



Application Portal Guide

September 2026

CALL **0333 370 1101** OR VISIT
www.pepper.money to discover more.

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Navigating your homepage

Wherever you are in the portal, a set of icons stays at the top of your screen. Here's what they mean and where they take you.



HOME

Wherever you are in the portal, a set of icons stays at the top of your screen.



ILLUSTRATION

Click here to produce a quick standalone illustration for your customer(s). This doesn't conduct a credit search and only takes a couple of minutes.



DIP

Here you can complete a Decision in Principle (DIP). This only leaves a soft footprint on your customer's credit profile and gives you an instant decision.



DOCUMENTS

This takes you to a menu of criteria guides and documentation you'll need for your customer's application.



CASE SEARCH

Quickly find a previous or ongoing application here. Enter an item of search criteria and hit 'search'.



PRODUCTS

This takes you to a list of all our available products.



USER PROFILE

Manage your account here. You can change your password, address, contact details and submission route.

Setting up your preferred submission routes

If you're not part of a network you need to set up your Packager or Club submission routes before you can submit business.

When submitting an application we will ask which club should apply for that application, in order to pay the procurement fee correctly. There is no need to complete this section if the fees go via a Packager or Network.

1. Log in with the username and password you created when you registered, and accept the Terms of Business.

2. Go to 'user profile' in the main menu bar.



3. Select 'add or remove submission routes'.
N.B. You can also change other account details from here.

4. The left column shows a list of the Clubs and Packagers we partner with. Click to select as many of these as you like, then move them to your list with the arrow buttons in the middle.

When submitting an application we will ask which club should apply for that application, in order to pay the procurement fee correctly. There is no need to complete this section if the fees go via a Packager or Network.

5. When you've finished, re-enter your password to confirm your changes.

Producing an Illustration

You can produce multiple illustrations based on your client's loan requirements before you submit a DIP. We don't run credit searches on illustrations, so our whole product range is available to you at this stage. The products offered at DIP may be different from the ones you choose here.

1. Applicant and loan type

The first page asks for some basic details about the structure of the application and how the applicant(s) are classified. The navigation bar on the left keeps track of where you're up to.

N.B. It is not possible to save incomplete illustrations.

2. Submission details

The question 'What kind of sale is this?', will appear if you have stated the applicants are either 'High Net Worth' or 'Professional' customers on the previous page, in which case, if confirmed, we would allow an execution only sale.

Please select a Mortgage Club unless your procurement fee is being paid through a Packager or Network.

3. Loan details

Enter the basic details of the application and, if applicable, add any fees you are charging to your customer(s).

Producing an Illustration (cont.)

4. Product selection

On the products page, you initially see all the products we currently offer. To filter them, select the range that best suits your customer from the 'product category' list and hit 'find products'. This filters the list to the products available in that range.

The screenshot shows the 'Product Selection' step in the application process. The left sidebar contains a navigation menu with options: Applicant & Loan Type, Submission Details, Loan Details, Product Selection (selected), Applicant 1 Details, Fees and Features, and Illustration Summary. The main content area is titled 'LOAN DETAILS' and includes fields for Repayment type (Capital Repayment), Loan Amount (£150,000), Capital and interest amount (£150,000), and Interest only amount (£0). Below this is the 'PRODUCT SELECTION' section with a 'Product category' dropdown and a 'Find Products' button. The 'PRODUCT SELECTION RESULTS' section displays a table of products with columns: Product Name, Initial Rate, Initial Monthly Payment, Max LTV, Completion Fee, and Select. The table lists 8 products, including 30 Month Fixed, 2 Year Fixed, and 5 Year Fixed options with various rates and LTVs. At the bottom, it shows 'Results 1 - 7 of 7 Page 1' and a note '* Mandatory fields'.

Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Completion Fee	Select
30 Month Fixed 2.38% 75%	2.38%	£663.90	75%	£995.00	☐
2 Year Fixed 2.38% 75%	2.38%	£663.90	75%	£895.00	☐
2 Year Fixed 2.58% 80%	2.58%	£678.98	80%	£895.00	☐
30 Month Fixed 2.58% 80%	2.58%	£678.98	80%	£995.00	☐
2 Year Fixed 2.78% 85%	2.78%	£694.27	85%	£895.00	☐
5 Year Fixed 2.98% 75%	2.98%	£709.76	75%	£995.00	☐
5 Year Fixed 3.28% 80%	3.28%	£733.35	80%	£995.00	☐

5. Applicant details

Enter some basic details about your customers. This is what appears on your illustration.

