

Pepper Advantage Announces Closure of Acquisition by J.C. Flowers to Fuel Company's Next Growth Phase

London, 03 March 2025 – [Pepper Advantage](#), a leading credit management firm with operations in Europe and Asia, today announced the closure of its acquisition by [J.C. Flowers & Co.](#), a private investment firm dedicated to investing in the financial services industry. Terms of the agreement were not disclosed.

The transaction will spearhead a new era of growth for Pepper Advantage, which will continue to operate as an independent entity led by its existing management team.

“We are thrilled to officially join J.C. Flowers & Co at the start of this new chapter,” said **Fraser Gemmell, Group CEO of Pepper Advantage**. “Their expertise and extensive resources will play a crucial role in driving our continued growth strategy, helping us to expand our capabilities and deliver enhanced offerings to our clients.”

“We are excited to partner with the exceptional Pepper Advantage leadership team as we look to build upon the company’s success to date,” said **Peter Yordán, Managing Director, J.C. Flowers & Co.** “By leveraging our deep experience in financial services across the globe, J.C. Flowers will seek to help the company deepen its offerings and further expand its addressable market in its next phase of growth.”

For media inquiries or further information regarding the acquisition, please contact Jennifer Berlin at jberlin@peppergroup.co.uk.

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About J.C. Flowers & Co.

[J.C. Flowers](#) is a leading private investment firm dedicated to investing globally in the financial services industry. Founded in 1998, the firm has invested more than \$18 billion of capital, including co-investment, in 67 portfolio companies in 18 countries across a range of industry subsectors including banking, insurance and reinsurance, securities firms, specialty finance, and services and asset management. With approximately \$5 billion of assets under management, J.C. Flowers has offices in New York, London and Palm Beach. For more information, please visit www.jcfc.com.

About Pepper Advantage

[Pepper Advantage](#) is a global credit intelligence company that offers a range of data led and credit management services via a technology platform that spans across Asia, Europe, and the United Kingdom. The company, with \$55 billion (USD) assets under management, operates in multiple asset classes including residential and commercial mortgages, real estate, SME loans, asset financing and leasing, auto and consumer loans, credit cards, retail finance and BNPL, in addition to offering outsourced operational support services to both financial and non-financial clients. It helps investors, financial institutions, fintechs, and banks manage their credit portfolios, reducing the cost and complexities of systems and supporting new non-bank lending, with a particular focus on clients whose customers are underserved by traditional mainstream lenders. Follow on [LinkedIn](#).