

Application Declaration

(Scotland)

peppermoney

For support, please call
03333 701 101

To be signed by all applicants

Application Declaration

Made in connection with the **application** referred to above.

We ask that you read this Application Declaration carefully as it contains important information on who **we** are, how and why **we** collect, store, use and share personal information, **your** rights in relation to **your** personal information and on how to contact **us** and supervisory authorities in the event **you** have a complaint.

By signing this Application Declaration as an applicant you declare, consent, acknowledge and confirm (to us as follows):

1. Meaning of words used

In this Application Declaration:

- you** and **your** means each person that has signed this Application Declaration as an applicant and each other person that is to be a borrower in respect of, or grant security (including a standard security) for, the mortgage advance that is the subject of the application or, if the application is in the name of a limited company borrower, any officer or shareholder of that limited company borrower or any person who has granted security (including a guarantee) in respect of that application (and in the case of any such officer or shareholder granting security, any officer or shareholder of that limited company);
- we**, **us**, and **our** means UK Mortgage Lending Ltd (registered in England and Wales as company number 08698121), trading as Pepper Money, and anyone who at any time in the future is entitled (as owner, whether at law or as beneficiary under a trust) to all or any of the lender's rights under any agreement with you (including as a result of a transfer referred to in section 7 below);
- application** means the application to **us** by **you** for a mortgage advance to be secured on a residential property, that is to be occupied by **you** as **your** home unless the application is for a buy-to-let mortgage in which case it is to be used solely for rental purposes only; and
- information** means the information provided to or received by **us** (whether or not by, or from and/or relating to, **you** or any other person) in connection with **your** application (including but not limited to enquiries or searches made by or on behalf of **us**.) and information received by phone, e-mail, use of online applications, calculators, decision tools and/or identification and face verification and recognition technology.

2. Notices and consents relating to use of your information

Disclosure - APPLICABLE DATA PROTECTION LAWS Important - use of your information

You have a right to know how **we** use **your** personal information. Please carefully read and understand this section 2. If you sign this Application Declaration you are consenting to the use of your information as set out in this Application Declaration.

Credit decisions and also the prevention of fraud and money laundering. We may use credit reference and fraud prevention agencies to help **us** make decisions. What **we** do and how both **we** and credit reference and fraud prevention agencies will use **your** information is detailed in sections 2.4 and 2.5 below.

The personal information **we** have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance or employment.

If **you** would like to read the full details of how **your** data may be used by **us** and these fraud prevention agencies and credit reference agencies, and **your** data protection rights, please contact our Data Protection Officer at the contact details stated below:

Data Protection Officer:

UK Mortgage Lending Ltd
4 Capital Quarter
Tyndall Street
Cardiff CF10 4BZ

You can also access a copy of our Privacy Policy by visiting the website <https://www.pepper.money/privacy-policy/>

2.1 We may hold information in our records or with persons providing storage facilities and use and disclose information:

- to process, obtain and check other **information**, manage **your** account and administer any product or services that we provide **you** with or at **your** request or otherwise;
- to perform obligations or exercise rights that **we** may have under any agreement with **you**;
- for the purposes of market research, statistical and business analysis and creating and maintaining a customer profile;
- to assess this and further applications from **you** or other members of **your** household for this and other products and/or services and make decisions on questions about any such application(s), any agreement or correspondence which you may have with **us**; and/or
- with the intention of preventing, detecting, prosecuting or mitigating the consequences of fraud and money laundering or other crimes, trace debt and recover debt and to comply with applicable law and regulations.

