper18 Ltd Co HMO - 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.

| 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 HMO

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. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|--------------------|--------------|-------------------------|--------------|
| 5 Years | EPC A-C | 70% | 5.59% | 5% | 5.59% | 4.55% | LH50053 |
| | EPC A-C | 70% | 6.39% | ** £1,995 / £2,995 | 6.39% | 4.55% | LH50051 |
| | EPC A-C | 70% | 6.49% | * £995 | 6.49% | 4.55% | LH50049 |
| | EPC A-C | 75% | 5.74% | 5% | 5.74% | 4.80% | LH50054 |
| | EPC A-C | 75% | 6.54% | ** £1,995 / £2,995 | 6.54% | 4.80% | LH50052 |
| | EPC A-C | 75% | 6.64% | * £995 | 6.64% | 4.80% | LH50050 |
| ERC: | 4%,4%,3%,3%,2% | | | | | | |

LMR = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-C | 70% | 6.29% | 2% | 9.60% | 4.55% | LH20035 |
| | EPC A-C | 70% | 6.53% | * £995 | 9.60% | 4.55% | LH20033 |
| | EPC A-C | 75% | 6.44% | 2% | 9.85% | 4.80% | LH20036 |
| | EPC A-C | 75% | 6.68% | * £995 | 9.85% | 4.80% | LH20034 |
| ERC: | 3%,2% | | | | | | |

Pepper12 Light Ltd Co HMO - 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.

| 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 HMO

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. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|--------------------|--------------|-------------------------|--------------|
| 5 Years | EPC A-C | 70% | 5.64% | 5% | 5.64% | 4.55% | LH50059 |
| | EPC A-C | 70% | 6.44% | ** £1,995 / £2,995 | 6.44% | 4.55% | LH50057 |
| | EPC A-C | 70% | 6.54% | * £995 | 6.54% | 4.55% | LH50055 |
| | EPC A-C | 75% | 5.79% | 5% | 5.79% | 4.80% | LH50060 |
| | EPC A-C | 75% | 6.59% | ** £1,995 / £2,995 | 6.59% | 4.80% | LH50058 |
| | EPC A-C | 75% | 6.69% | * £995 | 6.69% | 4.80% | LH50056 |
| ERC: | 4%,4%,3%,3%,2% | | | | | | |

LMR = 5.05%

Correct as of 15th May 2025

| Term | EPC Ratings Accepted | LTV | Initial Rate | Comp Fee | Rental Calc. | Reversion Rates (LMR +) | Product Code |
|---------|----------------------|-----|--------------|----------|--------------|-------------------------|--------------|
| 2 Years | EPC A-C | 70% | 6.34% | 2% | 9.60% | 4.55% | LH20039 |
| | EPC A-C | 70% | 6.58% | * £995 | 9.60% | 4.55% | LH20037 |
| | EPC A-C | 75% | 6.49% | 2% | 9.85% | 4.80% | LH20040 |
| | EPC A-C | 75% | 6.73% | * £995 | 9.85% | 4.80% | LH20038 |
| ERC: | 3%,2% | | | | | | |

Pepper12 Ltd Co HMO - 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.

| 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 | For Buy to Let: 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 | | For BTL HMO: The maximum loan size is £1 million within the following LTV limits: <ul style="list-style-type: none">Up to £500,000 available to 75% LTVUp to £1 million available to 70% LTV |
| 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 | For Buy to Let: £70,000. For BTL HMO: £100,000. |
| | | Term | |
| | | Minimum | 5 years and 1 month |
| | | Maximum | 35 years |