

# Buy to Let Product Guide

September 2020

- ✓ Rates starting from 3.25%
- ✓ We don't credit score to make decisions



Call **03333 701 101** or visit **[www.pepper.money](http://www.pepper.money)** to discover more.

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# Highlights of our wide ranging criteria

## CCJs

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

## Defaults

- Don't need to be satisfied and no value limit
- Can be registered as recently as 12 months ago
- 2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored (applicable to Pepper 24, 18 and 12 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, mandated decision makers

## Capital Raising

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

## 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

## Interest Only

- Across the entire range
- Max 80% LTV
- Sale of main residence acceptable repayment with no minimum

## 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 £30k

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

## 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 rental calculation based on pay rate



# pepper48 - 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 for all new business  
from 21<sup>st</sup> September 2020

LTV	2 Year Fixed			5 Year Fixed			Reversion Rates (LMR +)
	Initial Rate	Completion Fee*	Rental Calculation (140% x)	Initial Rate	Completion Fee*	Rental Calculation (140% x)	
65%	3.30%	£1,995/£2,995	5.50%	3.50%	£1,995/£2,995	3.50%	4.00%
65%	3.25%	1.50%	5.50%	3.45%	1.50%	3.45%	4.00%
70%	3.35%	£1,995/£2,995	5.50%	3.60%	£1,995/£2,995	3.60%	4.00%
70%	3.30%	1.50%	5.50%	3.55%	1.50%	3.55%	4.00%
75%	3.40%	£1,995/£2,995	5.50%	3.80%	£1,995/£2,995	3.80%	4.25%
75%	3.35%	1.50%	5.50%	3.75%	1.50%	3.75%	4.25%
80%	4.40%	£1,995/£2,995	6.40%	4.90%	£1,995/£2,995	4.90%	4.50%
80%	4.35%	1.50%	6.35%	4.85%	1.50%	4.85%	4.50%
ERC: 3%, 2%			ERC: 4%, 4%, 3%, 3%, 2%				
Application fee = £135							
*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.							

## Key Criteria

Credit Criteria	Applicant	Loan Size	Property Value
<b>CCJs:</b> 0 <b>Defaults:</b> 0 in 48 months <b>Mortgage/Secured Arrears:</b> 0 in 48 months (No arrears balance in last 6 months) <b>Bankruptcy/IVA:</b> Discharged > 6 years ago <b>Repossessions:</b> None in last 6 years <b>Debt Management Plan:</b> Considered if satisfied over 12 months ago	<b>Age:</b> Minimum 21 years; Maximum 85 years (at end of term) <b>Min Income:</b> £30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded) <b>Max Applicants:</b> 2 <b>Employed:</b> Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months <b>Self-Employed:</b> Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	<b>Min:</b> £25,001 <b>Max:</b> Up to £1 million available to 80% LTV	<b>Min:</b> £70,000  <b>Repayment</b> Capital & Interest; Interest Only  <b>Term</b> <b>Min:</b> 5 years <b>Max:</b> 35 years

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

LMR = 1.10%  
Effective for all new business  
from 21<sup>st</sup> September 2020

LTV	2 Year Fixed			5 Year Fixed			Reversion Rates (LMR +)
	Initial Rate	Completion Fee*	Rental Calculation (140% x)	Initial Rate	Completion Fee*	Rental Calculation (140% x)	
65%	3.60%	£1,995/£2,995	5.60%	3.90%	£1,995/£2,995	3.90%	4.00%
65%	3.55%	1.50%	5.55%	3.85%	1.50%	3.85%	4.00%
70%	3.65%	£1,995/£2,995	5.65%	4.00%	£1,995/£2,995	4.00%	4.00%
70%	3.60%	1.50%	5.60%	3.95%	1.50%	3.95%	4.00%
75%	3.75%	£1,995/£2,995	5.75%	4.20%	£1,995/£2,995	4.20%	4.25%
75%	3.70%	1.50%	5.70%	4.15%	1.50%	4.15%	4.25%
80%	4.75%	£1,995/£2,995	6.75%	5.30%	£1,995/£2,995	5.30%	4.50%
80%	4.70%	1.50%	6.70%	5.25%	1.50%	5.25%	4.50%
ERC: 3%, 2%			ERC: 4%, 4%, 3%, 3%, 2%				
Application fee = £135							
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Credit Criteria	Applicant	Loan Size	Property Value
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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 for all new business  
from 21<sup>st</sup> September 2020