The screenshot shows the 'Applicant Details' step in the application process. The left sidebar contains a navigation menu with options: Applicant & Loan Type, Submission Details, Loan Details, Product Selection, Applicant 1 Details (selected), Fees and Features, and Illustration Summary. The main content area is titled 'APPLICANTS' and includes a 'Number of applicants' selector (1 or 2). Below this is the 'PERSONAL DETAILS' section with fields for Title (dropdown), First name, and Surname. At the bottom, there is a note '* Mandatory fields' and a red bar with 'BACK' and 'NEXT' buttons.

Producing an Illustration (cont.)

6. Fees and features

The last step before we produce your customer's illustration is to choose how the Completion Fee and the Funds Transfer Fee are to be paid. These can be either added or deducted from the loan.

Applicant & Loan Type
Submission Details
Loan Details
Product Selection
Applicant 1 Details
Fees and Features
Illustration Summary

LOAN DETAILS

Repayment type * Capital Repayment
Loan Amount £150,000
Capital and interest amount £150,000 Interest only amount £0

PRODUCT SELECTION

Product category
To see our product criteria, please click [here](#)
[Find Products](#)

PRODUCT SELECTION RESULTS

Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Completion Fee	Select
30 Month Fixed 2.38% 75%	2.38%	£663.90	75%	£995.00	☐
2 Year Fixed 2.38% 75%	2.38%	£663.90	75%	£895.00	☐
2 Year Fixed 2.58% 80%	2.58%	£678.98	80%	£895.00	☐
30 Month Fixed 2.58% 80%	2.58%	£678.98	80%	£995.00	☐
2 Year Fixed 2.78% 85%	2.78%	£694.27	85%	£895.00	☐
5 Year Fixed 2.88% 75%	2.88%	£709.76	75%	£995.00	☐
5 Year Fixed 3.28% 80%	3.28%	£733.35	80%	£995.00	☐

Results 1 - 7 of 7 Page 1

* Mandatory fields

BACK
NEXT

7. Illustration summary

This screen shows the summary for your illustration, and also details the applicable fees for the product chosen. From here you can view your illustration, proceed to DIP, or select a new product. You can produce another illustration if you want to, this won't overwrite the one you have just completed, and will appear in your illustrations summary with the same three options next to it.

ILLUSTRATIONS					
Product	Loan	Repayment	LTV	Fees added	
V15 Pepper 24 FH A1 FH20010 2 Year Fixed 3.30% 95% 95% Purchase Full Status 2 Year Fixed 3.30% 08/02/23 11:07	£150,015 25 years	Capital & Interest (Repayment)	75%	£15	View Illustration Proceed to DIP Select New Product

FEES & FEATURES	
Application Fee	£150
Deeds Release Fee	£22.50
Funds Transfer Fee	£15
Legal Fee	£660
Mortgage Exit Fee	£25
Procurement Fee	£750
Valuation	£260

DOCUMENTS	
Illustration 08/02/23 11:07 [ajones@pepper.money]	View

Producing a Decision in Principle

To start a DIP, select 'DIP' at the top of any page or, choose an existing illustration to progress. If you progress to a DIP from a saved illustration, the details you've already entered will be copied over. Please ensure these details are correct once transferred over.

For a Help to Buy remortgage; it is the responsibility of the Intermediary to ensure that the application is eligible and compliant with the rules of the Help to Buy scheme administrator; for more information your customer should visit:

For England: www.myfirsthome.org.uk

For Wales: www.gov.wales/help-buy-wales/repaying-shared-equity-loan

Then follow the below steps to complete your DIP:

1. Prerequisite questions

A series of eligibility questions about your customer(s), and declaration about Pepper Money's terms of business for you to confirm. You will be asked to complete this each time you amend the DIP.

2. Applicant and loan type

Enter the basic details about the structure of the application, how the applicant(s) are classified and how the sale was made. The "Help to Buy: Equity Loan" scheme (England) is now closed to purchases.

You can continue to purchase a property in Wales through the Help to Buy Wales scheme. The Welsh Government have extended the scheme until the end of September 2026. Full details can be found here: <https://www.gov.wales/help-buy-wales>.

3. Submission details

As in the illustration, we need to know if you're submitting through one of our partner clubs. Please select a Mortgage Club unless your procurement fee is being paid through a Packager or Network.

4. Loan details

Here you enter more specific loan information relating to the application.

