E-SIGNATURES

Customer Mortgages
Process Guide

NOVEMBER 2025

Version 1.0

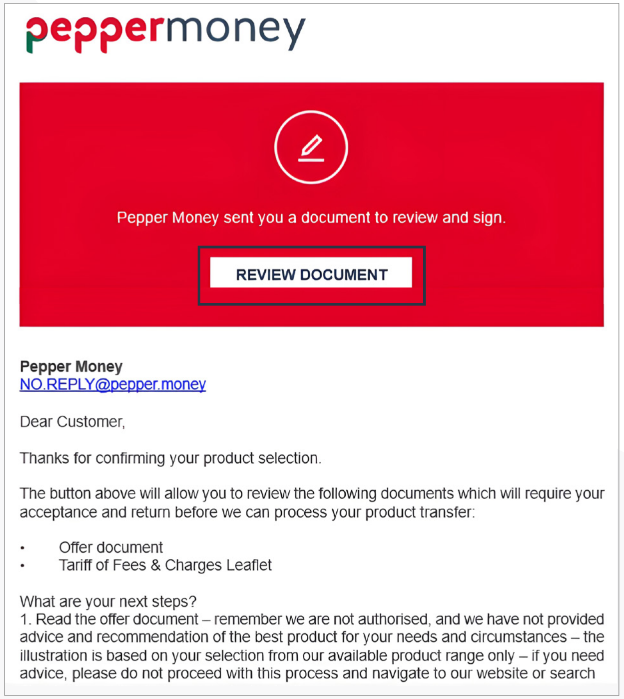
www.pepper.money to discover more

e-signatures: What to Expect

Customer journey

1 Your Invitation

Once we have reviewed and approved your application, you will receive an email from Pepper Money inviting you to review and sign your Offer document. Click the 'Review' button



peppermoney

Pepper Money sent you a document to review and sign.

REVIEW DOCUMENT

Pepper Money
NO.REPLY@pepper.money

Dear Customer,

Thanks for confirming your product selection.

The button above will allow you to review the following documents which will require your acceptance and return before we can process your product transfer:

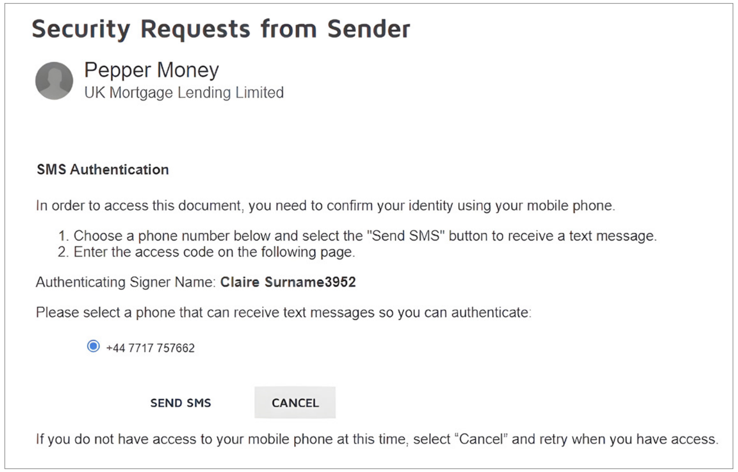
- Offer document
- Tariff of Fees & Charges Leaflet

What are your next steps?
1. Read the offer document – remember we are not authorised, and we have not provided advice and recommendation of the best product for your needs and circumstances – the illustration is based on your selection from our available product range only – if you need advice, please do not proceed with this process and navigate to our website or search

2 Reviewing your Offer document

To ensure that you are permitted to access the Offer, we will ask you to undertake SMS authentication.

Click on the 'Send SMS' button and a code will be sent to your mobile



Security Requests from Sender

Pepper Money
UK Mortgage Lending Limited

SMS Authentication

In order to access this document, you need to confirm your identity using your mobile phone.

1. Choose a phone number below and select the "Send SMS" button to receive a text message.
2. Enter the access code on the following page.