LTV	2 Year Fixed			5 Year Fixed			Reversion Rates (LMR +)
	Initial Rate	Completion Fee*	Rental Calculation (140% x)	Initial Rate	Completion Fee*	Rental Calculation (140% x)	
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75%	3.60%	£1,995/£2,995	5.60%	3.95%	£1,995/£2,995	3.95%	4.25%
75%	3.55%	1.50%	5.55%	3.90%	1.50%	3.90%	4.25%
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80%	4.55%	1.50%	6.55%	5.00%	1.50%	5.00%	4.50%
	ERC: 3%, 2%			ERC: 4%, 4%, 3%, 3%, 2%			
Application fee = £135							
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## Key Criteria

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<b>CCJs:</b> 0 <b>Defaults:</b> 0 in 36 months <b>Mortgage/Secured Arrears:</b> 0 in 36 months (No arrears balance in last 6 months) <b>Bankruptcy/IVA:</b> Discharged > 6 years ago <b>Repossessions:</b> None in last 6 years <b>Debt Management Plan:</b> Considered if satisfied over 12 months ago	<b>Age:</b> Minimum 21 years; Maximum 85 years (at end of term) <b>Min Income:</b> £30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded) <b>Max Applicants:</b> 2 <b>Employed:</b> Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months <b>Self-Employed:</b> Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	<b>Min:</b> £25,001 <b>Max:</b> Up to £1 million available to 80% LTV	<b>Min:</b> £70,000
		Repayment	Term
		Capital & Interest; Interest Only	<b>Min:</b> 5 years <b>Max:</b> 35 years

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

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65%	3.65%	1.50%	5.65%	3.90%	1.50%	3.90%	4.00%
70%	3.75%	£1,995/£2,995	5.75%	4.05%	£1,995/£2,995	4.05%	4.00%
70%	3.70%	1.50%	5.70%	4.00%	1.50%	4.00%	4.00%
75%	3.80%	£1,995/£2,995	5.80%	4.30%	£1,995/£2,995	4.30%	4.25%
75%	3.80%	1.50%	5.80%	4.20%	1.50%	4.20%	4.25%
80%	4.85%	£1,995/£2,995	6.85%	5.40%	£1,995/£2,995	5.40%	4.50%
80%	4.80%	1.50%	6.80%	5.45%	1.50%	5.45%	4.50%
ERC: 3%, 2%			ERC: 4%, 4%, 3%, 3%, 2%				
Application fee = £135							
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Credit Criteria	Applicant	Loan Size	Property Value
<b>CCJs/Defaults:</b> 0 in 36 months <b>CCJ Value:</b> No limit <b>Mortgage/Secured Arrears:</b> 0 in 36 months (No arrears balance in last 6 months) <b>Bankruptcy/IVA:</b> Discharged > 6 years ago <b>Repossessions:</b> None in last 6 years <b>Debt Management Plan:</b> Considered if satisfied over 12 months ago	<b>Age:</b> Minimum 21 years; Maximum 85 years (at end of term) <b>Min Income:</b> £30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded) <b>Max Applicants:</b> 2 <b>Employed:</b> Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months <b>Self-Employed:</b> Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	<b>Min:</b> £25,001 <b>Max:</b> Up to £1 million available to 80% LTV	<b>Min:</b> £70,000
		<b>Repayment</b> Capital & Interest; Interest Only	<b>Term</b> <b>Min:</b> 5 years <b>Max:</b> 35 years

# pepper24 - 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 for all new business  
from 21<sup>st</sup> September 2020

5 Year Fixed				
LTV	Initial Rate	Completion Fee*	Rental Calculation (140% x)	Reversion Rates (LMR +)
70%	4.35%	£1,995/£2,995	4.35%	4.00%
70%	4.30%	1.50%	4.30%	4.00%
75%	4.55%	£1,995/£2,995	4.55%	4.25%
75%	4.50%	1.50%	4.50%	4.25%
ERC: 4%, 4%, 3%, 3%, 2%				
Application fee = £135				
*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.				

