



Residential Product Guide

August 2025

- **Broad range & better service**
- **Rates starting at 5.14% & dedicated Case Owner from application to offer**
- **Manual underwriting by a team of skilled decision makers**
- **LIMITED EDITION Special Rate products**
- **LIMITED EDITION Special 90% LTV products**

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

Version 10.5

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Highlights of our wide ranging criteria

Debt Management Plan products <ul style="list-style-type: none">• Available on Pepper 24, 18 and 12• Must have been active for a minimum of 12 months	CCJs <ul style="list-style-type: none">• Don't need to be satisfied• No value limit• Can be registered as recently as 6 months ago	Self-Employed <ul style="list-style-type: none">• Across the entire range• Minimum of 1 year's trading• Net profit for Sole Traders• Salary and dividends for Company Directors• 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
No Credit Scoring <ul style="list-style-type: none">• We don't credit score to make decisions• We don't credit score to determine product selection• What you see is what you get• Manual underwriting by a team of skilled decision makers	Defaults <ul style="list-style-type: none">• Don't need to be satisfied• No value limit• Can be registered as recently as 6 months ago• On Pepper 36 products we will ignore 1 individual defaults (per application) up to and including £200.00 each where these defaults relate to utilities, communications or mail order providers. We will ignore 2 individual defaults (per application) for Pepper 24, 18, 12, and 6 products, up to and including £200.00 each (excluding Bankruptcy range products)	Day Rate Contractors <ul style="list-style-type: none">• Income assessed based on daily rate whether self-employed, limited Company or umbrella Company• Minimum 12 months history and 3 months' bank statements• Average or current day rate to be minimum of £200 per day
Capital Raising <ul style="list-style-type: none">• To our maximum LTVs for most legal purposes• Debt consolidation to maximum LTVs	Interest Only <ul style="list-style-type: none">• Across the entire range• Max 60% LTV• Sale of main residence acceptable repayment with no minimum equity requirement and plausible trading down strategy	First Time Buyers <ul style="list-style-type: none">• No restrictions on LTV• 100% cash gifted deposit acceptable with proof of 12 months rental history or household upkeep
Minimum Income £18k <ul style="list-style-type: none">• Can be the combined income of both applicants• Must be earned income• 100% of secondary income accepted	Concessionary Purchases <ul style="list-style-type: none">• Family and Landlord Concessionary Purchases allowable• No deposit required (maximum LtPP of 100%)• Product LTV based on full market valuation• Maximum 75% LTV	Strong Approach to Affordability <ul style="list-style-type: none">• 100% of monthly shift allowance, bonus commission and overtime• Flexibility around non-court ordered maintenance and many regular benefits e.g. Working Family Tax Credit, Child Benefit, Universal Credit, Disability Living Allowance etc.• Maximum term of 40 years

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 August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	75%	5.14%	£1495	3.90%	R55461
	Cashback	-	-	75%	5.14%	£1495	3.90%	R55467
	Free Legals	Free Valuation	-	75%	5.29%	£795	3.90%	R55462
	Cashback	Free Valuation	-	75%	5.29%	£795	3.90%	R55468
	Free Legals	Free Valuation	-	75%	5.44%	£0	3.90%	R55463
	Cashback	Free Valuation	-	75%	5.44%	£0	3.90%	R55469
ERC:	4%,4%,3%,3%,2%							

Application fee = £150
*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper48 Light - Credit Criteria

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

Pepper48 Limited Edition Special Rate - Residential

LMR = 4.65%

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

Correct as of 14th August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	75%	5.19%	£1495	3.90%	R55464
	Cashback	-	-	75%	5.19%	£1495	3.90%	R55470
	Free Legals	Free Valuation	-	75%	5.34%	£795	3.90%	R55465
	Cashback	Free Valuation	-	75%	5.34%	£795	3.90%	R55471
	Free Legals	Free Valuation	-	75%	5.49%	£0	3.90%	R55466
	Cashback	Free Valuation	-	75%	5.49%	£0	3.90%	R55472
ERC:	4%,4%,3%,3%,2%							

Application fee = £150 *For Free Valuation products: One free standard valuation for properties valued up to £500,000.	All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard
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Pepper48 - Credit Criteria

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

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Pepper48 Light Limited Edition Special 90% LTV - Residential

LMR = 4.65%

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 August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	90%	6.39%	£1495	4.40%	R55476
	Cashback	-	-	90%	6.39%	£1495	4.40%	R55490
	Free Legals	Free Valuation	-	90%	6.54%	£795	4.40%	R55475
	Cashback	Free Valuation	-	90%	6.54%	£795	4.40%	R55489
	Free Legals	Free Valuation	-	90%	6.69%	£0	4.40%	R55474
	Cashback	Free Valuation	-	90%	6.69%	£0	4.40%	R55488
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	90%	6.99%	£1495	4.40%	R25759
	Cashback	-	-	90%	6.99%	£1495	4.40%	R25771
	Free Legals	Free Valuation	-	90%	7.14%	£795	4.40%	R25758
	Cashback	Free Valuation	-	90%	7.14%	£795	4.40%	R25770
	Free Legals	Free Valuation	-	90%	7.29%	£0	4.40%	R25757
	Cashback	Free Valuation	-	90%	7.29%	£0	4.40%	R25769
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

Pepper48 Light - Credit Criteria

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

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Pepper48 Limited Edition Special 90% LTV - Residential

LMR = 4.65%

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 August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	90%	6.44%	£1495	4.40%	R55480
	Cashback	-	-	90%	6.44%	£1495	4.40%	R55494
	Free Legals	Free Valuation	-	90%	6.59%	£795	4.40%	R55479
	Cashback	Free Valuation	-	90%	6.59%	£795	4.40%	R55493
	Free Legals	Free Valuation	-	90%	6.74%	£0	4.40%	R55478
	Cashback	Free Valuation	-	90%	6.74%	£0	4.40%	R55492
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	90%	7.04%	£1495	4.40%	R25762
	Cashback	-	-	90%	7.04%	£1495	4.40%	R25774
	Free Legals	Free Valuation	-	90%	7.19%	£795	4.40%	R25761
	Cashback	Free Valuation	-	90%	7.19%	£795	4.40%	R25773
	Free Legals	Free Valuation	-	90%	7.34%	£0	4.40%	R25760
	Cashback	Free Valuation	-	90%	7.34%	£0	4.40%	R25772
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

Pepper48 - Credit Criteria

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

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Pepper36 Light Limited Edition Special 90% LTV - Residential

LMR = 4.65%

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

Correct as of 14th August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	90%	6.49%	£1495	4.40%	R55483
	Cashback	-	-	90%	6.49%	£1495	4.40%	R55497
	Free Legals	Free Valuation	-	90%	6.64%	£795	4.40%	R55482
	Cashback	Free Valuation	-	90%	6.64%	£795	4.40%	R55496
	Free Legals	Free Valuation	-	90%	6.79%	£0	4.40%	R55481
	Cashback	Free Valuation	-	90%	6.79%	£0	4.40%	R55495
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	90%	7.09%	£1495	4.40%	R25765
	Cashback	-	-	90%	7.09%	£1495	4.40%	R25777
	Free Legals	Free Valuation	-	90%	7.24%	£795	4.40%	R25764
	Cashback	Free Valuation	-	90%	7.24%	£795	4.40%	R25776
	Free Legals	Free Valuation	-	90%	7.39%	£0	4.40%	R25763
	Cashback	Free Valuation	-	90%	7.39%	£0	4.40%	R25775
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

Pepper36 Light - Credit Criteria

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

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Pepper36 Limited Edition Special 90% LTV - Residential

LMR = 4.65%

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

Correct as of 14th August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	-	-	90%	6.59%	£1495	4.40%	R55486
	Cashback	-	-	90%	6.59%	£1495	4.40%	R55500
	Free Legals	Free Valuation	-	90%	6.74%	£795	4.40%	R55485
	Cashback	Free Valuation	-	90%	6.74%	£795	4.40%	R55499
	Free Legals	Free Valuation	-	90%	6.89%	£0	4.40%	R55484
	Cashback	Free Valuation	-	90%	6.89%	£0	4.40%	R55498
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	-	-	90%	7.19%	£1495	4.40%	R25768
	Cashback	-	-	90%	7.19%	£1495	4.40%	R25780
	Free Legals	Free Valuation	-	90%	7.34%	£795	4.40%	R25767
	Cashback	Free Valuation	-	90%	7.34%	£795	4.40%	R25779
	Free Legals	Free Valuation	-	90%	7.49%	£0	4.40%	R25766
	Cashback	Free Valuation	-	90%	7.49%	£0	4.40%	R25778
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

