

# Buy to Let Rates

December 2018



	2 Year Fixed					5 Year Fixed				Credit Criteria	
	LTV	Initial Rate	Comp Fee	Rental Calculation (140% x)	Reversion Rates (Libor +)	Initial Rate	Comp Fee	Rental Calculation (140% x)	Reversion Rates (Libor +)	CCJs/ Defaults	Mortgage/ Secured Arrears
<b>pepper48</b>	60%					3.18%	2%	3.18%	4.00%	0 in 48 months	0 in 48 months (No arrears balance in last 6 months)
	65%	2.73%	1%	6.91%	4.00%						
	70%	2.95%		6.91%	4.00%	3.63%	2%	3.63%	4.00%		
	75%	3.08%		7.16%	4.25%	3.73%		3.73%	4.25%		
	80%	3.43%		7.41%	4.50%	3.93%		3.93%	4.50%		
<b>pepper36</b>	60%						3.28%	2%	3.28%	4.70%	0 in 36 months
	65%	2.78%	1%	7.61%	4.70%						
	70%	2.98%		7.61%	4.70%	3.77%	2%	3.77%	4.70%		
	75%	3.18%		7.86%	4.95%	3.88%		3.88%	4.95%		
	80%	3.48%		8.11%	5.20%	4.03%		4.03%	5.20%		
<b>pepper24</b>	70%	3.13%		1%	7.61%	4.70%	3.93%	2%	3.93%	4.70%	0 in 24 months
	75%	3.33%	7.86%		4.95%	4.03%	4.03%		4.95%		
	80%	3.73%	8.11%		5.20%	4.18%	4.18%		5.20%		
<b>pepper18</b>	70%					4.47%	2%	4.47%	4.95%	0 in 18 months	0 in 18 months (No arrears balance in last 6 months)
	75%					4.67%		4.67%	5.20%		
	80%					5.37%		5.37%	5.45%		
<b>pepper12</b>	70%					5.38%	2%	5.38%	5.25%	0 in 12 months	0 in 12 months (No arrears balance in last 6 months)
	75%					5.68%		5.68%	5.50%		
<b>pepper6</b>	70%					5.87%	2%	5.87%	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 = 0.91% Effective for all new business from 14 December 2018

Application fee for all products is £135

Free legals on all remortgages

Aimed at professional intermediaries only; not for public distribution.

"Pepper Money" is a trading name of Pepper (UK) Limited, a private limited company registered in England and Wales under Company Number 06548489, with its registered office at Harman House, 1 George Street, Uxbridge, London UB8 1QQ. Pepper (UK) Limited is authorised and regulated by the Financial Conduct Authority under Firm Registration Number 484078.

PM012\_1218\_001