

peppermoney

# Exclusive Residential Product Guide

April 2021

- Better rates & Better service
- Rates starting at 3.25% & dedicated case manager from application to offer
- Updates across 85% LTV products from Pepper 48 Light – Pepper 24
- 75% loan to value now offered across our Pepper 6 range

**Complete**FS  
Your specialist packager distributor

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# Highlights of our wide ranging criteria

## Packer Exclusives

- We are launching exclusive Pepper 24 and 24 Light residential products, available through CompleteFS

## Debt Management Plan Range

- Must have been active for a minimum of 12 months
- Rates start from 4.70%

## No Credit Scoring

- We don't credit score to make decisions
- What you see is what you get
- Manual underwriting by a team of skilled, decision makers

## Capital Raising

- To our maximum LTVs for most legal purposes
- Debt consolidation to maximum LTVs

## First Time Buyers

- No restrictions on LTV
- 100% cash gifted deposit acceptable with proof of 12 months rental history or household upkeep

## Minimum Income £18k

- Can be the combined income of both applicants
- Must be earned income
- 100% of secondary income accepted

## CCJs

- Don't need to be satisfied
- Standard range no volume limits
- Can be registered as early 6 months ago

## Defaults

- Don't need to be satisfied and no value limit
- Can be registered as recently as 6 months ago
- 2 individual utility, communication or mail order account defaults up to and including £150.00 each ignored (applicable to Pepper 24, 18, 12 and 6 products - excluding DMP)

## Interest Only

- Across the entire range
- Max 60% LTV Residential
- Sale of main residence acceptable repayment with no minimum equity requirement and plausible trading down strategy.

## Overpayments

- 10% overpayments acceptable per annum without penalty on the initial amount borrowed.

## Self-Employed

- Across the entire range
- Only 1 year's finalised accounts required
- Net profit for Sole Traders
- Salary and dividends for Company Directors
- Additional remuneration add back allowed where applicants own 100% of the company

## Day Rate Contractors

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

## Strong Approach to Affordability

- 100% of shift allowance
- Flexibility around non-court ordered maintenance and many regular benefits e.g. Working Family Tax Credit, Child Benefit, etc.
- 5 year fixed rates calculated at pay rate
- Free standard legals on all remortgages provided by a reputable firm of solicitors

# Pepper 48- Light

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

**LMR = 1.10%**

Effective 21st September 2020

LTV	2 Year Fixed						5 Year Fixed						Reversion Rates (LMR +)
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	
65%	3.25%	£1,295	3.35%	£995	3.45%	FREE	3.25%	£995	3.35%	£995	3.45%	FREE	3.60%
70%	3.35%		3.45%		3.55%		3.35%		3.45%		3.55%		3.75%
75%	3.45%		3.55%		3.65%		3.45%		3.55%		3.65%		3.90%
80%	3.70%		3.80%		3.90%		3.70%		3.80%		3.90%		4.15%
85%	4.30%		4.40%		4.50%		4.30%		4.40%		4.50%		4.40%
			Free Valuation*		Free Valuation*					Free Valuation*		Free Valuation*	
ERC: 3%, 2%						ERC: 4%, 4%, 3%, 3%, 2%							
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000													

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	None	Minimum Age	21 years	Minimum	£25,001
Default	0 in 48 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV Up to £750,000 available to 85% LTV
CCJ Value	None	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 48 months (No arrears balance in last 6 months)	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
Repossessions	None in last 6 years			Term	
Debt Management Plan	Considered if satisfied over 12 months ago			Minimum	5 years
				Maximum	35 years

# Pepper 48

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

**LMR = 1.10%**

Effective 21st September 2020

LTV	2 Year Fixed						5 Year fixed						Reversion Rates (LMR +)
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	
65%	3.30%	£1,295	3.40%	£995	3.50%	FREE	3.30%	£995	3.40%	£995	3.50%	FREE	3.60%
70%	3.40%		3.50%		3.60%		3.40%		3.50%		3.60%		3.75%
75%	3.50%		3.60%		3.70%		3.50%		3.60%		3.70%		3.90%
80%	3.75%		3.85%		3.95%		3.75%		3.85%		3.95%		4.15%
85%	4.35%		4.45%		4.55%		4.35%		4.45%		4.55%		4.40%
			Free Valuation*		Free Valuation*					Free Valuation*		Free Valuation*	
ERC: 3%, 2%						ERC: 4%, 4%, 3%, 3%, 2%							
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000													

