

peppermoney

e-signatures

Broker Guide

www.pepper.money to discover more.

Version 1.1



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You're Better with Pepper

We're making completing a Pepper Money loan easier, quicker and less costly for you and your customers.



Consumer Centric

More solutions for your customers.

We aim to provide the most efficient journey for your customer. Offering both digital or printed documentation.



Right first time

Reduces likelihood of documents returned incomplete which can cause delays.

The journey is intuitive. Your customers will see required fields highlighted. Reducing opportunity of error.



Less of your time

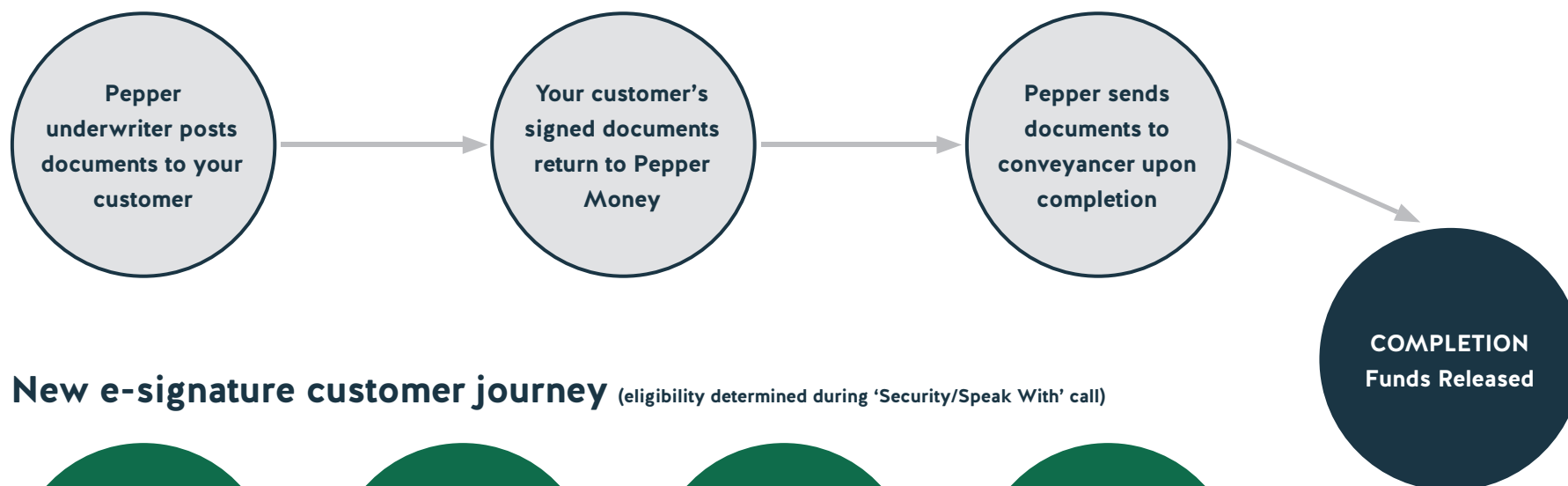
No need to chase postal delivery status.

Signed documents are immediately shared once completed. Making the entire process simpler and quicker. Plus, you'll receive automatic notifications at key stages of the process.

Steps to fulfil mortgage ambitions

We will continue to provide the option to you and your customers with the journey that better suits their needs.

Existing customer journey



New e-signature customer journey (eligibility determined during 'Security/Speak With' call)



FAQs

We understand the importance of speed to you and your customers. Improving time efficiency whilst reducing the need to print and post documents is not only better for your customers and you but also better for the environment.

Pepper Money provides your customers, who meet our criteria the option to digitally sign legal documents. To support you we have compiled the FAQs below:

1. Are all my customers eligible for the e-signature process?

Your customers will be eligible if:

1. their security property is registered in England or Wales;
2. they have their own unique telephone number and email address;
3. they do not require independent legal advice; and
4. they haven't been identified as having low computer, financial, or English language literacy.

Ineligible customers will continue to receive a paper copy of the Offer Pack and Deed directly from Pepper Money in the post, with a requirement for the Deed to be signed and a hard copy original returned to Pepper Money via the post.

2. What if my customer would prefer a paper copy or they are vulnerable and would benefit from receiving a copy of the documents in the post?