Pepper36 - Credit Criteria

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

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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 August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	5.34%	£1495	3.90%	R55214
	Free Legals	-	-	75%	5.34%	£1495	3.90%	R55205
	Free Legals	Free Valuation	-	75%	5.49%	£795	3.90%	R55202
	Cashback	Free Valuation	Remortgage Only	75%	5.49%	£795	3.90%	R55211
	Free Legals	Free Valuation	-	75%	5.64%	£0	3.90%	R55199
	Cashback	Free Valuation	Remortgage Only	75%	5.64%	£0	3.90%	R55208
	Cashback	-	Remortgage Only	80%	5.74%	£1495	4.15%	R55215
	Free Legals	-	-	80%	5.74%	£1495	4.15%	R55206
	Free Legals	Free Valuation	-	80%	5.89%	£795	4.15%	R55203
	Cashback	Free Valuation	Remortgage Only	80%	5.89%	£795	4.15%	R55212
	Free Legals	Free Valuation	-	80%	6.04%	£0	4.15%	R55200
	Cashback	Free Valuation	Remortgage Only	80%	6.04%	£0	4.15%	R55209
	Free Legals	-	-	85%	6.09%	£1495	4.40%	R55207
	Cashback	-	Remortgage Only	85%	6.09%	£1495	4.40%	R55216
	Cashback	Free Valuation	Remortgage Only	85%	6.24%	£795	4.40%	R55213
	Free Legals	Free Valuation	-	85%	6.24%	£795	4.40%	R55204
	Cashback	Free Valuation	Remortgage Only	85%	6.39%	£0	4.40%	R55210
	Free Legals	Free Valuation	-	85%	6.39%	£0	4.40%	R55201
	Free Legals	-	-	90%	6.99%	£1495	4.40%	R55473
	Cashback	-	-	90%	6.99%	£1495	4.40%	R55487
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals	-	-	75%	5.54%	£1495	3.90%	R30671
	Cashback	-	Remortgage Only	75%	5.54%	£1495	3.90%	R30674
	Free Legals	-	-	80%	5.94%	£1495	4.15%	R30672
	Cashback	-	Remortgage Only	80%	5.94%	£1495	4.15%	R30675
	Free Legals	-	-	85%	6.29%	£1495	4.40%	R30673
	Cashback	-	Remortgage Only	85%	6.29%	£1495	4.40%	R30676
ERC:	3%,2%,1%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	5.64%	£1495	3.90%	R25510
	Free Legals	-	-	75%	5.64%	£1495	3.90%	R25501
	Free Legals	Free Valuation	-	75%	5.79%	£795	3.90%	R25498
	Cashback	Free Valuation	Remortgage Only	75%	5.79%	£795	3.90%	R25507
	Free Legals	Free Valuation	-	75%	5.94%	£0	3.90%	R25495
	Cashback	Free Valuation	Remortgage Only	75%	5.94%	£0	3.90%	R25504
	Cashback	-	Remortgage Only	80%	6.04%	£1495	4.15%	R25511
	Free Legals	-	-	80%	6.04%	£1495	4.15%	R25502
	Free Legals	Free Valuation	-	80%	6.19%	£795	4.15%	R25499
	Cashback	Free Valuation	Remortgage Only	80%	6.19%	£795	4.15%	R25508
	Free Legals	Free Valuation	-	80%	6.34%	£0	4.15%	R25496
	Cashback	Free Valuation	Remortgage Only	80%	6.34%	£0	4.15%	R25505
	Free Legals	-	-	85%	6.39%	£1495	4.40%	R25503
	Cashback	-	Remortgage Only	85%	6.39%	£1495	4.40%	R25512
	Cashback	Free Valuation	Remortgage Only	85%	6.54%	£795	4.40%	R25509
	Free Legals	Free Valuation	-	85%	6.54%	£795	4.40%	R25500
	Cashback	Free Valuation	Remortgage Only	85%	6.69%	£0	4.40%	R25506
	Free Legals	Free Valuation	-	85%	6.69%	£0	4.40%	R25497
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

Pepper48 Light - Credit Criteria

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

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	5.39%	£1495	3.90%	R55232
	Free Legals	-	-	75%	5.39%	£1495	3.90%	R55223
	Free Legals	Free Valuation	-	75%	5.54%	£795	3.90%	R55220
	Cashback	Free Valuation	Remortgage Only	75%	5.54%	£795	3.90%	R55229
	Free Legals	Free Valuation	-	75%	5.69%	£0	3.90%	R55217
	Cashback	Free Valuation	Remortgage Only	75%	5.69%	£0	3.90%	R55226
	Cashback	-	Remortgage Only	80%	5.79%	£1495	4.15%	R55233
	Free Legals	-	-	80%	5.79%	£1495	4.15%	R55224
	Free Legals	Free Valuation	-	80%	5.94%	£795	4.15%	R55221
	Cashback	Free Valuation	Remortgage Only	80%	5.94%	£795	4.15%	R55230
	Free Legals	Free Valuation	-	80%	6.09%	£0	4.15%	R55218
	Cashback	Free Valuation	Remortgage Only	80%	6.09%	£0	4.15%	R55227
	Free Legals	-	-	85%	6.14%	£1495	4.40%	R55225
	Cashback	-	Remortgage Only	85%	6.14%	£1495	4.40%	R55234
	Cashback	Free Valuation	Remortgage Only	85%	6.29%	£795	4.40%	R55231
	Free Legals	Free Valuation	-	85%	6.29%	£795	4.40%	R55222
	Cashback	Free Valuation	Remortgage Only	85%	6.44%	£0	4.40%	R55228
	Free Legals	Free Valuation	-	85%	6.44%	£0	4.40%	R55219
	Free Legals	-	-	90%	7.04%	£1495	4.40%	R55477
	Cashback	-	-	90%	7.04%	£1495	4.40%	R55491
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals	-	-	75%	5.59%	£1495	3.90%	R30677
	Cashback	-	Remortgage Only	75%	5.59%	£1495	3.90%	R30680
	Free Legals	-	-	80%	5.99%	£1495	4.15%	R30678
	Cashback	-	Remortgage Only	80%	5.99%	£1495	4.15%	R30681
	Free Legals	-	-	85%	6.34%	£1495	4.40%	R30679
	Cashback	-	Remortgage Only	85%	6.34%	£1495	4.40%	R30682
ERC:	3%,2%,1%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	5.69%	£1495	3.90%	R25528
	Free Legals	-	-	75%	5.69%	£1495	3.90%	R25519
	Free Legals	Free Valuation	-	75%	5.84%	£795	3.90%	R25516
	Cashback	Free Valuation	Remortgage Only	75%	5.84%	£795	3.90%	R25525
	Free Legals	Free Valuation	-	75%	5.99%	£0	3.90%	R25513
	Cashback	Free Valuation	Remortgage Only	75%	5.99%	£0	3.90%	R25522
	Cashback	-	Remortgage Only	80%	6.09%	£1495	4.15%	R25529
	Free Legals	-	-	80%	6.09%	£1495	4.15%	R25520
	Free Legals	Free Valuation	-	80%	6.24%	£795	4.15%	R25517
	Cashback	Free Valuation	Remortgage Only	80%	6.24%	£795	4.15%	R25526
	Free Legals	Free Valuation	-	80%	6.39%	£0	4.15%	R25514
	Cashback	Free Valuation	Remortgage Only	80%	6.39%	£0	4.15%	R25523
	Free Legals	-	-	85%	6.44%	£1495	4.40%	R25521
	Cashback	-	Remortgage Only	85%	6.44%	£1495	4.40%	R25530
	Cashback	Free Valuation	Remortgage Only	85%	6.59%	£795	4.40%	R25527
	Free Legals	Free Valuation	-	85%	6.59%	£795	4.40%	R25518
	Cashback	Free Valuation	Remortgage Only	85%	6.74%	£0	4.40%	R25524
	Free Legals	Free Valuation	-	85%	6.74%	£0	4.40%	R25515
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