Prerequisite Questions	LOAN DETAILS						
Applicant & Loan Type	Loan purpose * ☒ Purchase ☐ Remortgage						
Submission Details	Loan type * Residential						
Loan Details	Estimated value/Purchase price * £200,000						
Applicant 1 Details	Loan amount * £150,000 LTV= 75.00 %						
Household Expenditure	First time buyers * ☐ Yes ☐ No						
Property Details	Discounted Purchase Price Scheme * ☐ Yes ☐ No						
Declaration	Right to Buy * ☐ Yes ☐ No						
Decision Result	Shared Ownership * ☐ Yes ☐ No						
Fees	Shared Equity * ☐ Yes ☐ No						
Case Summary	Low Deposit Scheme * ☐ Yes ☐ No						
	Term * 25 Years 0 Months						
	Repayment type * Capital Repaym...						
	SOURCE OF DEPOSIT						
	<table border="1"> <thead> <tr> <th>Source of deposit *</th> <th>Amount</th> <th>Delete</th> </tr> </thead> <tbody> <tr> <td> Select </td> <td> </td> <td>☐</td> </tr> </tbody> </table>	Source of deposit *	Amount	Delete	Select		☐
Source of deposit *	Amount	Delete					
Select		☐					
	Delete Selected Add More						
	LOAN/OCCUPANCY DETAILS						
	Will this be the applicants main residence? * ☐ Yes ☐ No						
	* Mandatory fields						
	BACK SAVE NEXT						

Producing a Decision in Principle (continued)

5. Applicant details

Here you enter information relating to the applicant(s) including 3 year address history, employment, commitments and any properties they currently own.

6. Household expenditure

For residential applications you need to complete the household expenditure. If you would like to know how Pepper Money defines these, simply click on the  icon.

7. Property details

If your customer(s) application is a remortgage, you need to enter the property details. If not, entering the details into the DIP is optional, depending on whether you have the information to hand and whether your customer(s) have found a property.

8. Declaration and decision

The decision runs after you accept the declaration.

- A decision should be returned almost instantly
- If your application is an 'accept' you'll be able to pick a product and carry straight on

If your application fails for affordability, the decision shows you the maximum you can borrow with fees added. To reduce the loan, navigate back to the 'loan details' screen using the menu on the left.

Prerequisite Questions

Applicant & Loan Type

Submission Details

Loan Details

Applicant 1 Details

Household Expenditure

Property Details

Declaration

Decision Results

Fees

Case Summary

DECISION IN PRINCIPLE

Case reference: PMY000035YW3

Decision:

The case has been Declined based on the information you have provided.

Affordability

Based on our affordability calculation for this applicant the maximum loan amount including fees (assumed to be added to the loan) is shown below:

Maximum loan available

£134,887

Where affordability is the only reason for the decline, you can update the loan amount applied for. Please navigate to the Loan Details page using the side bar to the left. Please ensure you deduct the applicable product fees from the loan amount.

9. Fees

Once you've picked a product, choose how the Completion Fee and the Funds Transfer Fee are to be paid. These can be either added or deducted from the loan.

N.B. If you are at the maximum loan to value we offer, you can only deduct the fees; the add option will be greyed out.

Click next to continue to the Application Summary.

Concessionary Purchase

When submitting a Concessionary Purchase DIP, you will be required to submit the case differently to a standard Residential mortgage. Begin by selecting 'DIP' at the top of any page as per the Decision in Principle process noted on page 8.

Loan Details:

Here you will need to enter more specific information relating to the Concessionary Purchase application.

LOAN DETAILS

Prerequisite Questions ☒ **LOAN DETAILS**

Applicant & Loan Type ☒ **Loan purpose *** ☒ Purchase ☐ Remortgage

Submission Details ☒ **Loan type *** Residential

Loan Details ☒ **Loan amount *** £300,000 **LTV** 60.00 %

Applicant 1 Details ☐ **First time buyers *** ☒ Yes ☐ No

Household Expenditure ☐ **Discounted Purchase Price Scheme *** ☒ Yes ☐ No

Property Details ☐ **Discounted Purchase Price Scheme Name *** Family Concessionary Purchase

Declaration ☐ **Shared Equity *** ☐ Yes ☒ No

Decision Result ☐ **Discounted purchase price *** £300,000

Fees ☐ **Open market value *** £500,000

Case Summary ☐ **Term *** 25 Years 0 Months

Repayment type * Capital Repaym...