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	0 in 48 months	Minimum Age	21 years	Minimum	£25,001
Default	0 in 48 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV Up to £750,000 available to 85% LTV
CCJ Value	No limit	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 48 months (No arrears balance in last 6 months)	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
Repossessions	None in last 6 years			Term	
Debt Management Plan	Considered if satisfied over 12 months ago			Minimum	5 years
				Maximum	35 years

# Pepper 36- Light

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

LMR = 1.10%

Effective 21st September 2020

LTV	2 Year Fixed				5 Year Fixed				Reversion Rates (LMR +)		
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee			
65%	3.55%	£1,295	3.65%	£995	3.55%	£995	3.65%	£995	3.75%	FREE	3.60%
70%	3.65%		3.75%		3.65%		3.75%		3.85%		3.75%
75%	3.75%		3.85%		3.75%		3.85%		3.95%		3.90%
80%	4.00%		4.10%		4.00%		4.10%		4.20%		4.15%
85%	-		-		4.55%		4.65%		4.75%		4.40%
			Free Valuation*					Free Valuation*		Free Valuation*	
ERC: 3%, 2%					ERC: 4%, 4%, 3%, 3%, 2%						
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000											

## Key Criteria

Credit Criteria		Applicants		Loan Size	
CCJs	None	Minimum Age	21 years	Minimum	£25,001
Default	0 in 36 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV Up to £750,000 available to 85% LTV
CCJ Value	None	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 36 months (No arrears balance in last 6 months)	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
				Property value	

# Pepper 36

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

## LMR = 1.10%

Effective 21st September 2020

LTV	2 Year Fixed				5 Year Fixed						Reversion Rates (LMR +)
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	
65%	3.60%	£1,295	3.70%	£995	3.60%	£995	3.70%	£995	3.80%	FREE	3.60%
70%	3.70%		3.80%		3.70%		3.80%		3.90%		3.75%
75%	3.80%		3.90%		3.80%		3.90%		4.00%		3.90%
80%	4.05%		4.15%		4.05%		4.15%		4.25%		4.15%
85%	-		-		4.60%		4.70%		4.80%		4.40%
			Free Valuation*					Free Valuation*		Free Valuation*	
ERC: 3%, 2%					ERC: 4%, 4%, 3%, 3%, 2%						
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000											

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	0 in 36 months	Minimum Age	21 years	Minimum	£25,001
Default	0 in 36 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV Up to £750,000 available to 85% LTV
CCJ Value	No limit	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 36 months (No arrears balance in last 6 months)	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
Repossessions	None in last 6 years			Term	
Debt Management Plan	Considered if satisfied over 12 months ago			Minimum	5 years
				Maximum	35 years

# Pepper 24- Light

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

LMR = 1.10%

Effective 21st September 2020

LTV	2 Year Fixed				5 Year Fixed				Reversion Rates (LMR +)		
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee			
65%	3.80%	£1,295	3.90%	£995	-	£1,295	-	£995	-	FREE	3.60%
70%	3.90%		4.00%		3.90%		4.00%		4.10%		3.75%
75%	4.10%		4.20%		4.10%		4.20%		4.30%		3.90%
80%	4.25%		4.35%		4.25%		4.35%		4.45%		4.15%
85%	4.75%		-		4.75%		-		-		4.40%
			Free Valuation*				Free Valuation*	Free Valuation*			
ERC: 3%, 2%					ERC: 4%, 4%, 3%, 3%, 2%						
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000											

## Key Criteria

Credit Criteria		Applicants		Loan Size	
CCJs	None	Minimum Age	21 years	Minimum	£25,001
Default	0 in 24 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV Up to £750,000 available to 85% LTV
CCJ Value	None	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 24 months (No arrears balance in last 6 months)	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
Repossessions	None in last 6 years			Term	
Debt Management Plan	Considered if satisfied over 12 months ago			Minimum	5 years
				Maximum	35 years

# Pepper 24

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

**LMR = 1.10%**

Effective 21st September 2020

LTV	2 Year Fixed				5 Year Fixed				Reversion Rates (LMR +)		
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee			
65%	3.85%	£1,295	3.95%	£995	-	£1,295	-	£995	-	FREE	3.60%
70%	3.95%		4.05%		3.95%		4.05%		4.15%		3.75%
75%	4.15%		4.25%		4.15%		4.25%		4.35%		3.90%
80%	4.30%		4.40%		4.30%		4.40%		4.50%		4.15%
85%	4.80%		-		4.80%		-		-		4.40%
			Free Valuation*					Free Valuation*			
ERC: 3%, 2%					ERC: 4%, 4%, 3%, 3%, 2%						
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000											