## Key Criteria

Credit Criteria	Applicant	Loan Size	Property Value
<b>CCJs:</b> 0 <b>Defaults:</b> 0 in 24 months <b>Mortgage/Secured Arrears:</b> 0 in 24 months (No arrears balance in last 6 months) <b>Unsecured Arrears:</b> 2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored <b>Bankruptcy/IVA:</b> Discharged > 6 years ago <b>Repossessions:</b> None in last 6 years <b>Debt Management Plan:</b> Considered if satisfied over 12 months ago	<b>Age:</b> Minimum 21 years; Maximum 85 years (at end of term) <b>Min Income:</b> £30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded) <b>Max Applicants:</b> 2 <b>Employed:</b> Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months <b>Self-Employed:</b> Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	<b>Min:</b> £25,001 <b>Max:</b> Up to £1 million available to 80% LTV	<b>Min:</b> £70,000
		Repayment	Term
		Capital & Interest; Interest Only	<b>Min:</b> 5 years <b>Max:</b> 35 years

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

LMR = 1.10%  
Effective for all new business  
from 21<sup>st</sup> September 2020

### 5 Year Fixed

LTV	Initial Rate	Completion Fee*	Rental Calculation (140% x)	Reversion Rates (LMR +)
70%	4.45%	£1,995/£2,995	4.45%	4.00%
70%	4.40%	1.50%	4.40%	4.00%
75%	4.65%	£1,995/£2,995	4.65%	4.25%
75%	4.60%	1.50%	4.60%	4.25%
ERC: 4%, 4%, 3%, 3%, 2%				
Application fee = £135				
*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.				

### Key Criteria

Credit Criteria		Applicant		Loan Size		Property Value	
<b>CCJs/Defaults:</b>	0 in 24 months	<b>Age:</b>	Minimum 21 years; Maximum 85 years (at end of term)	<b>Min:</b>	£25,001	<b>Min:</b>	£70,000
<b>CCJ Value:</b>	No limit	<b>Min Income:</b>	£30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded)	<b>Max:</b>	Up to £1 million available to 80% LTV		
<b>Mortgage/Secured Arrears:</b>	0 in 24 months (No arrears balance in last 6 months)	<b>Max Applicants:</b>	2				
<b>Unsecured Arrears:</b>	2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored	<b>Employed:</b>	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months				
<b>Bankruptcy/IVA:</b>	Discharged > 6 years ago	<b>Self-Employed:</b>	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts				
<b>Repossessions:</b>	None in last 6 years						
<b>Debt Management Plan:</b>	Considered if satisfied over 12 months ago						
				Repayment		Term	
				Capital & Interest; Interest Only		<b>Min:</b>	5 years
						<b>Max:</b>	35 years



# pepper18 - 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 for all new business  
from 21<sup>st</sup> September 2020

5 Year Fixed				
LTV	Initial Rate	Completion Fee*	Rental Calculation (140% x)	Reversion Rates (LMR +)
70%	5.45%	£1,995/£2,995	5.45%	4.25%
70%	5.40%	1.50%	5.40%	4.25%
75%	5.75%	£1,995/£2,995	5.75%	4.50%
75%	5.70%	1.50%	5.70%	4.50%
ERC: 4%, 4%, 3%, 3%, 2%				
Application fee = £135				
*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.				

Key Criteria					
Credit Criteria		Applicant		Loan Size	Property Value
<b>CCJs:</b>	0	<b>Age:</b>	Minimum 21 years; Maximum 85 years (at end of term)	<b>Min:</b>	£25,001
<b>Defaults:</b>	0 in 18 months	<b>Min Income:</b>	£30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded)	<b>Max:</b>	Up to £1 million available to 80% LTV
<b>Mortgage/Secured Arrears:</b>	0 in 18 months (No arrears balance in last 6 months)	<b>Max Applicants:</b>	2	<b>Repayment</b>	
<b>Unsecured Arrears</b>	2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored	<b>Employed:</b>	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months		
<b>Bankruptcy/IVA:</b>	Discharged > 6 years ago	<b>Self-Employed:</b>	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Capital & Interest; Interest Only	
<b>Repossessions:</b>	None in last 6 years			<b>Min:</b>	5 years
<b>Debt Management Plan:</b>	Considered if satisfied over 12 months ago			<b>Max:</b>	35 years

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

LMR = 1.10%  
Effective for all new business  
from 21<sup>st</sup> September 2020

5 Year Fixed				
LTV	Initial Rate	Completion Fee*	Rental Calculation (140% x)	Reversion Rates (LMR +)
70%	5.55%	£1,995/£2,995	5.55%	4.25%
70%	5.50%	1.50%	5.50%	4.25%
75%	5.85%	£1,995/£2,995	5.85%	4.50%
75%	5.80%	1.50%	5.80%	4.50%
ERC: 4%, 4%, 3%, 3%, 2%				
Application fee = £135				
*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.				