2.2 We may disclose any information to and make enquiries to:

- any person (including any actual 2.2 or potential party, that party's professional advisers and any rating agency) in connection with any actual or potential **transfer** (see Section 7 below) and each such person may also rely upon the truth, completeness and accuracy of the **information** and may use the **information** for the purposes and as otherwise described in this Application Declaration;
- any other party to any agreement with **you** and/or any other person with whom **we** have entered into or made and/or consider entering into or making any other arrangement in connection with any agreement with **you** (including in connection with the provision of funding to **us**);
- insurers of any asset securing or proposed to secure **your** abilities;
- financial and other organisations involved in fraud prevention to prevent or detect fraud and protect themselves and their customers or to assist in verifying **your** identity;
- companies, agents or contractors appointed to administer or operate **your** account or any agreement with you on behalf of us or otherwise to provide services to or on behalf of us for which such companies, agents or contractors will have access to **information**;
- persons (including brokers, agents and solicitors) assisting **you** from time to time in connection with any agreement with you;
- market research organisations for the purpose of confidential market research conducted on behalf of **us**;
- the Electoral Register, any relevant legal and regulatory authorities and any other body having a legal right to access the **information** and anyone **you** authorise **us** to give **information** to;
- any person including (without limitation) current and previous lenders, other creditors, employers, landlords, accountants, bankers, registries, government bodies in the processing of any **information** and the administration of, or exercising **our** rights under, any agreement with **you**;
- any credit reference agencies (**CRAs**), debt recovery agencies, tracing agencies and fraud prevention agencies (**FPA**s) (any of whom may keep a copy of such enquiry whether or not **your** application proceeds and this will be seen by other organisations that make searches); and
- companies within **our** corporate group (for more information, please see <https://www.pepper.money/privacy-policy/>) and **our** professional advisors, including but not limited to, third party auditors.

2.3 A condensed guide to the use of your personal information by ourselves

(a) When **you** apply to **us** to obtain a loan, this organisation will check the following records about **you** and others (see (b) below):

- our** own;
- those at **CRAs**;
- those at **FPA**s.

Please see Sections 2.4 and 2.5 for more details of how **your** personal information is used by ourselves and at **CRAs** and **FPA**s.

(b) If **you** are making a joint application or tell us that you have a spouse or financial associate, **we** will link your records together so **you** must be sure that **you** have their agreement to disclose information about them.

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(c) If **you** have borrowed from **us** and do not make payments that you owe us, **we** will trace **your** whereabouts and recover debts.

(d) **Your** data may also be used for other purposes for which **you** give **your** explicit consent or, in very limited circumstances, when required by law or where permitted under applicable data protection laws.

(e) Subject to applicable data protections laws **we** may share your data in an emergency or to otherwise protect **your** vital interests and or to protect the security or integrity of **our** business operations.

(f) For the purposes of marketing and communications, including **your** preferences in receiving marketing from **us** and **your** communication preferences.

Where necessary, **we** will seek your explicit consent to the processing of special categories of personal data about **you** contained within the information for the purpose of administering any product or services **we** provide to **you**. Further detail in relation to special categories of personal data can be found by accessing our Privacy Policy.

Information (including **your** name) may be disclosed to lenders and other creditors by being placed on registries or databases in which **you** have assets and/or are resident. If details of default are given to certain persons (including lenders, providers of finance, FPAs and CRAs) this may affect **your** ability to obtain further credit.

If **you** give false or inaccurate information and **we** or other organisations suspect fraud, this may be recorded. **We** and other persons may use this information, if decisions are made about **you** or others at your address(es), on credit or credit related services or motor, household, credit, life or any other insurance facilities and for debt tracing, claims assessment and to verify identities.

Both incoming and outgoing telephone calls may be recorded and monitored for training and quality control, to monitor compliance with any regulatory requirements, and to establish facts. Any recordings remain our sole property and will be retained in accordance with section 3 below.

2.4 A condensed guide to the use of your personal information by us and Credit Reference Agencies (CRAs)

(a) In order to process **your** application, **we** will perform credit and identity checks on **you** with one or more CRAs and **we** may also make periodic searches at CRAs to manage **your** account with **us**.

(b) To do this **we** will supply **your** personal information to CRAs and they will give us information about **you**. This will include information from **your** credit application and about **your** financial situation and financial history. CRAs will supply to **us** both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

(c) **We** will use this information to:

- assess **your** credit worthiness and whether **you** can afford to take the product;
- verify the accuracy of the data **you** have provided to **us**;
- prevent criminal activity, fraud and money laundering;
- manage **your** account(s);
- trace and recover debts; and
- ensure any offers provided to **you** are appropriate to **your** circumstances

(d) **We** will continue to exchange information about **you** with CRAs while **you** have a relationship with **us**.

(e) **We** will also inform the CRAs about **your** settled accounts. If **you** borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

(f) When CRAs receive a search from **us** they will place a search footprint on **your** credit file that may be seen by other lenders.

(g) If **you** are making a joint application, or tell **us** that **you** have a spouse or financial associate, **we** will link **your** records together, so **you** should make sure **you** discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on **your** and their files until such time as **you** or **your** successfully files for a disassociation with the CRAs to break that link.