Authenticating Signer Name: **Claire Surname3952**

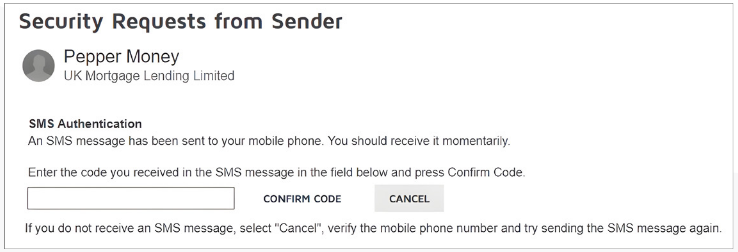
Please select a phone that can receive text messages so you can authenticate:

+44 7717 757662

SEND SMS CANCEL

If you do not have access to your mobile phone at this time, select "Cancel" and retry when you have access.

Enter the code in the box below and press 'Confirm code'



Security Requests from Sender

Pepper Money
UK Mortgage Lending Limited

SMS Authentication
An SMS message has been sent to your mobile phone. You should receive it momentarily.

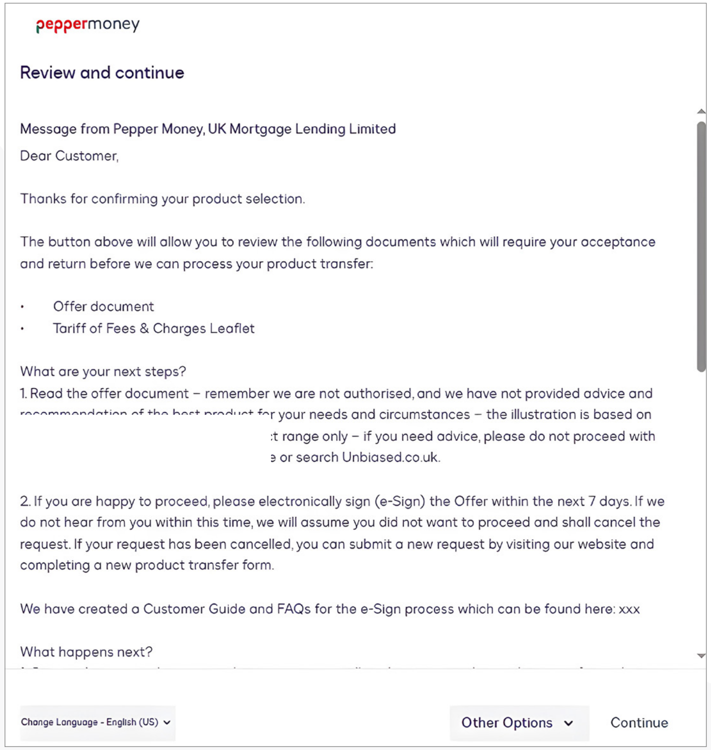
Enter the code you received in the SMS message in the field below and press Confirm Code.

CONFIRM CODE CANCEL

If you do not receive an SMS message, select "Cancel", verify the mobile phone number and try sending the SMS message again.

3 Review your Offer

To review your Offer, click on the 'Continue' button and then read through the Offer, Mortgage Valuation Report, Illustration and Draft Mortgage Deed to ensure you are happy to sign the Offer.



peppermoney

Review and continue

Message from Pepper Money, UK Mortgage Lending Limited

Dear Customer,

Thanks for confirming your product selection.

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- Offer document
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What are your next steps?

