

Buy to Let Product Guide

March 2022

- Better rates & Better service
- Rates starting at 2.83% & dedicated Case Owner from application to offer
- Free standard legals on all remortgages
- Manual underwriting by a team of skilled decision makers
- New Lifetime Tracker products

. Version 5.4

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Highlights of our wide ranging criteria

CCJs

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 12 months ago

Defaults

- Don't need to be satisfied
- No value limit
- Can be registered as recently as 12 months ago
- On Pepper 36 products we will ignore 1 individual defaults (per application) up to and including £200.00 each where these defaults relate to utilities, communications or mail order providers. We will ignore 2 individual defaults (per application) for Pepper 24, 18 and 12 products, up to and including £200.00 each (excluding Bankruptcy range products)

No Credit Scoring

- 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

Capital Raising

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

Self-Employed

- Across the entire range
- Minimum of 1 year's trading
- Net profit for Sole Traders
- Salary and dividends for Company Directors
- Additional remuneration addback 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

Interest Only

- Across the entire range
- Max 80% LTV

Portfolio Landlords

- Portfolio landlords accepted
- See our criteria guide for full details

Lending In or Into Retirement

- Up to 85 years old at end of term on Buy to Let
- Talk to us about acceptable income types

Minimum Income £15k

- £25k for First Time Landlords
- Can be the combined income of both applicants
- 100% of secondary income accepted

Strong Approach to Rental Calculations

- 5 year fixed rental calculation based on pay rate

Free legals

- Free standard legals on all remortgages
- Provided by a reputable firm of solicitors

Pepper 60 - BUY TO LET

Suitable for clients that haven't had a CCJ or Default in the last 60 months

LMR = 1.10%

Effective 17th August 2020

LTV	2 Year Fixed			Lifetime Tracker			5 Year Fixed			Reversion Rates (LMR +)
	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	
75%	3.29%	1.00%	5.50%	1.73% + LMR	0.75%	5.50%	3.43%	1.00%	3.43%	4.25%
80%	4.35%		6.40%	2.43% + LMR		5.53%	4.53%		4.53%	4.50%
ERC: 3%, 2%			ERC: 3%, 2%, 1%, 0.5%, 0.5%			ERC: 4%, 4%, 3%, 3%, 2%				
Application fee = £150										

Key Criteria

Credit Criteria		Applicants		Loan Size	
CCJs/Defaults	0 in 60 months	Age	Minimum 21 years; Maximum 85 years (at end of term)	Minimum	£25,001
CCJ/Default Value	No limit	Min Income	£15,000 or £25,000 for a First Time Landlord, per application	Maximum	The maximum loan size is £2 million within the following LTV limits: <ul style="list-style-type: none"> • Up to £750,000 available to 80% LTV • Up to £1 million available to 75% LTV • Up to £1.5million available to 70% LTV • Up to £2 million available to 65% LTV
Mortgage/Secured Arrears	0 in 60 months (No arrears balance in last 6 months)	Max 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 the last 6	Capital & Interest; Interest Only	
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 48 Light - BUY TO LET

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 17th August 2020

Lifetime Tracker				5 Year Fixed						
LTV	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	Initial Rate	Comp. Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)
65%	1.60% + LMR	0.75%	5.50%	3.75%	£1,995	3.75%	3.70%	1.50%	3.70%	4.00%
70%	1.70% + LMR		5.50%	3.85%		3.85%	3.80%		3.80%	4.00%
75%	1.75% + LMR		5.50%	3.90%		3.90%	3.85%		3.85%	4.25%
80%	2.70% + LMR		5.80%	4.85%		4.85%	4.80%		4.80%	4.50%
ERC: 3%, 2%, 1%, 0.5%, 0.5%				ERC: 4%, 4%, 3%, 3%, 2%						
Application fee = £150 The Maximum loan for £1,995 fee products is £300,000										