Pepper48 - Credit Criteria

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

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

Correct as of 14th August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	5.44%	£1495	3.90%	R55250
	Free Legals	-	-	75%	5.44%	£1495	3.90%	R55241
	Free Legals	Free Valuation	-	75%	5.59%	£795	3.90%	R55238
	Cashback	Free Valuation	Remortgage Only	75%	5.59%	£795	3.90%	R55247
	Free Legals	Free Valuation	-	75%	5.74%	£0	3.90%	R55235
	Cashback	Free Valuation	Remortgage Only	75%	5.74%	£0	3.90%	R55244
	Cashback	-	Remortgage Only	80%	5.84%	£1495	4.15%	R55251
	Free Legals	-	-	80%	5.84%	£1495	4.15%	R55242
	Free Legals	Free Valuation	-	80%	5.99%	£795	4.15%	R55239
	Cashback	Free Valuation	Remortgage Only	80%	5.99%	£795	4.15%	R55248
	Free Legals	Free Valuation	-	80%	6.14%	£0	4.15%	R55236
	Cashback	Free Valuation	Remortgage Only	80%	6.14%	£0	4.15%	R55245
	Free Legals	-	-	85%	6.19%	£1495	4.40%	R55243
	Cashback	-	Remortgage Only	85%	6.19%	£1495	4.40%	R55252
	Cashback	Free Valuation	Remortgage Only	85%	6.34%	£795	4.40%	R55249
	Free Legals	Free Valuation	-	85%	6.34%	£795	4.40%	R55240
	Cashback	Free Valuation	Remortgage Only	85%	6.49%	£0	4.40%	R55246
	Free Legals	Free Valuation	-	85%	6.49%	£0	4.40%	R55237
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	5.74%	£1495	3.90%	R25546
	Free Legals	-	-	75%	5.74%	£1495	3.90%	R25537
	Free Legals	Free Valuation	-	75%	5.89%	£795	3.90%	R25534
	Cashback	Free Valuation	Remortgage Only	75%	5.89%	£795	3.90%	R25543
	Free Legals	Free Valuation	-	75%	6.04%	£0	3.90%	R25531
	Cashback	Free Valuation	Remortgage Only	75%	6.04%	£0	3.90%	R25540
	Cashback	-	Remortgage Only	80%	6.14%	£1495	4.15%	R25547
	Free Legals	-	-	80%	6.14%	£1495	4.15%	R25538
	Free Legals	Free Valuation	-	80%	6.29%	£795	4.15%	R25535
	Cashback	Free Valuation	Remortgage Only	80%	6.29%	£795	4.15%	R25544
	Free Legals	Free Valuation	-	80%	6.44%	£0	4.15%	R25532
	Cashback	Free Valuation	Remortgage Only	80%	6.44%	£0	4.15%	R25541
	Free Legals	-	-	85%	6.49%	£1495	4.40%	R25539
	Cashback	-	Remortgage Only	85%	6.49%	£1495	4.40%	R25548
	Cashback	Free Valuation	Remortgage Only	85%	6.64%	£795	4.40%	R25545
	Free Legals	Free Valuation	-	85%	6.64%	£795	4.40%	R25536
	Cashback	Free Valuation	Remortgage Only	85%	6.79%	£0	4.40%	R25542
	Free Legals	Free Valuation	-	85%	6.79%	£0	4.40%	R25533
ERC:	3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Free Legals	-	-	75%	5.64%	£1495	3.90%	R30683
	Cashback	-	Remortgage Only	75%	5.64%	£1495	3.90%	R30686
	Free Legals	-	-	80%	6.04%	£1495	4.15%	R30684
	Cashback	-	Remortgage Only	80%	6.04%	£1495	4.15%	R30687
	Free Legals	-	-	85%	6.39%	£1495	4.40%	R30685
	Cashback	-	Remortgage Only	85%	6.39%	£1495	4.40%	R30688
ERC:	3%,2%,1%							

Application fee = £150
*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper36 Light - Credit Criteria

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
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.

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	5.54%	£1495	3.90%	R55268
	Free Legals	-	-	75%	5.54%	£1495	3.90%	R55259
	Free Legals	Free Valuation	-	75%	5.69%	£795	3.90%	R55256
	Cashback	Free Valuation	Remortgage Only	75%	5.69%	£795	3.90%	R55265
	Free Legals	Free Valuation	-	75%	5.84%	£0	3.90%	R55253
	Cashback	Free Valuation	Remortgage Only	75%	5.84%	£0	3.90%	R55262
	Cashback	-	Remortgage Only	80%	5.94%	£1495	4.15%	R55269
	Free Legals	-	-	80%	5.94%	£1495	4.15%	R55260
	Free Legals	Free Valuation	-	80%	6.09%	£795	4.15%	R55257
	Cashback	Free Valuation	Remortgage Only	80%	6.09%	£795	4.15%	R55266
	Free Legals	Free Valuation	-	80%	6.24%	£0	4.15%	R55254
	Cashback	Free Valuation	Remortgage Only	80%	6.24%	£0	4.15%	R55263
	Free Legals	-	-	85%	6.29%	£1495	4.40%	R55261
	Cashback	-	Remortgage Only	85%	6.29%	£1495	4.40%	R55270
	Cashback	Free Valuation	Remortgage Only	85%	6.44%	£795	4.40%	R55267
	Free Legals	Free Valuation	-	85%	6.44%	£795	4.40%	R55258
	Cashback	Free Valuation	Remortgage Only	85%	6.59%	£0	4.40%	R55264
	Free Legals	Free Valuation	-	85%	6.59%	£0	4.40%	R55255
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	5.84%	£1495	3.90%	R25564
	Free Legals	-	-	75%	5.84%	£1495	3.90%	R25555
	Free Legals	Free Valuation	-	75%	5.99%	£795	3.90%	R25552
	Cashback	Free Valuation	Remortgage Only	75%	5.99%	£795	3.90%	R25561
	Free Legals	Free Valuation	-	75%	6.14%	£0	3.90%	R25549
	Cashback	Free Valuation	Remortgage Only	75%	6.14%	£0	3.90%	R25558
	Cashback	-	Remortgage Only	80%	6.24%	£1495	4.15%	R25565
	Free Legals	-	-	80%	6.24%	£1495	4.15%	R25556
	Free Legals	Free Valuation	-	80%	6.39%	£795	4.15%	R25553
	Cashback	Free Valuation	Remortgage Only	80%	6.39%	£795	4.15%	R25562
	Free Legals	Free Valuation	-	80%	6.54%	£0	4.15%	R25550
	Cashback	Free Valuation	Remortgage Only	80%	6.54%	£0	4.15%	R25559
	Free Legals	-	-	85%	6.59%	£1495	4.40%	R25557
	Cashback	-	Remortgage Only	85%	6.59%	£1495	4.40%	R25566
	Cashback	Free Valuation	Remortgage Only	85%	6.74%	£795	4.40%	R25563
	Free Legals	Free Valuation	-	85%	6.74%	£795	4.40%	R25554
	Cashback	Free Valuation	Remortgage Only	85%	6.89%	£0	4.40%	R25560
	Free Legals	Free Valuation	-	85%	6.89%	£0	4.40%	R25551
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

Pepper36 - Credit Criteria

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

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

Correct as of 14th August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	5.84%	£1495	3.90%	R55286
	Free Legals	-	-	75%	5.84%	£1495	3.90%	R55277
	Free Legals	Free Valuation	-	75%	5.99%	£795	3.90%	R55274
	Cashback	Free Valuation	Remortgage Only	75%	5.99%	£795	3.90%	R55283
	Free Legals	Free Valuation	-	75%	6.14%	£0	3.90%	R55271
	Cashback	Free Valuation	Remortgage Only	75%	6.14%	£0	3.90%	R55280
	Cashback	-	Remortgage Only	80%	5.99%	£1495	4.15%	R55287
	Free Legals	-	-	80%	5.99%	£1495	4.15%	R55278
	Free Legals	Free Valuation	-	80%	6.14%	£795	4.15%	R55275
	Cashback	Free Valuation	Remortgage Only	80%	6.14%	£795	4.15%	R55284
	Free Legals	Free Valuation	-	80%	6.29%	£0	4.15%	R55272
	Cashback	Free Valuation	Remortgage Only	80%	6.29%	£0	4.15%	R55281
	Free Legals	-	-	85%	6.59%	£1495	4.40%	R55279
	Cashback	-	Remortgage Only	85%	6.59%	£1495	4.40%	R55288
	Cashback	Free Valuation	Remortgage Only	85%	6.74%	£795	4.40%	R55285
	Free Legals	Free Valuation	-	85%	6.74%	£795	4.40%	R55276
	Cashback	Free Valuation	Remortgage Only	85%	6.89%	£0	4.40%	R55282
	Free Legals	Free Valuation	-	85%	6.89%	£0	4.40%	R55273
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	6.14%	£1495	3.90%	R25582
	Free Legals	-	-	75%	6.14%	£1495	3.90%	R25573
	Free Legals	Free Valuation	-	75%	6.29%	£795	3.90%	R25570
	Cashback	Free Valuation	Remortgage Only	75%	6.29%	£795	3.90%	R25579
	Free Legals	Free Valuation	-	75%	6.44%	£0	3.90%	R25567
	Cashback	Free Valuation	Remortgage Only	75%	6.44%	£0	3.90%	R25576
	Cashback	-	Remortgage Only	80%	6.29%	£1495	4.15%	R25583
	Free Legals	-	-	80%	6.29%	£1495	4.15%	R25574
	Free Legals	Free Valuation	-	80%	6.44%	£795	4.15%	R25571
	Cashback	Free Valuation	Remortgage Only	80%	6.44%	£795	4.15%	R25580
	Free Legals	Free Valuation	-	80%	6.59%	£0	4.15%	R25568
	Cashback	Free Valuation	Remortgage Only	80%	6.59%	£0	4.15%	R25577
	Free Legals	-	-	85%	6.99%	£1495	4.40%	R25575
	Cashback	-	Remortgage Only	85%	6.99%	£1495	4.40%	R25584
	Cashback	Free Valuation	Remortgage Only	85%	7.14%	£795	4.40%	R25581
	Free Legals	Free Valuation	-	85%	7.14%	£795	4.40%	R25572
	Cashback	Free Valuation	Remortgage Only	85%	7.29%	£0	4.40%	R25578
	Free Legals	Free Valuation	-	85%	7.29%	£0	4.40%	R25569
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