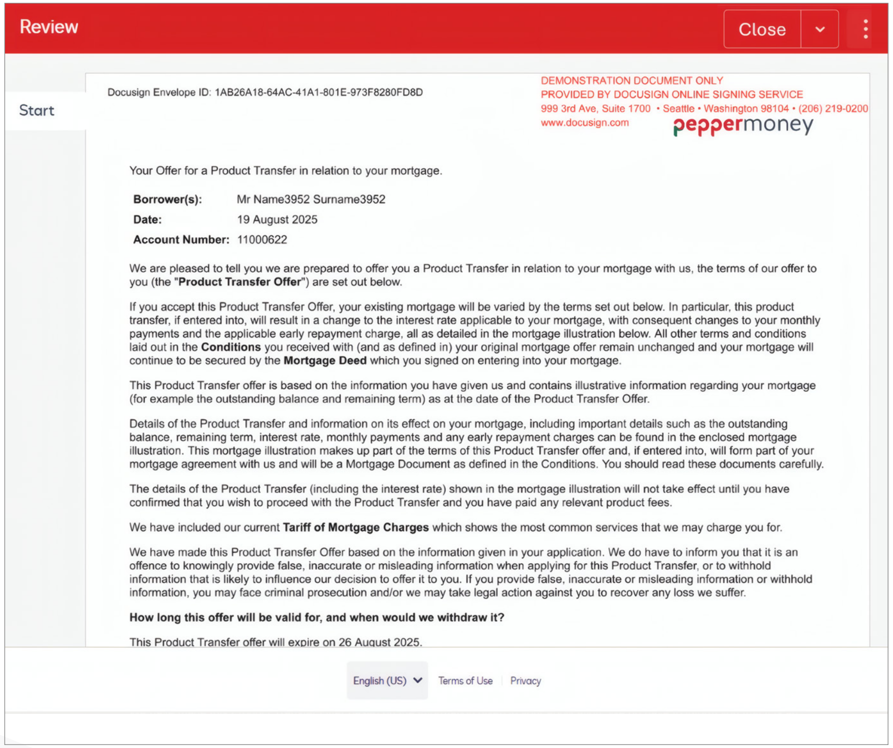
1. Read the offer document – remember we are not authorised, and we have not provided advice and recommendation of the best product for your needs and circumstances – the illustration is based on ...t range only – if you need advice, please do not proceed with ...e or search Unbiased.co.uk.

2. If you are happy to proceed, please electronically sign (e-Sign) the Offer within the next 7 days. If we do not hear from you within this time, we will assume you did not want to proceed and shall cancel the request. If your request has been cancelled, you can submit a new request by visiting our website and completing a new product transfer form.

We have created a Customer Guide and FAQs for the e-Sign process which can be found here: xxx

What happens next?

Change Language - English (US) | Other Options | Continue



Review | Close

Start

Docusign Envelope ID: 1AB26A18-64AC-41A1-801E-973F8280FD8D

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999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200
www.docusign.com

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Your Offer for a Product Transfer in relation to your mortgage.

Borrower(s):	Mr Name3952 Surname3952
Date:	19 August 2025
Account Number:	11000622

We are pleased to tell you we are prepared to offer you a Product Transfer in relation to your mortgage with us, the terms of our offer to you (the "**Product Transfer Offer**") are set out below.

If you accept this Product Transfer Offer, your existing mortgage will be varied by the terms set out below. In particular, this product transfer, if entered into, will result in a change to the interest rate applicable to your mortgage, with consequent changes to your monthly payments and the applicable early repayment charge, all as detailed in the mortgage illustration below. All other terms and conditions laid out in the **Conditions** you received with (and as defined in) your original mortgage offer remain unchanged and your mortgage will continue to be secured by the **Mortgage Deed** which you signed on entering into your mortgage.

This Product Transfer offer is based on the information you have given us and contains illustrative information regarding your mortgage (for example the outstanding balance and remaining term) as at the date of the Product Transfer Offer.

Details of the Product Transfer and information on its effect on your mortgage, including important details such as the outstanding balance, remaining term, interest rate, monthly payments and any early repayment charges can be found in the enclosed mortgage illustration. This mortgage illustration makes up part of the terms of this Product Transfer offer and, if entered into, will form part of your mortgage agreement with us and will be a Mortgage Document as defined in the Conditions. You should read these documents carefully.

The details of the Product Transfer (including the interest rate) shown in the mortgage illustration will not take effect until you have confirmed that you wish to proceed with the Product Transfer and you have paid any relevant product fees.