SOURCE OF DEPOSIT

Source of deposit *	Amount	Delete
Concessionary ...		☐

Delete Selected - Add More +

- Scheme**
You will be required to select 'Yes' to Discounted Purchase Price Scheme.
- Concessionary Purchase Type**
You will be required to confirm if the purchase is either a 'Family Concessionary Purchase' or 'Landlord Concessionary Purchase' in the 'Discounted Purchase Price Scheme' field.
- Discounted Purchase Price**
You will be required to input Discounted Purchase Price (the price that the customer will be purchasing for the property, minus the discount).
- Open Market Value**
You will be required to input the Open Market Value (full price of the property, including the discount).
- Source of Deposit**
if customer is not putting down a deposit then you can select the 'Concessionary Purchase (no deposit)' option and leave the amount blank.

Gifted Equity

When submitting a purchase case where equity is being gifted, you will be required to submit the case the same as a standard Residential mortgage, however with a slight difference. Begin by selecting 'DIP' at the top of any page as per the Decision in Principle process noted on page 8.

Loan Details:

Here you will need to enter more specific information relating to the application, however 'Gifted Equity' will need to be selected as part of the deposit source.

Prerequisite Questions

Applicant & Loan Type

Submission Details

Loan Details

Applicant 1 Details

Household Expenditure

Property Details

Declaration

Decision Result

Fees

Case Summary

LOAN DETAILS

Loan purpose * ☒ Purchase ☐ Remortgage

Loan type * Residential

Estimated value/Purchase price * £150,000

Loan amount * £100,000 LTV= 66.67 %

First time buyers * ☐ Yes ☒ No

Discounted Purchase Price Scheme * ☐ Yes ☒ No

Right to Buy * ☐ Yes ☒ No

Shared Ownership * ☐ Yes ☒ No

Shared Equity * ☐ Yes ☒ No

Low Deposit Scheme * ☐ Yes ☒ No

Term * 25 Years 0 Months

Repayment type * Capital Repaym...

SOURCE OF DEPOSIT

Source of deposit *	Amount	Delete
Gifted Equity	£35,000	☐

Select

Savings/cash

Gift From Relative

Gifted Equity

Remortgage of other property

Will this be the sale of current residential property? ☒ Yes ☐ No

Sale of other property

* Mandatory Vendor gifted

Builder gifted

Other additional borrowing

Bridging finance

DELETE

NEXT

1. Source of Deposit
Select the '**Gifted Equity**' option and input the amount of equity being gifted.

2. Inherited Property
Please note that where an applicant is purchasing an inherited property (for example where the property is going through probate), this should be submitted as a standard remortgage, with the '**Loan Purpose**' as '**Repay Existing Mortgage**'.

Uploading application requirements

SUMMARY FOR CASE PMY00001335YW3 RESIDENTIAL, PURCHASE		PROCEED OPTIONS																			
<table border="1"> <tr><td>Applicant Name(s)</td><td>Harding, Hayden</td></tr> <tr><td>Loan Amount</td><td>£153,015</td></tr> <tr><td>Estimated Valuation</td><td>£200,000</td></tr> <tr><td>Term</td><td>25 years</td></tr> <tr><td>Repayment Type</td><td>Capital & Interest (Repayment)</td></tr> <tr><td>Property</td><td>12 Pepper Avenue London PM12 3AW</td></tr> <tr><td>Solicitor</td><td>Russell and Russell Solicitors</td></tr> <tr><td>LTV</td><td>77%</td></tr> <tr><td>Product</td><td>Pepper Prime 2 Year Tracker 2.34% 75% LTV 75% Purchase Full Status 2 Year Tracker 2.30%</td></tr> </table>		Applicant Name(s)	Harding, Hayden	Loan Amount	£153,015	Estimated Valuation	£200,000	Term	25 years	Repayment Type	Capital & Interest (Repayment)	Property	12 Pepper Avenue London PM12 3AW	Solicitor	Russell and Russell Solicitors	LTV	77%	Product	Pepper Prime 2 Year Tracker 2.34% 75% LTV 75% Purchase Full Status 2 Year Tracker 2.30%	Copy to new DIP	
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+ APPLICATION STATUS Application Submitted		— FEES & FEATURES <table border="1"> <tr><td>Application Fee</td><td>£135</td></tr> <tr><td>Completion Fee</td><td>£3,000</td></tr> <tr><td>Deeds Release Fee</td><td>£22.50</td></tr> <tr><td>Funds Transfer Fee</td><td>£15</td></tr> <tr><td>Legal Fee</td><td>£660</td></tr> <tr><td>Mortgage Exit Fee</td><td>£30</td></tr> <tr><td>Procurement Fee</td><td>£750</td></tr> <tr><td>Valuation</td><td>£400</td></tr> </table>		Application Fee	£135	Completion Fee	£3,000	Deeds Release Fee	£22.50	Funds Transfer Fee	£15	Legal Fee	£660	Mortgage Exit Fee	£30	Procurement Fee	£750	Valuation	£400		
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Mortgage Exit Fee	£30																				
Procurement Fee	£750																				
Valuation	£400																				
+ CONTACT US		— DOCUMENTS Application Summary 27/09/17 18:12 [open] Application Declaration 27/09/17 18:12 [open] Direct Debit Instruction 27/09/17 18:12 [open] ESIS 27/09/17 18:12 [open] Decision in Principle Letter 27/09/17 17:48 [open]																			
		+ MESSAGES																			
		+ APPLICATION REQUIREMENTS																			