If your customer does not wish to proceed with the e-signature process, you will be able to obtain the offer documents directly from SWAN and send them to your customer via email or post. Your customer would then need to sign the documents and return hard copies to Pepper Money via the post. If we or you identify your customer as having low computer, financial, or English language literacy then they will not be eligible for the e-signature process and they will be issued their offer documents by post and email for signing, witnessing and returning.

FAQs (continued)

3. Which documents can be e-signed in the process?

The following documents can be signed as part of the e-signature process:

- Mortgage Deed
- Credit Consolidation and Cash Out Form
- Minor Amendments Form
- Direct Debit Mandate

4. Does the witness need to be physically present when the applicant e-signs the mortgage deed?

Yes, in order to properly execute the Mortgage Deed, a witness, who must know the customer but must not be their relative or live in their property, will need to be present to witness the e-signing of the Mortgage Deed. Your customer will need to provide the full name, email address and mobile number of their witness as part of the Mortgage Deed e-sign process. This is so the witness can be sent the Mortgage Deed to e-sign (witness).

5. How soon after offer will the customer receive the documents to e-sign?

Once the application goes to Offer and the offer documents have been sent to Robertsons, your customer will receive their invite to e-sign their documents within 3 working hours (based on standard business hours of 9am-5pm Monday to Friday).

6. What is the role of Robertsons Solicitors in the e-signature process?

Robertsons Solicitors act solely on Pepper Money's behalf as part of the conveyancing process. We have instructed Robertsons Solicitors to act on our behalf and manage / control the e-signing process to make this as smooth as possible for your customer. This is the reason your customer will receive the initial DocuSign email from Robertsons Solicitors branded Pepper Money.

FAQs (continued)

7. Can the witness be a relative?

No, their signature must be witnessed by an independent witness who knows them, who is not their relative and does not live with them.

8. Can the same witness details be used for both applicants on a joint application issued for e-signature?

Yes, joint customers can use the same witness.

9. For Married/Sole applications does Pepper require the Consent Deed prior to offer if the customers are to be eligible for the e-signature process?

Yes, for married/sole customers who want to e-sign we will need the Consent Deed returned to us before offer. If we have to send the Consent Deed with the offer customers will not be eligible for e-sign.

10. What happens if your customer enters their witness mobile number incorrectly or they need to change their nominated witness?

In this instance, your customer should contact Robertsons Solicitors (the solicitors acting on Pepper's behalf and who are helping us manage the e-signing process). To do so customers can email pepper@robsols.co.uk. Robertsons will then correct the information so your customer can proceed with the e-sign process.

FAQs (continued)

11. What should happen in the event of Applicant 2 not receiving an email to sign?

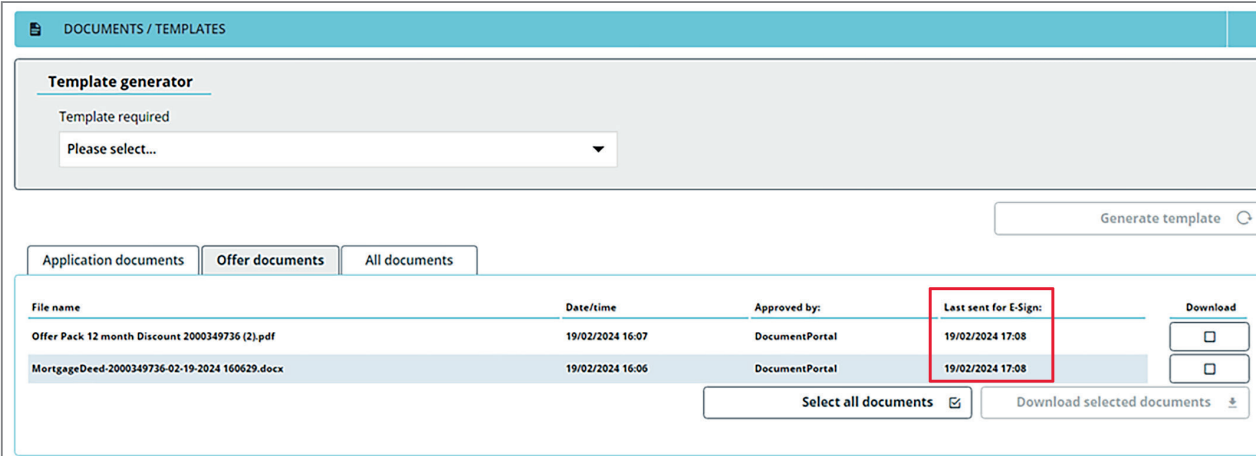
In this event, the customer should check whether the witness for applicant 1 has completed their part of the process, because if they haven't, then the email will not be sent to applicant 2. If Applicant 1 and their witness have completed their part of the journey and an email has still not been received by applicant 2, they should check their junk email box. If the email can still not be traced they should contact Robertsons Solicitors via email at pepper@robsols.co.uk.