(h) The identities of the CRAs, their role also as fraud prevention agencies, the personal information they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail at <https://www.pepper.money/siteassets/pdfs/CRAIN.pdf>.

CRAIN is also accessible from each of the three applicable CRAs - clicking on any of these three links will also take you to the same CRAIN document:

Callcredit <https://www.callcredit.co.uk/crain>;
Equifax <https://www.equifax.co.uk/crain>;
Experian <http://www.experian.co.uk/crain/index.html>.

We accept no responsibility or liability for the contents of any third party website to which a hypertext link exists and give no representation or warranty as to the information on such websites

2.5 A condensed guide to the use of your personal information by us and Fraud Prevention Agencies (FPAs)

(a) Before **we** provide services, financing or a mortgage to **you**, **we** undertake checks for the purposes of preventing fraud and money laundering, and to verify **your** identity. These checks require **us** to process personal data about **you**.

(b) The personal data **you** have provided, **we** have collected from **you**, or **we** have received from third parties will be used to prevent fraud and money laundering, and to verify **your** identity.

(c) **We** and FPAs may also enable law enforcement agencies to access and use **your** personal data to detect, investigate and prevent crime.

(d) **We** process your personal data on the basis that **we** have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to **us**. Such processing is also a contractual requirement of the services, mortgage or financing **you** have requested.

(e) FPAs can hold **your** personal data for different periods of time, and if **you** are considered to pose a fraud or money laundering risk, **your** data can be held for up to six (6) years.

(f) If **we**, or a FPA, determine that **you** pose a fraud or money laundering risk, **we** may refuse to provide services, financing or a mortgage which **you** have requested or **we** may stop providing existing services to **you** and **we** or an FPA may also pass this information to the other FPAs and other organisations to prevent fraud and money laundering.

(g) A record of any fraud or money laundering risk will be retained by the FPAs, and may result in others refusing to provide services, financing or employment to **you**. If **you** have any questions about this, please contact **us** our Data Protection Officer whose contact details are set out at section 2 above.

(h) Fraud prevention agencies may allow the transfer of **your** personal data outside of the UK. This may be a country where the UK Government has decided that your data will be protected to UK standards, but if the transfer is to another type of country, then the fraud prevention agencies will ensure **your** data continues to be protected by ensuring appropriate safeguards are in place.

(i) **We** and other organisations may access and use from other countries the information recorded by FPAs.

(j) The fair processing notice for FPAs is available via Cifas <https://www.cifas.org.uk/FPN>.

Personal data that will be processed

Details of the personal information that will be processed include, for example, but not limited to: name, address, date of birth, contact details, financial information, employment details, device identifiers including IP address, any existing or previous accounts you have with **us** or applications submitted and/or financial associates' accounts (or anyone financially linked with **you**).

Legal Bases

In order to process and use **your** personal information, **we** rely on one or more of the following legal basis:

- i) processing is necessary for the performance of a contract to which **you** are party, or in order to take steps at **your** request prior to entering into a contract;
- ii) processing is necessary for compliance with a legal obligation to which **we** are subject; and/or
- iii) where applicable, **you** have given explicit consent to the processing of **your** special categories of personal information (e.g. medical information) for one or more specified purposes;
- iv) where **we** consider that, on balance, it is appropriate for **us** do so, processing necessary for legitimate interests (details of these can be found in our privacy policy) which apply to **us** and in some cases other organisations; and/or
- v) where applicable, **you** have given explicit consent to the processing of **your** personal information for one or more specified purposes (e.g. direct marketing).

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How to find out more

This is a condensed version and if **you** would like to read the full details of how **your** data may be used please access a copy of our privacy policy at <https://www.pepper.money/privacy-policy> or contact our Data Protection Officer (see Section 2 above).

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge **you** a small statutory fee.

CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or log on to www.callcredit.co.uk.

Equifax PLC, Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US or log on to www.equifax.co.uk.

Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or log on to www.experian.co.uk.

For more information on the FPAs operating in the UK, or to make an enquiry, please visit www.cifas.org.uk.

We accept no responsibility or liability for the contents of any third party website to which a hypertext link exists and give no representation or warranty as to the information on such websites.

Please contact our Data Protection Officer (see Section 2 above) if **you** want to receive details of the relevant FPAs.

CRAs may use credit scoring methods to assess the information and to verify **your** identity.