Pepper24 Light - Credit Criteria

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

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	5.94%	£1495	3.90%	R55304
	Free Legals	-	-	75%	5.94%	£1495	3.90%	R55295
	Free Legals	Free Valuation	-	75%	6.09%	£795	3.90%	R55292
	Cashback	Free Valuation	Remortgage Only	75%	6.09%	£795	3.90%	R55301
	Free Legals	Free Valuation	-	75%	6.24%	£0	3.90%	R55289
	Cashback	Free Valuation	Remortgage Only	75%	6.24%	£0	3.90%	R55298
	Cashback	-	Remortgage Only	80%	6.09%	£1495	4.15%	R55305
	Free Legals	-	-	80%	6.09%	£1495	4.15%	R55296
	Free Legals	Free Valuation	-	80%	6.24%	£795	4.15%	R55293
	Cashback	Free Valuation	Remortgage Only	80%	6.24%	£795	4.15%	R55302
	Free Legals	Free Valuation	-	80%	6.39%	£0	4.15%	R55290
	Cashback	Free Valuation	Remortgage Only	80%	6.39%	£0	4.15%	R55299
	Free Legals	-	-	85%	6.69%	£1495	4.40%	R55297
	Cashback	-	Remortgage Only	85%	6.69%	£1495	4.40%	R55306
	Cashback	Free Valuation	Remortgage Only	85%	6.84%	£795	4.40%	R55303
	Free Legals	Free Valuation	-	85%	6.84%	£795	4.40%	R55294
	Cashback	Free Valuation	Remortgage Only	85%	6.99%	£0	4.40%	R55300
	Free Legals	Free Valuation	-	85%	6.99%	£0	4.40%	R55291
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	6.24%	£1495	3.90%	R25600
	Free Legals	-	-	75%	6.24%	£1495	3.90%	R25591
	Free Legals	Free Valuation	-	75%	6.39%	£795	3.90%	R25588
	Cashback	Free Valuation	Remortgage Only	75%	6.39%	£795	3.90%	R25597
	Free Legals	Free Valuation	-	75%	6.54%	£0	3.90%	R25585
	Cashback	Free Valuation	Remortgage Only	75%	6.54%	£0	3.90%	R25594
	Cashback	-	Remortgage Only	80%	6.39%	£1495	4.15%	R25601
	Free Legals	-	-	80%	6.39%	£1495	4.15%	R25592
	Free Legals	Free Valuation	-	80%	6.54%	£795	4.15%	R25589
	Cashback	Free Valuation	Remortgage Only	80%	6.54%	£795	4.15%	R25598
	Free Legals	Free Valuation	-	80%	6.69%	£0	4.15%	R25586
	Cashback	Free Valuation	Remortgage Only	80%	6.69%	£0	4.15%	R25595
	Free Legals	-	-	85%	7.09%	£1495	4.40%	R25593
	Cashback	-	Remortgage Only	85%	7.09%	£1495	4.40%	R25602
	Cashback	Free Valuation	Remortgage Only	85%	7.24%	£795	4.40%	R25599
	Free Legals	Free Valuation	-	85%	7.24%	£795	4.40%	R25590
	Cashback	Free Valuation	Remortgage Only	85%	7.39%	£0	4.40%	R25596
	Free Legals	Free Valuation	-	85%	7.39%	£0	4.40%	R25587
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

Pepper24 - 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
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.05%	£1495	4.05%	R55327
	Free Legals	-	-	70%	6.05%	£1495	4.05%	R55315
	Free Legals	Free Valuation	-	70%	6.20%	£795	4.05%	R55311
	Cashback	Free Valuation	Remortgage Only	70%	6.20%	£795	4.05%	R55323
	Free Legals	Free Valuation	-	70%	6.35%	£0	4.05%	R55307
	Cashback	Free Valuation	Remortgage Only	70%	6.35%	£0	4.05%	R55319
	Cashback	-	Remortgage Only	75%	6.10%	£1495	4.20%	R55328
	Free Legals	-	-	75%	6.10%	£1495	4.20%	R55316
	Free Legals	Free Valuation	-	75%	6.25%	£795	4.20%	R55312
	Cashback	Free Valuation	Remortgage Only	75%	6.25%	£795	4.20%	R55324
	Free Legals	Free Valuation	-	75%	6.40%	£0	4.20%	R55308
	Cashback	Free Valuation	Remortgage Only	75%	6.40%	£0	4.20%	R55320
	Free Legals	-	-	80%	6.40%	£1495	4.45%	R55317
	Cashback	-	Remortgage Only	80%	6.40%	£1495	4.45%	R55329
	Free Legals	Free Valuation	-	80%	6.55%	£795	4.45%	R55313
	Cashback	Free Valuation	Remortgage Only	80%	6.55%	£795	4.45%	R55325
	Cashback	Free Valuation	Remortgage Only	80%	6.70%	£0	4.45%	R55321
	Free Legals	Free Valuation	-	80%	6.70%	£0	4.45%	R55309
	Free Legals	-	-	85%	7.19%	£1495	4.70%	R55318
	Cashback	-	Remortgage Only	85%	7.19%	£1495	4.70%	R55330
	Free Legals	Free Valuation	-	85%	7.34%	£795	4.70%	R55314
	Cashback	Free Valuation	Remortgage Only	85%	7.34%	£795	4.70%	R55326
	Cashback	Free Valuation	Remortgage Only	85%	7.49%	£0	4.70%	R55322
	Free Legals	Free Valuation	-	85%	7.49%	£0	4.70%	R55310
ERC:		4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.30%	£1495	4.05%	R25623
	Free Legals	-	-	70%	6.30%	£1495	4.05%	R25611
	Free Legals	Free Valuation	-	70%	6.45%	£795	4.05%	R25607
	Cashback	Free Valuation	Remortgage Only	70%	6.45%	£795	4.05%	R25619
	Free Legals	Free Valuation	-	70%	6.60%	£0	4.05%	R25603
	Cashback	Free Valuation	Remortgage Only	70%	6.60%	£0	4.05%	R25615
	Cashback	-	Remortgage Only	75%	6.35%	£1495	4.20%	R25624
	Free Legals	-	-	75%	6.35%	£1495	4.20%	R25612
	Free Legals	Free Valuation	-	75%	6.50%	£795	4.20%	R25608
	Cashback	Free Valuation	Remortgage Only	75%	6.50%	£795	4.20%	R25620
	Free Legals	Free Valuation	-	75%	6.65%	£0	4.20%	R25604
	Cashback	Free Valuation	Remortgage Only	75%	6.65%	£0	4.20%	R25616
	Free Legals	-	-	80%	6.75%	£1495	4.45%	R25613
	Cashback	-	Remortgage Only	80%	6.75%	£1495	4.45%	R25625
	Free Legals	Free Valuation	-	80%	6.90%	£795	4.45%	R25609
	Cashback	Free Valuation	Remortgage Only	80%	6.90%	£795	4.45%	R25621
	Cashback	Free Valuation	Remortgage Only	80%	7.05%	£0	4.45%	R25617
	Free Legals	Free Valuation	-	80%	7.05%	£0	4.45%	R25605
	Free Legals	-	-	85%	7.29%	£1495	4.70%	R25614
	Cashback	-	Remortgage Only	85%	7.29%	£1495	4.70%	R25626
	Free Legals	Free Valuation	-	85%	7.44%	£795	4.70%	R25610
	Cashback	Free Valuation	Remortgage Only	85%	7.44%	£795	4.70%	R25622
	Cashback	Free Valuation	Remortgage Only	85%	7.59%	£0	4.70%	R25618
	Free Legals	Free Valuation	-	85%	7.59%	£0	4.70%	R25606
ERC:		3%,2%						

Application fee = £150

*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper18 Light - Credit Criteria