Key Criteria

Credit Criteria		Applicants		Loan Size	
CCJs	None	Age	Minimum 21 years; Maximum 85 years (at end of term)	Minimum	£25,001
Defaults	0 in 48 months	Min Income	£15,000 or £25,000 for a First Time Landlord, per application	Maximum	The maximum loan size is £2 million within the following LTV limits: <ul style="list-style-type: none"> • Up to £750,000 available to 80% LTV • Up to £1 million available to 75% LTV • Up to £1.5million available to 70% LTV • Up to £2 million available to 65% LTV
Mortgage/Secured Arrears	0 in 48 months (No arrears balance in last 6 months)	Max 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 the last 6 months	Capital & Interest; Interest Only	
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 48 - BUY TO LET

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

LMR = 1.10%

Effective 17th August 2020

Lifetime Tracker				5 Year Fixed						
LTV	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	Initial Rate	Comp. Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)
65%	1.65% + LMR	0.75%	5.50%	3.80%	£1,995	3.80%	3.75%	1.50%	3.75%	4.00%
70%	1.75% + LMR		5.50%	3.90%		3.90%	3.85%		3.85%	4.00%
75%	1.80% + LMR		5.50%	3.95%		3.95%	3.90%		3.90%	4.25%
80%	2.75% + LMR		5.85%	4.90%		4.90%	4.85%		4.85%	4.50%
ERC: 3%, 2%, 1%, 0.5%, 0.5%				ERC: 4%, 4%, 3%, 3%, 2%						
Application fee = £150 The Maximum loan for £1,995 fee products is £300,000										

Key Criteria

Credit Criteria		Applicants		Loan Size	
CCJs/Defaults	0 in 48 months	Age	Minimum 21 years; Maximum 85 years (at end of term)	Minimum	£25,001
CCJ/Default Value	No limit	Min Income	£15,000 or £25,000 for a First Time Landlord, per application	Maximum	The maximum loan size is £2 million within the following LTV limits: <ul style="list-style-type: none"> • Up to £750,000 available to 80% LTV • Up to £1 million available to 75% LTV • Up to £1.5million available to 70% LTV • Up to £2 million available to 65% LTV
Mortgage/Secured Arrears	0 in 48 months (No arrears balance in last 6 months)	Max 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 the last 6 months	Capital & Interest; Interest Only	
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 36 Light - BUY TO LET

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 17th August 2020

5 Year Fixed							
LTV	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	Initial Rate	Comp. Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)
65%	3.95%	£1,995	3.95%	3.90%	1.50%	3.90%	4.00%
70%	4.05%		4.05%	4.00%		4.00%	4.00%
75%	4.15%		4.15%	4.10%		4.10%	4.25%
80%	5.25%		5.25%	5.20%		5.20%	4.50%
ERC: 4%, 4%, 3%, 3%, 2%							
Application fee = £150 The Maximum loan for £1,995 fee products is £300,000							

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	None	Age	Minimum 21 years; Maximum 85 years (at end of term)	Minimum	£25,001
Defaults	0 in 36 months 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.	Min Income	£15,000 or £25,000 for a First Time Landlord, per application	Maximum	The maximum loan size is £2 million within the following LTV limits: • Up to £750,000 available to 80% LTV • Up to £1 million available to 75% LTV • Up to £1.5million available to 70% LTV • Up to £2 million available to 65% LTV
Mortgage/Secured Arrears	0 in 36 months (No arrears balance in last 6 months)	Max 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 the last 6 months	Capital & Interest; Interest Only	
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 36 - BUY TO LET

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

LMR = 1.10%

Effective 17th August 2020

5 Year Fixed							
LTV	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	Initial Rate	Comp. Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)
65%	4.00%	£1,995	4.00%	3.95%	1.50%	3.95%	4.00%
70%	4.10%		4.10%	4.05%		4.05%	4.00%
75%	4.20%		4.20%	4.15%		4.15%	4.25%
80%	5.30%		5.30%	5.25%		5.25%	4.50%
ERC: 4%, 4%, 3%, 3%, 2%							
Application fee = £150 The Maximum loan for £1,995 fee products is £300,000							