## Key Criteria

Credit Criteria		Applicants		Loan Size	
CCJs	0 in 24 months	Minimum Age	21 years	Minimum	£25,001
Default	0 in 24 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV Up to £750,000 available to 85% LTV
CCJ Value	No limit	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 24 months (No arrears balance in last 6 months)	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
Repossessions	None in last 6 years			Term	
Debt Management Plan	Considered if satisfied over 12 months ago			Minimum	5 years
				Maximum	35 years



# Pepper 18- Light

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

**LMR = 1.10%**

Effective 21st September 2020

LTV	2 Year Fixed		5 Year Fixed		Reversion Rates (LMR +)
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	
65%	4.60%	£1,295	4.60%	£1,295	3.90%
70%	4.65%		4.65%		4.05%
75%	4.75%		4.75%		4.20%
80%	4.90%		4.90%		4.45%
ERC: 3%, 2%			ERC: 4%, 4%, 3%, 3%, 2%		
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000					

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	None	Minimum Age	21 years	Minimum	£25,001
Default	0 in 18 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV Up to £750,000 available to 85% LTV
CCJ Value	None	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 18 months (No arrears balance in last 6 months)	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
Repossessions	None in last 6 years			Term	
Debt Management Plan	Considered if satisfied over 12 months ago			Minimum	5 years
				Maximum	35 years

# Pepper 18

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

**LMR = 1.10%**

Effective 21st September 2020

LTV	2 Year Fixed		5 Year Fixed		Reversion Rates (LMR +)
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	
65%	4.65%	£1,295	4.65%	£1,295	3.90%
70%	4.70%		4.70%		4.05%
75%	4.80%		4.80%		4.20%
80%	4.95%		4.95%		4.45%
ERC: 3%, 2%			ERC: 4%, 4%, 3%, 3%, 2%		
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000					

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	0 in 18 months	Minimum Age	21 years	Minimum	£25,001
Default	0 in 18 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV Up to £750,000 available to 85% LTV
CCJ Value	No limit	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 18 months (No arrears balance in last 6 months)	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
				Term	
Repossessions	None in last 6 years			Minimum	5 years
Debt Management Plan	Considered if satisfied over 12 months ago			Maximum	35 years

# Pepper 12- Light

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

**LMR = 1.10%**

Effective 21st September 2020

LTV	2 Year Fixed		5 Year Fixed		Reversion Rates (LMR +)
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	
65%	5.20%	£1,295	5.20%	£1,295	4.20%
70%	5.25%		5.25%		4.35%
75%	5.35%		5.35%		4.60%
80%	5.50%		5.50%		4.85%
ERC: 3%, 2%			ERC: 4%, 4%, 3%, 3%, 2%		
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000					

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	None	Minimum Age	21 years	Minimum	£25,001
Default	0 in 12 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV Up to £750,000 available to 85% LTV
CCJ Value	None	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 12 months (No arrears balance in last 6 months)	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
				Term	
Repossessions	None in last 6 years			Minimum	5 years
Debt Management Plan	Considered if satisfied over 12 months ago			Maximum	35 years

# Pepper 12

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

## LMR = 1.10%

Effective 21st September 2020

LTV	2 Year Fixed		5 Year Fixed		Reversion Rates (LMR +)
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	
65%	5.25%	£1,295	5.25%	£1,295	4.20%
70%	5.30%		5.30%		4.35%
75%	5.40%		5.40%		4.60%
80%	5.55%		5.55%		4.85%
ERC: 3%, 2%			ERC: 4%, 4%, 3%, 3%, 2%		
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000					

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	0 in 12 months	Minimum Age	21 years	Minimum	£25,001
Default	0 in 12 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV Up to £750,000 available to 85% LTV
CCJ Value	No limit	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 12 months (No arrears balance in last 6 months)	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
				Term	
Repossessions	None in last 6 years			Minimum	5 years
Debt Management Plan	Considered if satisfied over 12 months ago			Maximum	35 years

# Pepper 6- Light

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

**LMR = 1.10%**

Effective 21st September 2020

LTV	2 Year Fixed		5 Year Fixed		Reversion Rates (LMR +)
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	
65%	6.30%	£1,295	6.30%	£995	4.20%
70%	6.40%		6.40%		4.35%
75%	6.60%		6.60%		4.60%
ERC: 3%, 2%			ERC: 4%, 4%, 3%, 3%, 2%		
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000					

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	None	Minimum Age	21 years	Minimum	£25,001
Default	0 in 6 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV Up to £750,000 available to 85% LTV
CCJ Value	None	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 12 months (No arrears balance in last 6 months)	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
				Term	
Repossessions	None in last 6 years			Minimum	5 years
Debt Management Plan	Considered if satisfied over 12 months ago			Maximum	35 years