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

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.15%	£1495	4.05%	R55351
	Free Legals	-	-	70%	6.15%	£1495	4.05%	R55339
	Free Legals	Free Valuation	-	70%	6.30%	£795	4.05%	R55335
	Cashback	Free Valuation	Remortgage Only	70%	6.30%	£795	4.05%	R55347
	Free Legals	Free Valuation	-	70%	6.45%	£0	4.05%	R55331
	Cashback	Free Valuation	Remortgage Only	70%	6.45%	£0	4.05%	R55343
	Cashback	-	Remortgage Only	75%	6.20%	£1495	4.20%	R55352
	Free Legals	-	-	75%	6.20%	£1495	4.20%	R55340
	Free Legals	Free Valuation	-	75%	6.35%	£795	4.20%	R55336
	Cashback	Free Valuation	Remortgage Only	75%	6.35%	£795	4.20%	R55348
	Free Legals	Free Valuation	-	75%	6.50%	£0	4.20%	R55332
	Cashback	Free Valuation	Remortgage Only	75%	6.50%	£0	4.20%	R55344
	Free Legals	-	-	80%	6.50%	£1495	4.45%	R55341
	Cashback	-	Remortgage Only	80%	6.50%	£1495	4.45%	R55353
	Free Legals	Free Valuation	-	80%	6.65%	£795	4.45%	R55337
	Cashback	Free Valuation	Remortgage Only	80%	6.65%	£795	4.45%	R55349
	Cashback	Free Valuation	Remortgage Only	80%	6.80%	£0	4.45%	R55345
	Free Legals	Free Valuation	-	80%	6.80%	£0	4.45%	R55333
	Free Legals	-	-	85%	7.29%	£1495	4.70%	R55342
	Cashback	-	Remortgage Only	85%	7.29%	£1495	4.70%	R55354
	Free Legals	Free Valuation	-	85%	7.44%	£795	4.70%	R55338
	Cashback	Free Valuation	Remortgage Only	85%	7.44%	£795	4.70%	R55350
	Cashback	Free Valuation	Remortgage Only	85%	7.59%	£0	4.70%	R55346
	Free Legals	Free Valuation	-	85%	7.59%	£0	4.70%	R55334
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.40%	£1495	4.05%	R25647
	Free Legals	-	-	70%	6.40%	£1495	4.05%	R25635
	Free Legals	Free Valuation	-	70%	6.55%	£795	4.05%	R25631
	Cashback	Free Valuation	Remortgage Only	70%	6.55%	£795	4.05%	R25643
	Free Legals	Free Valuation	-	70%	6.70%	£0	4.05%	R25627
	Cashback	Free Valuation	Remortgage Only	70%	6.70%	£0	4.05%	R25639
	Cashback	-	Remortgage Only	75%	6.45%	£1495	4.20%	R25648
	Free Legals	-	-	75%	6.45%	£1495	4.20%	R25636
	Free Legals	Free Valuation	-	75%	6.60%	£795	4.20%	R25632
	Cashback	Free Valuation	Remortgage Only	75%	6.60%	£795	4.20%	R25644
	Free Legals	Free Valuation	-	75%	6.75%	£0	4.20%	R25628
	Cashback	Free Valuation	Remortgage Only	75%	6.75%	£0	4.20%	R25640
	Free Legals	-	-	80%	6.85%	£1495	4.45%	R25637
	Cashback	-	Remortgage Only	80%	6.85%	£1495	4.45%	R25649
	Free Legals	Free Valuation	-	80%	7.00%	£795	4.45%	R25633
	Cashback	Free Valuation	Remortgage Only	80%	7.00%	£795	4.45%	R25645
	Cashback	Free Valuation	Remortgage Only	80%	7.15%	£0	4.45%	R25641
	Free Legals	Free Valuation	-	80%	7.15%	£0	4.45%	R25629
	Free Legals	-	-	85%	7.39%	£1495	4.70%	R25638
	Cashback	-	Remortgage Only	85%	7.39%	£1495	4.70%	R25650
	Free Legals	Free Valuation	-	85%	7.54%	£795	4.70%	R25634
	Cashback	Free Valuation	Remortgage Only	85%	7.54%	£795	4.70%	R25646
	Cashback	Free Valuation	Remortgage Only	85%	7.69%	£0	4.70%	R25642
	Free Legals	Free Valuation	-	85%	7.69%	£0	4.70%	R25630
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
Repossession:	None in last 6 years
Debt Management Plan:	Considered if satisfied over 12 months ago

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.20%	£1495	4.35%	R55375
	Free Legals	-	-	70%	6.20%	£1495	4.35%	R55363
	Free Legals	Free Valuation	-	70%	6.35%	£795	4.35%	R55359
	Cashback	Free Valuation	Remortgage Only	70%	6.35%	£795	4.35%	R55371
	Free Legals	Free Valuation	-	70%	6.50%	£0	4.35%	R55355
	Cashback	Free Valuation	Remortgage Only	70%	6.50%	£0	4.35%	R55367
	Cashback	-	Remortgage Only	75%	6.25%	£1495	4.60%	R55376
	Free Legals	-	-	75%	6.25%	£1495	4.60%	R55364
	Free Legals	Free Valuation	-	75%	6.40%	£795	4.60%	R55360
	Cashback	Free Valuation	Remortgage Only	75%	6.40%	£795	4.60%	R55372
	Free Legals	Free Valuation	-	75%	6.55%	£0	4.60%	R55356
	Cashback	Free Valuation	Remortgage Only	75%	6.55%	£0	4.60%	R55368
	Free Legals	-	-	80%	6.55%	£1495	4.85%	R55365
	Cashback	-	Remortgage Only	80%	6.55%	£1495	4.85%	R55377
	Free Legals	Free Valuation	-	80%	6.70%	£795	4.85%	R55361
	Cashback	Free Valuation	Remortgage Only	80%	6.70%	£795	4.85%	R55373
	Cashback	Free Valuation	Remortgage Only	80%	6.85%	£0	4.85%	R55369
	Free Legals	Free Valuation	-	80%	6.85%	£0	4.85%	R55357
	Free Legals	-	-	85%	7.35%	£1495	5.00%	R55366
	Cashback	-	Remortgage Only	85%	7.35%	£1495	5.00%	R55378
	Free Legals	Free Valuation	-	85%	7.50%	£795	5.00%	R55362
	Cashback	Free Valuation	Remortgage Only	85%	7.50%	£795	5.00%	R55374
	Cashback	Free Valuation	Remortgage Only	85%	7.65%	£0	5.00%	R55370
	Free Legals	Free Valuation	-	85%	7.65%	£0	5.00%	R55358
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.45%	£1495	4.35%	R25671
	Free Legals	-	-	70%	6.45%	£1495	4.35%	R25659
	Free Legals	Free Valuation	-	70%	6.60%	£795	4.35%	R25655
	Cashback	Free Valuation	Remortgage Only	70%	6.60%	£795	4.35%	R25667
	Free Legals	Free Valuation	-	70%	6.75%	£0	4.35%	R25651
	Cashback	Free Valuation	Remortgage Only	70%	6.75%	£0	4.35%	R25663
	Cashback	-	Remortgage Only	75%	6.50%	£1495	4.60%	R25672
	Free Legals	-	-	75%	6.50%	£1495	4.60%	R25660
	Free Legals	Free Valuation	-	75%	6.65%	£795	4.60%	R25656
	Cashback	Free Valuation	Remortgage Only	75%	6.65%	£795	4.60%	R25668
	Free Legals	Free Valuation	-	75%	6.80%	£0	4.60%	R25652
	Cashback	Free Valuation	Remortgage Only	75%	6.80%	£0	4.60%	R25664
	Free Legals	-	-	80%	6.90%	£1495	4.85%	R25661
	Cashback	-	Remortgage Only	80%	6.90%	£1495	4.85%	R25673
	Free Legals	Free Valuation	-	80%	7.05%	£795	4.85%	R25657
	Cashback	Free Valuation	Remortgage Only	80%	7.05%	£795	4.85%	R25669
	Cashback	Free Valuation	Remortgage Only	80%	7.20%	£0	4.85%	R25665
	Free Legals	Free Valuation	-	80%	7.20%	£0	4.85%	R25653
	Free Legals	-	-	85%	7.55%	£1495	5.00%	R25662
	Cashback	-	Remortgage Only	85%	7.55%	£1495	5.00%	R25674
	Free Legals	Free Valuation	-	85%	7.70%	£795	5.00%	R25658
	Cashback	Free Valuation	Remortgage Only	85%	7.70%	£795	5.00%	R25670
	Cashback	Free Valuation	Remortgage Only	85%	7.85%	£0	5.00%	R25666
	Free Legals	Free Valuation	-	85%	7.85%	£0	5.00%	R25654
ERC:	3%,2%							

Application fee = £150
*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper12 Light - Credit Criteria