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs/Defaults	0 in 36 months	Age	Minimum 21 years; Maximum 85 years (at end of term)	Minimum	£25,001
CCJ/Default Value	No limit 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.	Min Income	£15,000 or £25,000 for a First Time Landlord, per application	Maximum	The maximum loan size is £2 million within the following LTV limits: • Up to £750,000 available to 80% LTV • Up to £1 million available to 75% LTV • Up to £1.5million available to 70% LTV • Up to £2 million available to 65% LTV
Mortgage/Secured Arrears	0 in 36 months (No arrears balance in last 6 months)	Max 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 the last 6 months	Capital & Interest; Interest Only	
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 Light - BUY TO LET

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 17th August 2020

5 Year Fixed							
LTV	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	Initial Rate	Comp. Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)
70%	4.25%	£1,995	4.25%	4.20%	1.50%	4.20%	4.00%
75%	4.35%		4.35%	4.30%		4.30%	4.25%
ERC: 4%, 4%, 3%, 3%, 2%							
Application fee = £150 The Maximum loan for £1,995 fee products is £300,000							

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	None	Age	Minimum 21 years; Maximum 85 years (at end of term)	Minimum	£25,001
Defaults	0 in 24 months On Pepper 24, 18 and 12 products we will ignore 2 individual defaults (per application) up to and including £200.00 each where these defaults relate to utilities, communications or mail order providers.	Min Income	£15,000 or £25,000 for a First Time Landlord, per application	Maximum	The maximum loan size is £2 million within the following LTV limits: • Up to £750,000 available to 80% LTV • Up to £1 million available to 75% LTV • Up to £1.5million available to 70% LTV • Up to £2 million available to 65% LTV
Mortgage/Secured Arrears	0 in 24 months (No arrears balance in last 6 months)	Max 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 the last 6 months	Capital & Interest; Interest Only	
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 - BUY TO LET

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

LMR = 1.10%

Effective 17th August 2020

5 Year Fixed							
LTV	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	Initial Rate	Comp. Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)
70%	4.30%	£1,995	4.30%	4.25%	1.50%	4.25%	4.00%
75%	4.40%		4.40%	4.35%		4.35%	4.25%
ERC: 4%, 4%, 3%, 3%, 2%							
Application fee = £150 The Maximum loan for £1,995 fee products is £300,000							

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs/Defaults	0 in 24 months	Age	Minimum 21 years; Maximum 85 years (at end of term)	Minimum	£25,001
CCJ/Default Value	No limit On Pepper 24, 18 and 12 products we will ignore 2 individual defaults (per application) up to and including £200.00 each where these defaults relate to utilities, communications or mail order providers.	Min Income	£15,000 or £25,000 for a First Time Landlord, per application	Maximum	The maximum loan size is £2 million within the following LTV limits: • Up to £750,000 available to 80% LTV • Up to £1 million available to 75% LTV • Up to £1.5million available to 70% LTV • Up to £2 million available to 65% LTV
Mortgage/Secured Arrears	0 in 24 months (No arrears balance in last 6 months)	Max 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 the last 6 months	Capital & Interest; Interest Only	
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 18 Light - BUY TO LET

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 17th August 2020

5 Year Fixed							
LTV	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	Initial Rate	Comp. Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)
75%	5.75%	£1,995	5.75%	5.70%	1.50%	5.70%	4.50%
ERC: 4%, 4%, 3%, 3%, 2%							
Application fee = £150 The Maximum loan for £1,995 fee products is £300,000							

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	None	Age	Minimum 21 years; Maximum 85 years (at end of term)	Minimum	£25,001
Defaults	0 in 18 months On Pepper 24, 18 and 12 products we will ignore 2 individual defaults (per application) up to and including £200.00 each where these defaults relate to utilities, communications or mail order providers.	Min Income	£15,000 or £25,000 for a First Time Landlord, per application	Maximum	The maximum loan size is £2 million within the following LTV limits: • Up to £750,000 available to 80% LTV • Up to £1 million available to 75% LTV • Up to £1.5million available to 70% LTV • Up to £2 million available to 65% LTV
Mortgage/Secured Arrears	0 in 18 months (No arrears balance in last 6 months)	Max 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 the last 6 months	Capital & Interest; Interest Only	
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 18 - BUY TO LET