From here you can:

- Download the documents you'll need to provide to your customer(s)
- Upload the documents we require to process the application
- See a snap shot of the application details and fees
- Send us secure messages
- Track the progress of the application

You can minimise or maximise any of the panels by clicking the plus and minus icons.

Full Mortgage Application

Once you've submitted a DIP you'll be able to proceed to Full Mortgage Application. This will ask for extra information that we've not already collected. Nothing too stressful. Any fee(s) payable (such as the valuation fees) will be collected at the end of the application so please have a payment card ready.

Documents produced for you

The documents section is where you'll find documents that you need to requirements give your customer(s) or keep for your own compliance.

— DOCUMENTS

Application Summary
27/09/17 18:12 [jonm]

Application Declaration
27/09/17 18:12 [jonm]

Direct Debit Instruction
27/09/17 18:12 [jonm]

ESIS
27/09/17 18:12 [jonm]

Decision In Principle Letter
27/09/17 17:48 [jonm]

+ MESSAGES

+ APPLICATION REQUIREMENTS

At the right stage, the Valuation Report and Mortgage Offer will be available here.

Uploading application requirements

This is a list of what we need from you to assess an application. The application requirements are provided at the end of the Decision in Principle decision, based on the information you provided. This gives you time to collate all of the documents so you can upload at the same time as you submit the application.

To supply an item:

1. Click 'upload'

— APPLICATION REQUIREMENTS

Checklist item	Owner	Type	Status	Date Satisfied	
Proof of Residency for Applicant 1 27/09/17 15:49	Broker	PreOffer	Active		Upload
Proof of Income for Applicant 1 27/09/17 15:49	Broker	PreOffer	Active		Upload
Proof of Deposit 27/09/17 15:49	Broker	PreOffer	Active		Upload

2. Select a document and document sub type. We can accept PDF, DOC, DOCX, and TIF files; the maximum file size is 10Mb. Additionally file names should not contain special characters (such as a hyphen or full stop).

DOCUMENT UPLOAD

Document type * Select

Document sub type *

Document * Choose File No file chosen

Document description

Sending a message

You can send us a message any time in the messages section. This is the easiest way of getting in touch with us if you have any questions relating to the process.

The screenshot shows a form titled 'ADD NOTE'. It has a 'Subject' label followed by a text input field. Below this is a 'Message:' label with a red asterisk, followed by a large text area for the message. At the bottom of the form, there is a checkbox labeled 'Is important?'.

We'll respond in the same way and send you an email to let you know when we have.

Instructing a valuation

We'll instruct the valuation once we've received and reviewed all the important documents we need for underwriting.

The screenshot shows a form titled 'VALUATION INSTRUCTION'. On the left is a sidebar with navigation links: 'Valuation Instruction' (selected), 'Generating Documents', and 'Application Summary'. The main content area has a 'Valuation type' dropdown menu set to 'Mortgage Value...'. Below this is a section titled 'VALUATION DECLARATION' containing a paragraph of text: 'By submitting this valuation instruction you are confirming that the applicant understands: - the valuation is undertaken for the benefit of Pepper UK Limited (Pepper) only; - neither Pepper nor the Valuer are under any liability of any basis to the applicant in relation to the mortgage valuation report; - if a copy of a valuation report is provided to the applicants it is for information purposes only and they should not rely on it in any way to make a decision about the purchase or value of a property.' Below the text is a checkbox labeled 'Accept declaration' which is checked. At the bottom of the form are two red buttons: 'CANCEL' and 'REQUEST'.

However, you'll have the option to instruct the valuation yourself once we've conducted an initial review of your application (we'll let you know via email).

The option to do so will be in the 'proceed options' section once the status of the application reaches 'application reviewed'.