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

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.30%	£1495	4.35%	R55399
	Free Legals	-	-	70%	6.30%	£1495	4.35%	R55387
	Free Legals	Free Valuation	-	70%	6.45%	£795	4.35%	R55383
	Cashback	Free Valuation	Remortgage Only	70%	6.45%	£795	4.35%	R55395
	Free Legals	Free Valuation	-	70%	6.60%	£0	4.35%	R55379
	Cashback	Free Valuation	Remortgage Only	70%	6.60%	£0	4.35%	R55391
	Cashback	-	Remortgage Only	75%	6.35%	£1495	4.60%	R55400
	Free Legals	-	-	75%	6.35%	£1495	4.60%	R55388
	Free Legals	Free Valuation	-	75%	6.50%	£795	4.60%	R55384
	Cashback	Free Valuation	Remortgage Only	75%	6.50%	£795	4.60%	R55396
	Free Legals	Free Valuation	-	75%	6.65%	£0	4.60%	R55380
	Cashback	Free Valuation	Remortgage Only	75%	6.65%	£0	4.60%	R55392
	Free Legals	-	-	80%	6.65%	£1495	4.85%	R55389
	Cashback	-	Remortgage Only	80%	6.65%	£1495	4.85%	R55401
	Free Legals	Free Valuation	-	80%	6.80%	£795	4.85%	R55385
	Cashback	Free Valuation	Remortgage Only	80%	6.80%	£795	4.85%	R55397
	Cashback	Free Valuation	Remortgage Only	80%	6.95%	£0	4.85%	R55393
	Free Legals	Free Valuation	-	80%	6.95%	£0	4.85%	R55381
	Free Legals	-	-	85%	7.45%	£1495	5.00%	R55390
	Cashback	-	Remortgage Only	85%	7.45%	£1495	5.00%	R55402
	Free Legals	Free Valuation	-	85%	7.60%	£795	5.00%	R55386
	Cashback	Free Valuation	Remortgage Only	85%	7.60%	£795	5.00%	R55398
	Cashback	Free Valuation	Remortgage Only	85%	7.75%	£0	5.00%	R55394
	Free Legals	Free Valuation	-	85%	7.75%	£0	5.00%	R55382
ERC:		4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.55%	£1495	4.35%	R25695
	Free Legals	-	-	70%	6.55%	£1495	4.35%	R25683
	Free Legals	Free Valuation	-	70%	6.70%	£795	4.35%	R25679
	Cashback	Free Valuation	Remortgage Only	70%	6.70%	£795	4.35%	R25691
	Free Legals	Free Valuation	-	70%	6.85%	£0	4.35%	R25675
	Cashback	Free Valuation	Remortgage Only	70%	6.85%	£0	4.35%	R25687
	Cashback	-	Remortgage Only	75%	6.60%	£1495	4.60%	R25696
	Free Legals	-	-	75%	6.60%	£1495	4.60%	R25684
	Free Legals	Free Valuation	-	75%	6.75%	£795	4.60%	R25680
	Cashback	Free Valuation	Remortgage Only	75%	6.75%	£795	4.60%	R25692
	Free Legals	Free Valuation	-	75%	6.90%	£0	4.60%	R25676
	Cashback	Free Valuation	Remortgage Only	75%	6.90%	£0	4.60%	R25688
	Free Legals	-	-	80%	7.00%	£1495	4.85%	R25685
	Cashback	-	Remortgage Only	80%	7.00%	£1495	4.85%	R25697
	Free Legals	Free Valuation	-	80%	7.15%	£795	4.85%	R25681
	Cashback	Free Valuation	Remortgage Only	80%	7.15%	£795	4.85%	R25693
	Cashback	Free Valuation	Remortgage Only	80%	7.30%	£0	4.85%	R25689
	Free Legals	Free Valuation	-	80%	7.30%	£0	4.85%	R25677
	Free Legals	-	-	85%	7.65%	£1495	5.00%	R25686
	Cashback	-	Remortgage Only	85%	7.65%	£1495	5.00%	R25698
	Free Legals	Free Valuation	-	85%	7.80%	£795	5.00%	R25682
	Cashback	Free Valuation	Remortgage Only	85%	7.80%	£795	5.00%	R25694
	Cashback	Free Valuation	Remortgage Only	85%	7.95%	£0	5.00%	R25690
	Free Legals	Free Valuation	-	85%	7.95%	£0	5.00%	R25678
ERC:		3%,2%						

Application fee = £150
*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper12 - Credit Criteria

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

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.35%	£1495	4.35%	R55418
	Free Legals	-	-	70%	6.35%	£1495	4.35%	R55409
	Free Legals	Free Valuation	-	70%	6.50%	£795	4.35%	R55406
	Cashback	Free Valuation	Remortgage Only	70%	6.50%	£795	4.35%	R55415
	Free Legals	Free Valuation	-	70%	6.65%	£0	4.35%	R55403
	Cashback	Free Valuation	Remortgage Only	70%	6.65%	£0	4.35%	R55412
	Cashback	-	Remortgage Only	75%	6.40%	£1495	4.60%	R55419
	Free Legals	-	-	75%	6.40%	£1495	4.60%	R55410
	Free Legals	Free Valuation	-	75%	6.55%	£795	4.60%	R55407
	Cashback	Free Valuation	Remortgage Only	75%	6.55%	£795	4.60%	R55416
	Free Legals	Free Valuation	-	75%	6.70%	£0	4.60%	R55404
	Cashback	Free Valuation	Remortgage Only	75%	6.70%	£0	4.60%	R55413
	Free Legals	-	-	80%	6.85%	£1495	4.85%	R55411
	Cashback	-	Remortgage Only	80%	6.85%	£1495	4.85%	R55420
	Cashback	Free Valuation	Remortgage Only	80%	7.00%	£795	4.85%	R55417
	Free Legals	Free Valuation	-	80%	7.00%	£795	4.85%	R55408
	Cashback	Free Valuation	Remortgage Only	80%	7.15%	£0	4.85%	R55414
	Free Legals	Free Valuation	-	80%	7.15%	£0	4.85%	R55405
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.60%	£1495	4.35%	R25714
	Free Legals	-	-	70%	6.60%	£1495	4.35%	R25705
	Free Legals	Free Valuation	-	70%	6.75%	£795	4.35%	R25702
	Cashback	Free Valuation	Remortgage Only	70%	6.75%	£795	4.35%	R25711
	Free Legals	Free Valuation	-	70%	6.90%	£0	4.35%	R25699
	Cashback	Free Valuation	Remortgage Only	70%	6.90%	£0	4.35%	R25708
	Cashback	-	Remortgage Only	75%	6.65%	£1495	4.60%	R25715
	Free Legals	-	-	75%	6.65%	£1495	4.60%	R25706
	Free Legals	Free Valuation	-	75%	6.80%	£795	4.60%	R25703
	Cashback	Free Valuation	Remortgage Only	75%	6.80%	£795	4.60%	R25712
	Free Legals	Free Valuation	-	75%	6.95%	£0	4.60%	R25700
	Cashback	Free Valuation	Remortgage Only	75%	6.95%	£0	4.60%	R25709
	Free Legals	-	-	80%	7.05%	£1495	4.85%	R25707
	Cashback	-	Remortgage Only	80%	7.05%	£1495	4.85%	R25716
	Cashback	Free Valuation	Remortgage Only	80%	7.20%	£795	4.85%	R25713
	Free Legals	Free Valuation	-	80%	7.20%	£795	4.85%	R25704
	Cashback	Free Valuation	Remortgage Only	80%	7.35%	£0	4.85%	R25710
	Free Legals	Free Valuation	-	80%	7.35%	£0	4.85%	R25701
ERC:	3%,2%							

Application fee = £150
*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper6 Light - Credit Criteria