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

LMR = 1.10%

Effective 17th August 2020

5 Year Fixed							
LTV	Initial Rate	Comp. Fee*	Rental Calc. (140% x)	Initial Rate	Comp. Fee	Rental Calc. (140% x)	Reversion Rates (LMR +)
75%	5.85%	£1,995	5.85%	5.80%	1.50%	5.80%	4.50%
ERC: 4%, 4%, 3%, 3%, 2%							
Application fee = £150 The Maximum loan for £1,995 fee products is £300,000							

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs/Defaults	0 in 18 months	Age	Minimum 21 years; Maximum 85 years (at end of term)	Minimum	£25,001
CCJ/Default Value	No limit On Pepper 24, 18 and 12 products we will ignore 2 individual defaults (per application) up to and including £200.00 each where these defaults relate to utilities, communications or mail order providers.	Min Income	£15,000 or £25,000 for a First Time Landlord, per application	Maximum	The maximum loan size is £2 million within the following LTV limits: <ul style="list-style-type: none"> • Up to £750,000 available to 80% LTV • Up to £1 million available to 75% LTV • Up to £1.5million available to 70% LTV • Up to £2 million available to 65% LTV
Mortgage/Secured Arrears	0 in 18 months (No arrears balance in last 6 months)	Max 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 the last 6 months	Capital & Interest; Interest Only	
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 - BUY TO LET

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 17th August 2020

5 Year Fixed							
LTV	Initial Rate	Comp Fee*	Rental Calc. (140% x)	Initial Rate	Comp Fee*	Rental Calc. (140% x)	Reversion Rates (LMR +)
70%	6.15%	£1,995	6.15%	6.10%	1.50%	6.10%	4.55%
ERC: 4%, 4%, 3%, 3%, 2%							
Application fee = £150							
The Maximum loan for £1,995 fee products is £300,000							

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs	None	Age	Minimum 21 years; Maximum 85 years (at end of term)	Minimum	£25,001
Defaults	0 in 12 months On Pepper 24, 18 and 12 products we will ignore 2 individual defaults (per application) up to and including £200.00 each where these defaults relate to utilities, communications or mail order providers.	Min Income	£15,000 or £25,000 for a First Time Landlord, per application	Maximum	The maximum loan size is £2 million within the following LTV limits: • Up to £750,000 available to 80% LTV • Up to £1 million available to 75% LTV • Up to £1.5million available to 70% LTV • Up to £2 million available to 65% LTV
Mortgage/Secured Arrears	0 in 12 months (No arrears balance in last 6 months)	Max Applicants	2	Repayment	
Unsecured Arrears	2 individual utility, communication or mail order account defaults up to and including £150.00 each ignored	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 the last 6 months	Capital & Interest; Interest Only	
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 12 - BUY TO LET

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

LMR = 1.10%

Effective 17th August 2020

5 Year Fixed							
LTV	Initial Rate	Comp Fee*	Rental Calc. (140% x)	Initial Rate	Comp Fee*	Rental Calc. (140% x)	Reversion Rates (LMR +)
70%	6.25%	£1,995	6.25%	6.20%	1.50%	6.20%	4.55%
ERC: 4%, 4%, 3%, 3%, 2%							
Application fee = £150 The Maximum loan for £1,995 fee products is £300,000							

Key Criteria					
Credit Criteria		Applicants		Loan Size	
CCJs/Defaults	0 in 12 months	Age	Minimum 21 years; Maximum 85 years (at end of term)	Minimum	£25,001
CCJ/Default Value	No limit On Pepper 24, 18 and 12 products we will ignore 2 individual defaults (per application) up to and including £200.00 each where these defaults relate to utilities, communications or mail order providers.	Min Income	£15,000 or £25,000 for a First Time Landlord, per application	Maximum	The maximum loan size is £2 million within the following LTV limits: <ul style="list-style-type: none"> • Up to £750,000 available to 80% LTV • Up to £1 million available to 75% LTV • Up to £1.5million available to 70% LTV • Up to £2 million available to 65% LTV
Mortgage/Secured Arrears	0 in 12 months (No arrears balance in last 6 months)	Max Applicants	2	Repayment	
Unsecured Arrears	2 individual utility, communication or mail order account defaults up to and including £150.00 each ignored	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 the last 6 months	Capital & Interest; Interest Only	
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			Maximum	5 years
					35 years