Transfer of your information out of the UK and EEA

We may transfer information for use in the ways described in this Application Declaration to countries in the European Economic Area (EEA) on the basis of an adequacy decision. **We** may transfer information for use in the ways described in this Application Declaration to countries outside the UK and EEA which may not have the same level of legal protection as countries within it. Any transfer of **your** personal data outside of the UK or EEA will be subject to approved Standard Contractual Clauses as permitted under applicable data protection laws that are designed to safeguard **your** privacy rights and give **you** remedies in the unlikely event of a misuse of your personal information. If **you** would like to find out more about any such transfers, please contact our Data Protection Officer whose details are set out in Section 2 of this Application Declaration.

Your Rights

Under applicable data protection law, **you** have a number of important rights. In summary, those include rights to:

- access to the personal information **we** hold about **you**;
- require **us** to have inaccurate personal information rectified or completed if incomplete;
- require the erasure of personal information concerning **you** in certain situations;
- receive the personal information concerning **you** which **you** have provided to **us**, in a structured, commonly used and machine-readable format and transmit to a third party in certain situations;
- object at any time to processing of personal information concerning **you** for direct marketing;
- object in certain circumstances to decisions being taken by automated means (including profiling) which produce legal effects concerning **you** or similarly significantly affect **you**;
- object in certain other situations to our continued processing of **your** personal information; and/or
- otherwise restrict our processing of **your** personal information in certain circumstances.

If **you** would like to exercise any of these rights, please email or write to our Data Protection Officer (see details in Section 2).

3. How long your personal information will be kept

3.1 At the end of your relationship with **us**, we retain your information for the period for which **we** are required to retain this personal information in order to meet **our** regulatory requirements. Where retention is based on other reasons, **we** will retain it for no more than 12 years.

4. Some aspects of the application

4.1 If the **application** is in the name of a limited company borrower, **you** are director(s) authorised by the limited company to make the application and all directors and shareholders will act as guarantor(s) of the mortgage, **you** understand and accept that **you** will be liable for the full amount of the mortgage as well as the applicant company. Furthermore **you** agree to take independent legal advice.

4.2 **You** consent to **us** being provided, by **your** legal adviser, with a complete copy of **your** file held by **your** legal adviser in relation to the whole transaction (not limited to the proposed mortgage) of which the proposed mortgage forms part should **we** require it for whatever reason. For the avoidance of doubt, **you** confirm that **you** have, in providing this consent, provided it irrevocably to **us** and that it includes a waiver of any right to confidentiality of communications between **you** and **your** solicitors (including any right which might otherwise be asserted to withhold documents from production).

4.3 If this is a buy-to let mortgage, the mortgage property is to be used solely for rental purposes only and is not intended to be occupied by **you** nor by **your** spouse (or a person whose relationship has the characteristics of a spouse) nor by a close relative (including parent, brother, sister, child, grandparent or grandchild).

5. English language

We will only communicate with **you**, provide information to **you** and enter into agreements with **you** in English.

6. Assessment and indications

We may use a credit scoring or other automated decision-making system in assessing information and **we** may decline your application or withdraw or revise any indication to you that **we** are willing 'in principle' to enter into a loan agreement, or propose to enter into a loan agreement, without giving any reason whatsoever. For more information, please see our Privacy Policy.

7. Consent to transfers

At any time and from time to time, **we** can enter into and make a transfer (being a transfer, assignment (whether absolute or in security), standard security, creation of trust, agreement to sell or other disposal (whether at law or beneficially) of all or any of our rights, title, interests, benefits and obligations in respect of all or any of the information and/or this document) without any further consent from or notice to **you**.

A transfer will not change **your** rights and guarantees in relation to the information and/or this Application Declaration and will not change the terms and conditions relating to the information and/or this Application Declaration.

8. Applicable law

This Application Declaration and our dealings with **you** with a view to entering into this Application Declaration, the loan and other related agreements, and any non-contractual aspects arising in connection with this Application Declaration or those dealings, are governed by Scots law and subject to the exclusive jurisdiction of the Scottish courts.

9. Complaints

If **you** have a complaint about **your** mortgage or about any other aspect of **our** Application Declaration or conduct then we urge **you** to contact **us**. **You** can contact **us** by phone, in person or in writing either by post or email. Details of **our** complaint handling procedures can be obtained from UK Mortgage Lending Ltd at 4 Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ or by telephone on 0333 370 1101. **You** can find details of **our** complaints process by going to <https://www.pepper.money/complaints>. In some case **you** may also refer **your** complaints to the Financial Ombudsman Service.