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

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.45%	£1495	4.35%	R55436
	Free Legals	-	-	70%	6.45%	£1495	4.35%	R55427
	Free Legals	Free Valuation	-	70%	6.60%	£795	4.35%	R55424
	Cashback	Free Valuation	Remortgage Only	70%	6.60%	£795	4.35%	R55433
	Free Legals	Free Valuation	-	70%	6.75%	£0	4.35%	R55421
	Cashback	Free Valuation	Remortgage Only	70%	6.75%	£0	4.35%	R55430
	Cashback	-	Remortgage Only	75%	6.50%	£1495	4.60%	R55437
	Free Legals	-	-	75%	6.50%	£1495	4.60%	R55428
	Free Legals	Free Valuation	-	75%	6.65%	£795	4.60%	R55425
	Cashback	Free Valuation	Remortgage Only	75%	6.65%	£795	4.60%	R55434
	Free Legals	Free Valuation	-	75%	6.80%	£0	4.60%	R55422
	Cashback	Free Valuation	Remortgage Only	75%	6.80%	£0	4.60%	R55431
	Free Legals	-	-	80%	6.95%	£1495	4.85%	R55429
	Cashback	-	Remortgage Only	80%	6.95%	£1495	4.85%	R55438
	Cashback	Free Valuation	Remortgage Only	80%	7.10%	£795	4.85%	R55435
	Free Legals	Free Valuation	-	80%	7.10%	£795	4.85%	R55426
	Cashback	Free Valuation	Remortgage Only	80%	7.25%	£0	4.85%	R55432
	Free Legals	Free Valuation	-	80%	7.25%	£0	4.85%	R55423
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.70%	£1495	4.35%	R25732
	Free Legals	-	-	70%	6.70%	£1495	4.35%	R25723
	Free Legals	Free Valuation	-	70%	6.85%	£795	4.35%	R25720
	Cashback	Free Valuation	Remortgage Only	70%	6.85%	£795	4.35%	R25729
	Free Legals	Free Valuation	-	70%	7.00%	£0	4.35%	R25717
	Cashback	Free Valuation	Remortgage Only	70%	7.00%	£0	4.35%	R25726
	Cashback	-	Remortgage Only	75%	6.75%	£1495	4.60%	R25733
	Free Legals	-	-	75%	6.75%	£1495	4.60%	R25724
	Free Legals	Free Valuation	-	75%	6.90%	£795	4.60%	R25721
	Cashback	Free Valuation	Remortgage Only	75%	6.90%	£795	4.60%	R25730
	Free Legals	Free Valuation	-	75%	7.05%	£0	4.60%	R25718
	Cashback	Free Valuation	Remortgage Only	75%	7.05%	£0	4.60%	R25727
	Free Legals	-	-	80%	7.15%	£1495	4.85%	R25725
	Cashback	-	Remortgage Only	80%	7.15%	£1495	4.85%	R25734
	Cashback	Free Valuation	Remortgage Only	80%	7.30%	£795	4.85%	R25731
	Free Legals	Free Valuation	-	80%	7.30%	£795	4.85%	R25722
	Cashback	Free Valuation	Remortgage Only	80%	7.45%	£0	4.85%	R25728
	Free Legals	Free Valuation	-	80%	7.45%	£0	4.85%	R25719
ERC:	3%,2%							

Application fee = £150
*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Pepper6 - Credit Criteria

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

Pepper48 Existing Customer (Remortgages only) - Residential

LMR = 4.65%

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

Correct as of 14th August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.39%	£0	3.90%	RR50219
	Free Legals	Free Valuation	Remortgage Only	80%	5.79%	£0	4.15%	RR50220
	Free Legals	Free Valuation	Remortgage Only	85%	6.14%	£0	4.40%	RR50221
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.69%	£0	3.90%	RR20219
	Free Legals	Free Valuation	Remortgage Only	80%	6.09%	£0	4.15%	RR20220
	Free Legals	Free Valuation	Remortgage Only	85%	6.44%	£0	4.40%	RR20221
ERC:	3%,2%							

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

Pepper48 Existing Customer - Credit Criteria

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 = 4.65%

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

Correct as of 14th August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.54%	£0	3.90%	RR50222
	Free Legals	Free Valuation	Remortgage Only	80%	5.94%	£0	4.15%	RR50223
	Free Legals	Free Valuation	Remortgage Only	85%	6.29%	£0	4.40%	RR50224
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.84%	£0	3.90%	RR20222
	Free Legals	Free Valuation	Remortgage Only	80%	6.24%	£0	4.15%	RR20223
	Free Legals	Free Valuation	Remortgage Only	85%	6.59%	£0	4.40%	RR20224
ERC:	3%,2%							

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

Pepper36 Existing Customer - Credit Criteria

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 = 4.65%

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

Correct as of 14th August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Free Legals	Free Valuation	Remortgage Only	75%	5.94%	£0	3.90%	RR50225
	Free Legals	Free Valuation	Remortgage Only	80%	6.09%	£0	4.15%	RR50226
	Free Legals	Free Valuation	Remortgage Only	85%	6.69%	£0	4.40%	RR50227
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Free Legals	Free Valuation	Remortgage Only	75%	6.24%	£0	3.90%	RR20225
	Free Legals	Free Valuation	Remortgage Only	80%	6.39%	£0	4.15%	RR20226
	Free Legals	Free Valuation	Remortgage Only	85%	7.09%	£0	4.40%	RR20227
ERC:	3%,2%							

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

Pepper24 Existing Customer - 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 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.

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

Correct as of 14th August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	75%	6.24%	£1495	3.90%	RD50997
	Free Legals	-	-	75%	6.24%	£1495	3.90%	RD51003
	Cashback	Free Valuation	Remortgage Only	75%	6.54%	£0	3.90%	RD50994
	Free Legals	Free Valuation	-	75%	6.54%	£0	3.90%	RD51000
	Cashback	-	Remortgage Only	80%	6.39%	£1495	4.15%	RD50998
	Free Legals	-	-	80%	6.39%	£1495	4.15%	RD51004
	Cashback	Free Valuation	Remortgage Only	80%	6.69%	£0	4.15%	RD50995
	Free Legals	Free Valuation	-	80%	6.69%	£0	4.15%	RD51001
	Cashback	-	Remortgage Only	85%	6.99%	£1495	4.40%	RD50999
	Free Legals	-	-	85%	6.99%	£1495	4.40%	RD51005
	Cashback	Free Valuation	Remortgage Only	85%	7.29%	£0	4.40%	RD50996
	Free Legals	Free Valuation	-	85%	7.29%	£0	4.40%	RD51002
ERC:		4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	Remortgage Only	75%	6.44%	£1495	3.90%	RD30103
	Free Legals	-	-	75%	6.44%	£1495	3.90%	RD30106
	Cashback	-	Remortgage Only	80%	6.59%	£1495	4.15%	RD30104
	Free Legals	-	-	80%	6.59%	£1495	4.15%	RD30107
	Cashback	-	Remortgage Only	85%	7.29%	£1495	4.40%	RD30105
	Free Legals	-	-	85%	7.29%	£1495	4.40%	RD30108
ERC:		3%,2%,1%						

Application fee = £150
*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	75%	6.54%	£1495	3.90%	RD21107
	Free Legals	-	-	75%	6.54%	£1495	3.90%	RD21113
	Cashback	Free Valuation	Remortgage Only	75%	6.84%	£0	3.90%	RD21104
	Free Legals	Free Valuation	-	75%	6.84%	£0	3.90%	RD21110
	Cashback	-	Remortgage Only	80%	6.69%	£1495	4.15%	RD21108
	Free Legals	-	-	80%	6.69%	£1495	4.15%	RD21114
	Cashback	Free Valuation	Remortgage Only	80%	6.99%	£0	4.15%	RD21105
	Free Legals	Free Valuation	-	80%	6.99%	£0	4.15%	RD21111
	Cashback	-	Remortgage Only	85%	7.39%	£1495	4.40%	RD21109
	Free Legals	-	-	85%	7.39%	£1495	4.40%	RD21115
	Cashback	Free Valuation	Remortgage Only	85%	7.69%	£0	4.40%	RD21106
	Free Legals	Free Valuation	-	85%	7.69%	£0	4.40%	RD21112
ERC:		3%,2%						

Pepper24 DMP - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	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">Must have been active for a minimum of 12 monthsMust be able to provide proof of satisfactory payments from DMP providerIf active, doesn't have to be repaid at completionFor remortgages, capital raising can be considered to clear the DMPNo more than 1 active DMP per application

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.45%	£1495	4.05%	RD51010
	Free Legals	-	-	70%	6.45%	£1495	4.05%	RD51018
	Cashback	Free Valuation	Remortgage Only	70%	6.75%	£0	4.05%	RD51006
	Free Legals	Free Valuation	-	70%	6.75%	£0	4.05%	RD51014
	Cashback	-	Remortgage Only	75%	6.50%	£1495	4.20%	RD51011
	Free Legals	-	-	75%	6.50%	£1495	4.20%	RD51019
	Cashback	Free Valuation	Remortgage Only	75%	6.80%	£0	4.20%	RD51007
	Free Legals	Free Valuation	-	75%	6.80%	£0	4.20%	RD51015
	Cashback	-	Remortgage Only	80%	6.80%	£1495	4.45%	RD51012
	Free Legals	-	-	80%	6.80%	£1495	4.45%	RD51020
	Cashback	Free Valuation	Remortgage Only	80%	7.10%	£0	4.45%	RD51008
	Free Legals	Free Valuation	-	80%	7.10%	£0	4.45%	RD51016
	Cashback	-	Remortgage Only	85%	7.59%	£1495	4.70%	RD51013
	Free Legals	-	-	85%	7.59%	£1495	4.70%	RD51021
	Cashback	Free Valuation	Remortgage Only	85%	7.89%	£0	4.70%	RD51009
	Free Legals	Free Valuation	-	85%	7.89%	£0	4.70%	RD51017
ERC:		4%,4%,3%,3%,2%						

