

# Buy to Let Rates

July 2019

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pepper  
money

		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%	2%	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 14 June 2019

Application fee for all products is £135

Free legals on all remortgages

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