12. What if my customer has a query about any of the documents and / or their contents?

Customers are signposted to their broker if there are any issues with errors on the documents (incorrect term, product, advance etc). You can then carry out the changes needed and communicate with us where necessary. If the offer is amended, our underwriter will resend the amended offer documents to Robertsons Solicitors so that they can reissue them to the customer(s) for e-signing.

13. How will I know if my customer's application is eligible for e-sign?

Via Swan, once the case has been **'Offered'**, you can see whether the case was eligible for the e-signatures journey and if so, when the offer documents were sent to Robertsons Solicitors by looking at the **'Last sent for E-Sign:'** column within the **'Offer documents'** tab in SWAN. For cases eligible for e-signatures, it will show when the offer documents were sent to Robertsons.



The screenshot shows the 'DOCUMENTS / TEMPLATES' section of the SWAN system. It includes a 'Template generator' section with a dropdown menu for 'Template required' and a 'Generate template' button. Below this are three tabs: 'Application documents', 'Offer documents', and 'All documents'. The 'Offer documents' tab is active, displaying a table with the following data:

File name	Date/time	Approved by:	Last sent for E-Sign:	Download
Offer Pack 12 month Discount 2000349736 (2).pdf	19/02/2024 16:07	DocumentPortal	19/02/2024 17:08	<input type="checkbox"/>
MortgageDeed-2000349736-02-19-2024 160629.docx	19/02/2024 16:06	DocumentPortal	19/02/2024 17:08	<input type="checkbox"/>

At the bottom of the table, there are two buttons: 'Select all documents' and 'Download selected documents'.

As a reminder, once the application goes to Offer and the offer documents have been sent to Robertsons, your customer will receive their invite to e-sign their documents within 3 working hours (based on standard business hours of 9am-5pm Monday to Friday).

FAQs (continued)

14. How do I know when the customer has completed the e-signature journey?

Once the customer has e-signed their offer pack documents, we will check the documents to ensure that they are correct. Following this, you will continue to be notified that a case has moved from **'Offered'** to **'Awaiting Completion'**.

15. How do I get a copy of the Offer Pack for my records?

To view/download the e-signed offer pack, please go to the **'All Documents'** section in SWAN where you will see a PDF copy of the Offer Pack.

📄 DOCUMENTS / TEMPLATES

Template generator

Template required

Please select... ▼

Application documents

Offer documents

All documents

Drag your document here 📄 or or Browse your device 📁

🔍

File name	uploaded on:	Uploaded by:	Label	View	Download
WHS ESIS Var-2000349736-02-19-2024 113150.pdf	19/02/2024 11:31	XMLRequest	📄 WHS ESIS Var	👁️	📄
WHS ESIS Var-2000349736-02-19-2024 113805.pdf	19/02/2024 11:38	DocumentPortal	📄 WHS ESIS Var	👁️	📄
MortgageDeed-2000349736-02-19-2024 160629.docx	19/02/2024 16:06	DocumentPortal	📄 MortgageDeed	👁️	📄
Offer Pack 12 month Discount 2000349736 (2).pdf	19/02/2024 16:07	DocumentPortal	📄 DocumentPack	👁️	📄
RC1RateChangeLetter-2000349736-02-20-2024 104753.pdf	20/02/2024 10:47	SnipeRateChange	📄 RC1RateChangeLetter	👁️	📄
Pepper_Money_Offer_Pack_Paul_REGRESSION_Test.pdf	26/02/2024 13:56	sa_underwriting_test@pepper.money	📄 Pepper_Money_Offer_Pack_Paul_REGRESSION_Test.pdf	👁️	📄

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