Details are available on **our** website, or the Financial Ombudsman site which is <http://www.financial-ombudsman.org.uk/>.

If **you** have a complaint about how we process **your** personal information, **you** can contact **our** Data Protection Officer (see details in Section 2). We hope that **our** Data Protection Officer can resolve any query or concern **you** raise about **our** use of **your** information.

If **you** believe **our** processing of **your** personal information does not comply with applicable data protection law, **you** can make a complaint to the UK Information Commissioner's Office who may be contacted at <https://ico.org.uk/concerns/> or telephone: 0303 123 1113.

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10. Your confirmations in relation to information and the application

In particular, each person that has signed this Application Declaration as an applicant declares and confirms (in each case for him/herself and on behalf of each other person, if any, falling within the definition of 'you' in section 1 above) to us that:

10.1 Each such person that has signed this Application Declaration as an applicant is duly entitled to and authorised by, each other person, if any, falling within the definition of 'you' in section 1 above to sign this Application Declaration on behalf of such other person.

10.2 Each of you has personally read and checked all the information provided in the application.

10.3 All of the information is true, accurate and complete and is not ambiguous or misleading. You have not withheld or concealed anything which adversely affects and/or is reasonably likely to adversely affect those things or our assessment and/or any information.

You have disclosed to us [and /or your mortgage intermediary] any special circumstances or additional relevant information which would allow us to support you in this application and after completion of the mortgage.

10.4 You consent to your mortgage intermediary acting for you in your application and where you have given information to your mortgage intermediary, you consent to your details and all the information in the application being manually inputted and subsequently transmitted electronically to us by your mortgage intermediary. You consent to us liaising with your mortgage intermediary about any matters connected with the application and your mortgage including any complaint about your application or mortgage.

10.5 You shall let us know at once (and provide us with full details) if you become aware that any personal information is or becomes wrong or out of date or if anything changes in any way which adversely affects and/or is reasonably likely to:

- render any information ambiguous and/or misleading; or
- adversely affect the truth, accuracy and/or completeness of the information or our assessment of you and/or any information.

10.6 You are entitled to, and have the consent of, each person to disclose information relating to that person that you have provided in, or in connection with, your application, or which you otherwise provide to us, which may be used as indicated in this Application Declaration.

10.7 Where you have asked a person for advice and/or a recommendation about a loan or similar product, that person (not us) is responsible to you for any advice which that person gives or any recommendation which that person makes. You must notify that person of any material changes to the information in order that such person can provide you with updated advice and recommendations. You confirm that you have not received any advice or any recommendation from us in connection with this application.

10.8 If any information provided by you is incorrect you will make good any loss which we may suffer by acting in reliance upon that information.

10.9 If the application is successful the provisions of this Application Declaration will continue to apply after the completion of the mortgage.

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If I choose, Pepper Money may also use and share information including contact details, information contained in this application and of any services it provides, with other members of its group of companies, or with carefully selected partners, so that I may be kept informed of news and marketing initiatives including mortgages, savings and investments, life products, loans, and credit cards, general insurance and financial planning services, and of competitions or offers that may be of interest to me. Pepper Money will use various marketing methods in this respect.

I confirm my I have given consent to receive such information by the following method(s):

Applicant	SMS	Email	Post	Phone	Applicant	SMS	Email	Post	Phone
	☐	☐	☐	☐		☐	☐	☐	☐
	☐	☐	☐	☐		☐	☐	☐	☐

I may withdraw my consent at any time by writing to Mortgage, Pepper Money, 4 Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ or by telephone on 0333 370 1101.

Please add any further information or comments relating to section 10.3 of the declaration:

This is an important legal document.

You should not sign this Application Declaration unless you have checked each answer carefully and have ensured that each answer is accurate and complete (especially if this or any other document was completed by someone else).

You should not sign this Application Declaration unless: you have read and understood this Application Declaration (especially sections 1 to 10 above) and the other accompanying documents, and you have obtained such advice as you consider appropriate and then decided that you want to be bound by this Application Declaration.

If the application is not for a buy to let mortgage

This matter (including the application, the loan and the other mortgage documents) will be regulated by the Financial Conduct Authority.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

If the application is for a buy to let mortgage

This matter (including the Loan and the other Mortgage Documents) will not be regulated by the Financial Conduct Authority.

IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR SECURED LOAN, THE LENDER MAY EXERCISE ITS REMEDIES UNDER THE STANDARD SECURITY, WHICH MAY INCLUDE SELLING YOUR RENTAL PROPERTY.

Signed by Applicant 1:

Date:

Signed by Applicant 2:

Date:

Signed by Applicant 3:

Date:

Signed by Applicant 4:

Date:

To be signed by the advising Intermediary

Mortgage Application: _____

This document is to be signed by the intermediary whom provided the advice to the applicants

To: **you**, being _____ (registered in England and Wales as company number _____), trading as _____, and anyone who at any time in the future is entitled (as owner, whether at law or as beneficiary under a trust) to all or any of the lender's rights under any agreement with the applicant(s) arising in connection with the application (including as a result of a transfer as defined in the declaration made by the applicant(s) in respect of the application). In this document **we** means the broker firm indicated below and application means the application to **you** by the relevant applicant(s) for a mortgage advance to be secured on a residential property to which this document relates,

We confirm to you that **we** are acting on behalf of the applicant(s) and have their permission to process and disclose their information. **We** confirm to **you** that, to the best of **our** knowledge and belief, the information contained in the application is true and accurate in all respects.

We have discussed the affordability of this mortgage and fully informed the applicant(s) of the need to provide accurate details of income. **We** also confirm to **you** that the applicant(s) have received and been given time to consider a European Standard Information Sheet or, in the case of a Buy to Let, an illustration for the mortgage applied for.

We confirm to you that **we** have read and agree to be bound by the _____ Terms of Business for Intermediaries and agree with you that these terms will apply to the processing of the application and all related business.

We confirm to **you** that **we** have verified and obtained evidence of the identity of the applicant(s) which **we** have and will continue to record and maintain in accordance with the _____ Terms of Business for Intermediaries, the requirements of the Financial Conduct Authority's Handbook and the provisions of the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017, and all applicable laws and regulations. **We** will, on request, provide **you** with copies of all such documents and evidence of compliance.

We confirm to you that, if we send the application to: (i) you, (ii) any intermediary submitting this form on my behalf or the applicant(s) behalf to you, (iii) to the

- that email is not a secure medium and the content may be intercepted before it reaches the intended recipient; and
- of the risks inherent in using email and the potential risk to the security of their personal data.

Broker Firm Name: _____

Broker Name: _____

Date: _____

Signature: _____

APPLICANT WORKING AGE FORM

The mortgage you're applying for will extend beyond your 68th birthday, which is the current UK State Pension age.

The mortgage you're applying for will extend beyond the 68th birthday of at least one applicant, which is the current UK State Pension age.

Please note that this arrangement requires **you** to work later into life to meet **your** monthly mortgage payments. If **your** circumstances change and you're unable to continue working or maintain the necessary level of income, **your** monthly mortgage payments may become unaffordable.

By signing this form, you confirm:

1. You have agreed to a mortgage term with your mortgage adviser that extends beyond the current UK State Pension age of 68. If this is not accurate – please contact your mortgage adviser as soon as possible.
2. You are confident you can meet the mental and physical demands of your role until your planned retirement age.
3. You have no planned job changes that would prevent you from working until your expected retirement age.
4. You understand the risks of working beyond the current UK State Pension age and you are responsible for making mortgage payments. You acknowledge that your home could be at risk if payments are not maintained.
5. You agree to review your mortgage regularly, particularly if there are changes to your financial or health circumstances, or if you need to retire earlier than planned.

All applicants need to complete this, where at least one of you intends to work beyond your 68th birthday:

Application Reference Number:	
Applicant 1 Name:	
Date:	
Applicant 1 Signature:	
Application Reference Number:	
Applicant 2 Name:	
Date:	
Applicant 2 Signature:	

If you require further information, please contact us on _____ between _____ Monday to Friday.

Yours faithfully,



peppermoney

UK Mortgage Lending Ltd (UKMLL) t/a Pepper Money is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 710410 as a provider of regulated mortgages. The FCA does not regulate our Buy to Let mortgages. UKMLL is a member of the Finance and Leasing Association and follows its Lending Code as a provider of second charge regulated mortgages.

Registered Office: 4 Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ. Registered in England and Wales under Company Number 08698121.
Calls may be monitored or recorded for training, compliance and evidential purposes.