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	Remortgage Only	70%	6.60%	£1495	4.05%	RD30109
	Free Legals	-	-	70%	6.60%	£1495	4.05%	RD30113
	Cashback	-	Remortgage Only	75%	6.65%	£1495	4.20%	RD30110
	Free Legals	-	-	75%	6.65%	£1495	4.20%	RD30114
	Cashback	-	Remortgage Only	80%	7.05%	£1495	4.45%	RD30111
	Free Legals	-	-	80%	7.05%	£1495	4.45%	RD30115
	Cashback	-	Remortgage Only	85%	7.64%	£1495	4.70%	RD30112
	Free Legals	-	-	85%	7.64%	£1495	4.70%	RD30116
ERC:		3%,2%,1%						

Application fee = £150
*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.70%	£1495	4.05%	RD21120
	Free Legals	-	-	70%	6.70%	£1495	4.05%	RD21128
	Cashback	Free Valuation	Remortgage Only	70%	7.00%	£0	4.05%	RD21116
	Free Legals	Free Valuation	-	70%	7.00%	£0	4.05%	RD21124
	Cashback	-	Remortgage Only	75%	6.75%	£1495	4.20%	RD21121
	Free Legals	-	-	75%	6.75%	£1495	4.20%	RD21129
	Cashback	Free Valuation	Remortgage Only	75%	7.05%	£0	4.20%	RD21117
	Free Legals	Free Valuation	-	75%	7.05%	£0	4.20%	RD21125
	Cashback	-	Remortgage Only	80%	7.15%	£1495	4.45%	RD21122
	Free Legals	-	-	80%	7.15%	£1495	4.45%	RD21130
	Cashback	Free Valuation	Remortgage Only	80%	7.45%	£0	4.45%	RD21118
	Free Legals	Free Valuation	-	80%	7.45%	£0	4.45%	RD21126
	Cashback	-	Remortgage Only	85%	7.69%	£1495	4.70%	RD21123
	Free Legals	-	-	85%	7.69%	£1495	4.70%	RD21131
	Cashback	Free Valuation	Remortgage Only	85%	7.99%	£0	4.70%	RD21119
	Free Legals	Free Valuation	-	85%	7.99%	£0	4.70%	RD21127
ERC:		3%,2%						

Pepper24 DMP - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	<div>For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range.</div> <div>The following criteria applies:<ul style="list-style-type: none">Must have been active for a minimum of 12 monthsMust be able to provide proof of satisfactory payments from DMP providerIf active, doesn't have to be repaid at completionFor remortgages, capital raising can be considered to clear the DMPNo more than 1 active DMP per application</div>

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	Cashback	-	Remortgage Only	70%	6.60%	£1495	4.35%	RD51026
	Free Legals	-	-	70%	6.60%	£1495	4.35%	RD51034
	Cashback	Free Valuation	Remortgage Only	70%	6.90%	£0	4.35%	RD51022
	Free Legals	Free Valuation	-	70%	6.90%	£0	4.35%	RD51030
	Cashback	-	Remortgage Only	75%	6.65%	£1495	4.60%	RD51027
	Free Legals	-	-	75%	6.65%	£1495	4.60%	RD51035
	Cashback	Free Valuation	Remortgage Only	75%	6.95%	£0	4.60%	RD51023
	Free Legals	Free Valuation	-	75%	6.95%	£0	4.60%	RD51031
	Cashback	-	Remortgage Only	80%	6.95%	£1495	4.85%	RD51028
	Free Legals	-	-	80%	6.95%	£1495	4.85%	RD51036
	Cashback	Free Valuation	Remortgage Only	80%	7.25%	£0	4.85%	RD51024
	Free Legals	Free Valuation	-	80%	7.25%	£0	4.85%	RD51032
	Cashback	-	Remortgage Only	85%	7.75%	£1495	5.00%	RD51029
	Free Legals	-	-	85%	7.75%	£1495	5.00%	RD51037
	Cashback	Free Valuation	Remortgage Only	85%	8.05%	£0	5.00%	RD51025
	Free Legals	Free Valuation	-	85%	8.05%	£0	5.00%	RD51033
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
3 Years	Cashback	-	Remortgage Only	70%	6.75%	£1495	4.35%	RD30117
	Free Legals	-	-	70%	6.75%	£1495	4.35%	RD30121
	Cashback	-	Remortgage Only	75%	6.80%	£1495	4.60%	RD30118
	Free Legals	-	-	75%	6.80%	£1495	4.60%	RD30122
	Cashback	-	Remortgage Only	80%	7.20%	£1495	4.85%	RD30119
	Free Legals	-	-	80%	7.20%	£1495	4.85%	RD30123
	Cashback	-	Remortgage Only	85%	7.85%	£1495	5.00%	RD30120
	Free Legals	-	-	85%	7.85%	£1495	5.00%	RD30124
ERC:	3%,2%,1%							

Application fee = £150
*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

All standard Residential Remortgages come with either £350 Cashback or Free Legals as standard

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	Cashback	-	Remortgage Only	70%	6.85%	£1495	4.35%	RD21136
	Free Legals	-	-	70%	6.85%	£1495	4.35%	RD21144
	Cashback	Free Valuation	Remortgage Only	70%	7.15%	£0	4.35%	RD21132
	Free Legals	Free Valuation	-	70%	7.15%	£0	4.35%	RD21140
	Cashback	-	Remortgage Only	75%	6.90%	£1495	4.60%	RD21137
	Free Legals	-	-	75%	6.90%	£1495	4.60%	RD21145
	Cashback	Free Valuation	Remortgage Only	75%	7.20%	£0	4.60%	RD21133
	Free Legals	Free Valuation	-	75%	7.20%	£0	4.60%	RD21141
	Cashback	-	Remortgage Only	80%	7.30%	£1495	4.85%	RD21138
	Free Legals	-	-	80%	7.30%	£1495	4.85%	RD21146
	Cashback	Free Valuation	Remortgage Only	80%	7.60%	£0	4.85%	RD21134
	Free Legals	Free Valuation	-	80%	7.60%	£0	4.85%	RD21142
	Cashback	-	Remortgage Only	85%	7.95%	£1495	5.00%	RD21139
	Free Legals	-	-	85%	7.95%	£1495	5.00%	RD21147
	Cashback	Free Valuation	Remortgage Only	85%	8.25%	£0	5.00%	RD21135
	Free Legals	Free Valuation	-	85%	8.25%	£0	5.00%	RD21143
ERC:	3%,2%							

Pepper12 DMP - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 12 months
Default:	0 registered in 12 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years
Debt Management Plan:	<div>For active DMPs or those satisfied in the last 12 months; see selected products in our Residential range.</div> <div>The following criteria applies:<ul style="list-style-type: none">Must have been active for a minimum of 12 monthsMust be able to provide proof of satisfactory payments from DMP providerIf active, doesn't have to be repaid at completionFor remortgages, capital raising can be considered to clear the DMPNo more than 1 active DMP per application</div>

Pepper24 Bankruptcy and IVA - Residential

LMR = 4.65%

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

Correct as of 14th August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	-	-	-	75%	6.94%	£1295	4.60%	RB50041
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	-	-	-	75%	7.24%	£1295	4.60%	RB20041
ERC:	3%,2%							

Application fee = £150
*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

Pepper24 Bankruptcy and IVA - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 24 months
Default:	0 registered in 24 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 24 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 3 years ago
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.

Pepper12 Bankruptcy and IVA - Residential

LMR = 4.65%

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

Correct as of 14th August 2025

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
5 Years	-	-	-	75%	7.35%	£1295	4.60%	RB50042
ERC:	4%,4%,3%,3%,2%							

Term	Incentive	Free Valuation	Restrictions	LTV	Initial Rate	Comp Fee	Reversion Rates (LMR +)	Product Code
2 Years	-	-	-	75%	7.60%	£1295	4.60%	RB20042
ERC:	3%,2%							

Application fee = £150
*For Free Valuation products: One free standard valuation for properties valued up to £500,000.

Pepper12 Bankruptcy and IVA - Credit Criteria

Credit Criteria	
CCJs:	0 registered in 12 months
Default:	0 registered in 12 months
CCJ/Default Value:	No limit
Secured Missed Payments:	0 in 12 months (No arrears balance in last 6 months)
Bankruptcy/IVA:	Discharged > 3 years ago
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.

Key Criteria			
Applicants		Loan Size	
Minimum Age	21 years	Minimum	£25,001
Maximum Age	80 years at end of term. The term cannot extend beyond applicants stated retirement age. Maximum allowable stated retirement age of 75	Maximum	Up to £1million available to 75% LTV Up to £750,000 available to 85% LTV
Maximum Applicants	2	Repayment	
Employed	Minimum of 3 months in current job with 6 months' continuous employment and not in probation. Evidence of employment history is required to cover last 6 months	Captial & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
		Property Value	
		Minimum	£70,000
Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Term	
		Minimum	5 years and 1 month
		Maximum	40 years