

Buy to Let Rates

September 2019



| | 2 Year Fixed | | | | 5 Year Fixed | | | Reversion Rates | Credit Criteria | | |
|-------------|--------------|--------------|----------|-----------------------------|--------------|----------|-----------------------------|-----------------|--|---|---|
| | LTV | Initial Rate | Comp Fee | Rental Calculation (140% x) | Initial Rate | Comp Fee | Rental Calculation (140% x) | Libor + | CCJs/ Defaults | Mortgage/ Secured Arrears | |
| pepper48 | 65% | | | | 3.38% | | 3.38% | 4.00% | 0 in 48 months | 0 in 48 months (No arrears balance in last 6 months) | |
| | 70% | 3.35% | 1% | 6.79% | 3.48% | 3.48% | 4.00% | | | | |
| | 75% | 3.45% | | 7.04% | 3.58% | 3.58% | 4.25% | | | | |
| | 80% | 3.83% | | 7.29% | 3.88% | 3.88% | 4.50% | | | | |
| pepper36 | 65% | | | | | 3.38% | | 3.38% | 4.70% | 0 in 36 months | 0 in 36 months (No arrears balance in last 6 months) |
| | 70% | 3.37% | 1% | 7.49% | 3.48% | 3.48% | 4.70% | | | | |
| | 75% | 3.48% | | 7.74% | 3.58% | 3.58% | 4.95% | | | | |
| | 80% | 3.85% | | 7.99% | 3.88% | 3.88% | 5.20% | | | | |
| pepper24 | 70% | 3.48% | | 2% | 7.49% | 3.53% | 3.53% | 4.70% | 0 in 24 months | 0 in 24 months (No arrears balance in last 6 months) | |
| | 75% | 3.63% | 7.74% | | 3.63% | 3.63% | 4.95% | | | | |
| | 80% | 3.89% | 7.99% | | 3.92% | 3.92% | 5.20% | | | | |
| pepper18 | 70% | | | | 4.17% | | 4.17% | 4.95% | 0 in 18 months | 0 in 18 months (No arrears balance in last 6 months) | |
| | 75% | | | | 4.37% | | 4.37% | 5.20% | | | |
| | 80% | | | | 4.77% | | 4.77% | 5.45% | | | |
| pepper12 | 70% | | | | 4.83% | | 4.83% | 5.25% | 0 in 12 months | 0 in 12 months (No arrears balance in last 6 months) | |
| | 75% | | | | 4.88% | | 4.88% | 5.50% | | | |
| pepper6 | 70% | | | | 4.98% | | 4.98% | 5.75% | 0 in 6 months (max 2 in months 7 to 12) | 0 in 12 months (No arrears balance in last 6 months) | |
| ERC: 3%, 2% | | | | ERC: 4%, 4%, 3%, 3%, 2% | | | | | | | |

LIBOR = 0.79% Effective for all new business from 16 September 2019

Application fee for all products is £135

Free legals on all remortgages