# Pepper 6

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

**LMR = 1.10%**

Effective 21st September 2020

LTV	2 Year Fixed		5 Year Fixed		Reversion Rates (LMR +)
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	
65%	6.35%	£1,295	6.35%	£995	4.20%
70%	6.45%		6.45%		4.35%
75%	6.65%		6.65%		4.60%
ERC: 3%, 2%			ERC: 4%, 4%, 3%, 3%, 2%		
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000					

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	0 in 6 months	Minimum Age	21 years	Minimum	£25,001
Default	0 in 6 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV Up to £750,000 available to 85% LTV
CCJ Value	No limit	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 12 months (No arrears balance in last 6 months)	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60%, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
				Term	
Repossessions	None in last 6 years			Minimum	5 years
Debt Management Plan	Considered if satisfied over 12 months ago			Maximum	35 years

# Pepper 24 DMP

Suitable for clients that are in a Debt Management Plan or have satisfied one in the last 12 months

## LMR = 1.10%

Effective 21st September 2020

LTV	2 Year Fixed		5 Year Fixed		Reversion Rates (LMR +)
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	
65%	4.70%	£995	4.80%	£995	3.60%
70%	4.80%		4.90%		3.75%
75%	4.90%		5.00%		3.90%
ERC: 3%, 2%			ERC: 4%, 4%, 3%, 3%, 2%		
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000					

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	0 in 24 months	Minimum Age	21 years	Minimum	£25,001
Default	0 in 24 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV
CCJ Value	No limit	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 24 months	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60% LTV, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago			Property value	
Debt Management Plan	Accepted for active or satisfied in the last 12 months. Must have been in the DMP for at least 12 months and able to provide proof of satisfactory payments from DMP provider. For remortgages, capital raising can be considered to clear the DMP. No more than 1 active DMP per application			Minimum	
		Term			
Repossessions	None in last 6 years	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	5 years
				Maximum	35 years

# Pepper 18 DMP

Suitable for clients that are in a Debt Management Plan or have satisfied one in the last 12 months

**LMR = 1.10%**

Effective 21st September 2020

LTV	2 Year Fixed		5 Year Fixed		Reversion Rates (LMR +)
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	
70%	5.40%	£995	5.60%	£995	4.05%
75%	5.50%		5.70%		4.20%
ERC: 3%, 2%			ERC: 4%, 4%, 3%, 3%, 2%		
Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000					

Key Criteria						
Credit Criteria		Applicants		Loan Size		
CCJs	0 in 18 months	Minimum Age	21 years	Minimum	£25,001	
Default	0 in 18 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV	
CCJ Value	No limit	Maximum Applicants	2	Repayment		
Mortgage/Secured Arrears	0 in 18 months	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60% LTV, supported by an acceptable repayment strategy		
Bankruptcy/IVA	Discharged > 6 years ago			Property value		
Debt Management Plan	Accepted for active or satisfied in the last 12 months. Must have been in the DMP for at least 12 months and able to provide proof of satisfactory payments from DMP provider. For remortgages, capital raising can be considered to clear the DMP. No more than 1 active DMP per application			Minimum		£70,000
				Term		
Repossessions	None in last 6 years	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	5 years	
				Maximum	35 years	



# Pepper 12 DMP

Suitable for clients that are in a Debt Management Plan or have satisfied one in the last 12 months

**LMR = 1.10%**

Effective 21st September 2020

LTV	2 Year Fixed		5 Year Fixed		Reversion Rates (LMR +)
	Initial Rate	Comp Fee	Initial Rate	Comp Fee	
70%	6.05%	£995	6.15%	£995	4.35%
	ERC: 3%, 2%		ERC: 4%, 4%, 3%, 3%, 2%		
	Application fee = £135 * For Free Valuation products: One free standard valuation for properties valued up to £500,000				

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	0 in 12 months	Minimum Age	21 years	Minimum	£25,001
Default	0 in 12 months	Maximum Age	75 years at end of term	Maximum	Up to £ 1 million available to 75% LTV
CCJ Value	No limit	Maximum Applicants	2	Repayment	
Mortgage/Secured Arrears	0 in 12 months	Employed	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Capital & Interest. Interest only to 60% LTV, supported by an acceptable repayment strategy	
Bankruptcy/IVA	Discharged > 6 years ago			Property value	
Debt Management Plan	Accepted for active or satisfied in the last 12 months. Must have been in the DMP for at least 12 months and able to provide proof of satisfactory payments from DMP provider. For remortgages, capital raising can be considered to clear the DMP. No more than 1 active DMP per application	Self-Employed	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Minimum	£70,000
				Term	
				Minimum	5 years
				Maximum	35 years
Repossessions	None in last 6 years				