Key Criteria						
Credit Criteria		Applicant		Loan Size	Property Value	
<b>CCJs/Defaults:</b>	0 in 18 months	<b>Age:</b>	Minimum 21 years; Maximum 85 years (at end of term)	<b>Min:</b>	£25,001	
<b>CCJ Value:</b>	No limit	<b>Min Income:</b>	£30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded)	<b>Max:</b>	Up to £1 million available to 80% LTV	
<b>Mortgage/Secured Arrears:</b>	0 in 18 months (No arrears balance in last 6 months)	<b>Max Applicants:</b>	2	<b>Repayment</b>		
<b>Unsecured Arrears</b>	2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored	<b>Employed:</b>	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months			<b>Term</b>
<b>Bankruptcy/IVA:</b>	Discharged > 6 years ago	<b>Self-Employed:</b>	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Capital & Interest; Interest Only	<b>Min:</b>	
<b>Repossessions:</b>	None in last 6 years				<b>Max:</b>	35 years
<b>Debt Management Plan:</b>	Considered if satisfied over 12 months ago					

# pepper12 - 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 for all new business  
from 21<sup>st</sup> September 2020

5 Year Fixed				
LTV	Initial Rate	Completion Fee*	Rental Calculation (140% x)	Reversion Rates (LMR +)
70%	6.15%	£1,995/£2,995	6.15%	4.55%
70%	6.10%	1.50%	6.10%	4.55%
ERC: 4%, 4%, 3%, 3%, 2%				
Application fee = £135				
*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.				

Key Criteria					
Credit Criteria		Applicant		Loan Size	Property Value
<b>CCJs:</b>	0	<b>Age:</b>	Minimum 21 years; Maximum 85 years (at end of term)	<b>Min:</b> £25,001	<b>Min:</b> £70,000
<b>Defaults:</b>	0 in 12 months	<b>Min Income:</b>	£30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded)	<b>Max:</b> Up to £1 million available to 80% LTV	
<b>Mortgage/Secured Arrears:</b>	0 in 12 months (No arrears balance in last 6 months)	<b>Max Applicants:</b>	2		
<b>Unsecured Arrears:</b>	2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored	<b>Employed:</b>	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months		
<b>Bankruptcy/IVA:</b>	Discharged > 6 years ago	<b>Self-Employed:</b>	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts		
<b>Repossessions:</b>	None in last 6 years				
<b>Debt Management Plan:</b>	Considered if satisfied over 12 months ago				
				<b>Repayment</b>	<b>Term</b>
				Capital & Interest; Interest Only	<b>Min:</b> 5 years <b>Max:</b> 35 years

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

LMR = 1.10%  
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5 Year Fixed				
LTV	Initial Rate	Completion Fee*	Rental Calculation (140% x)	Reversion Rates (LMR +)
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ERC: 4%, 4%, 3%, 3%, 2%				
Application fee = £135				
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Key Criteria			
Credit Criteria	Applicant	Loan Size	Property Value
<b>CCJs/Defaults:</b> 0 in 12 months <b>CCJ Value:</b> No limit <b>Mortgage/Secured Arrears:</b> 0 in 12 months (No arrears balance in last 6 months) <b>Unsecured Arrears:</b> 2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored <b>Bankruptcy/IVA:</b> Discharged > 6 years ago <b>Repossessions:</b> None in last 6 years <b>Debt Management Plan:</b> Considered if satisfied over 12 months ago	<b>Age:</b> Minimum 21 years; Maximum 85 years (at end of term) <b>Min Income:</b> £30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded) <b>Max Applicants:</b> 2 <b>Employed:</b> Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months <b>Self-Employed:</b> Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	<b>Min:</b> £25,001 <b>Max:</b> Up to £1 million available to 80% LTV	<b>Min:</b> £70,000
		Repayment	Term
		Capital & Interest; Interest Only	<b>Min:</b> 5 years <b>Max:</b> 35 years