We have included our current **Tariff of Mortgage Charges** which shows the most common services that we may charge you for.

We have made this Product Transfer Offer based on the information given in your application. We do have to inform you that it is an offence to knowingly provide false, inaccurate or misleading information when applying for this Product Transfer, or to withhold information that is likely to influence our decision to offer it to you. If you provide false, inaccurate or misleading information or withhold information, you may face criminal prosecution and/or we may take legal action against you to recover any loss we suffer.

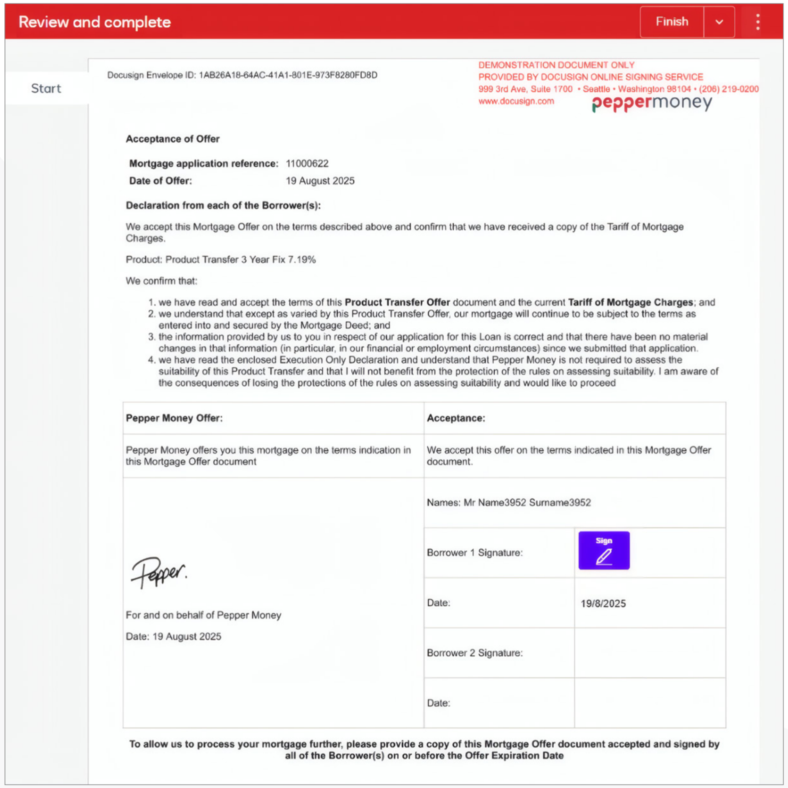
How long this offer will be valid for, and when would we withdraw it?

This Product Transfer offer will expire on 26 August 2025.

English (US) | Terms of Use | Privacy

4 Sign your Offer

If you are happy to sign the Offer, scroll down to the 'Acceptance of Mortgage Offer' section where you will see a 'Sign' icon. Click on the 'Sign' icon.


Review and complete

Finish

Start

Docusign Envelope ID: 1AB26A18-64AC-41A1-801E-973F8280FD8D

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www.docusign.com

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Acceptance of Offer

Mortgage application reference: 11000622
Date of Offer: 19 August 2025

Declaration from each of the Borrower(s):

We accept this Mortgage Offer on the terms described above and confirm that we have received a copy of the Tariff of Mortgage Charges.

Product: Product Transfer 3 Year Fix 7.19%

We confirm that:

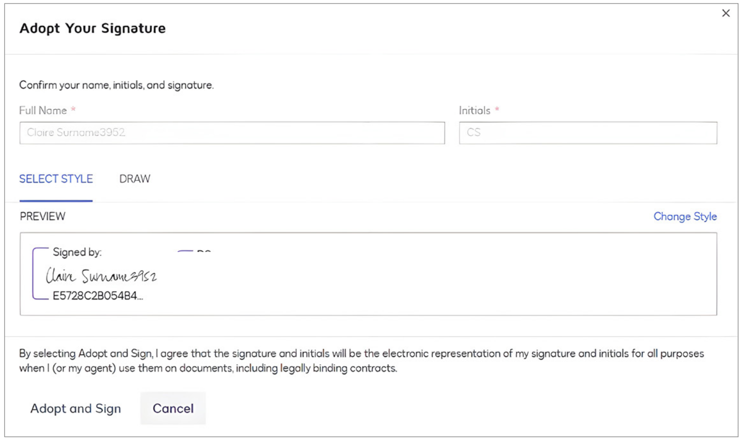
1. we have read and accept the terms of this **Product Transfer Offer** document and the current **Tariff of Mortgage Charges**; and
2. we understand that except as varied by this Product Transfer Offer, our mortgage will continue to be subject to the terms as entered into and secured by the Mortgage Deed; and
3. the information provided by us to you in respect of our application for this Loan is correct and that there have been no material changes in that information (in particular, in our financial or employment circumstances) since we submitted that application.
4. we have read the enclosed Execution Only Declaration and understand that Pepper Money is not required to assess the suitability of this Product Transfer and that I will not benefit from the protection of the rules on assessing suitability. I am aware of the consequences of losing the protections of the rules on assessing suitability and would like to proceed

Pepper Money Offer:	**Acceptance:**	
Pepper Money offers you this mortgage on the terms indication in this Mortgage Offer document	We accept this offer on the terms indicated in this Mortgage Offer document.	
	Names: Mr Name3952 Surname3952	
Pepper.	Borrower 1 Signature:	Sign
For and on behalf of Pepper Money Date: 19 August 2025	Date:	19/8/2025
	Borrower 2 Signature:	
	Date:	

To allow us to process your mortgage further, please provide a copy of this Mortgage Offer document accepted and signed by all of the Borrower(s) on or before the Offer Expiration Date

If you already have an account with DocuSign then you may already have a signature loaded.

However, if this is your first time using DocuSign, you will be given the option to free type your own signature or select a pre-populated one by clicking on the 'Adopt and Sign' button.


Adopt Your Signature

Confirm your name, initials, and signature.

Full Name * Claire Surname3952
Initials * CS

SELECT STYLE DRAW

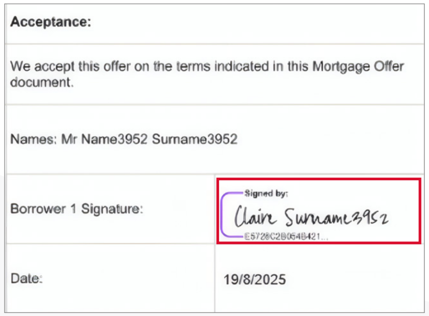
PREVIEW Change Style

Signed by:
Claire Surname3952
E5728C2B054B4...

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts.

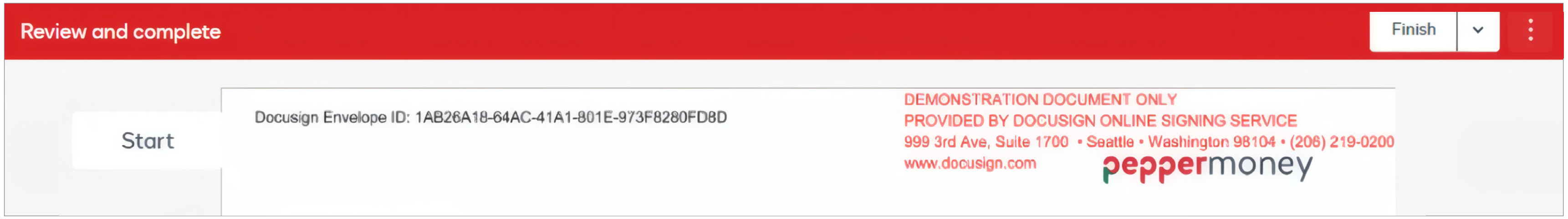
Adopt and Sign Cancel

and your signature will pre-populate into the form:

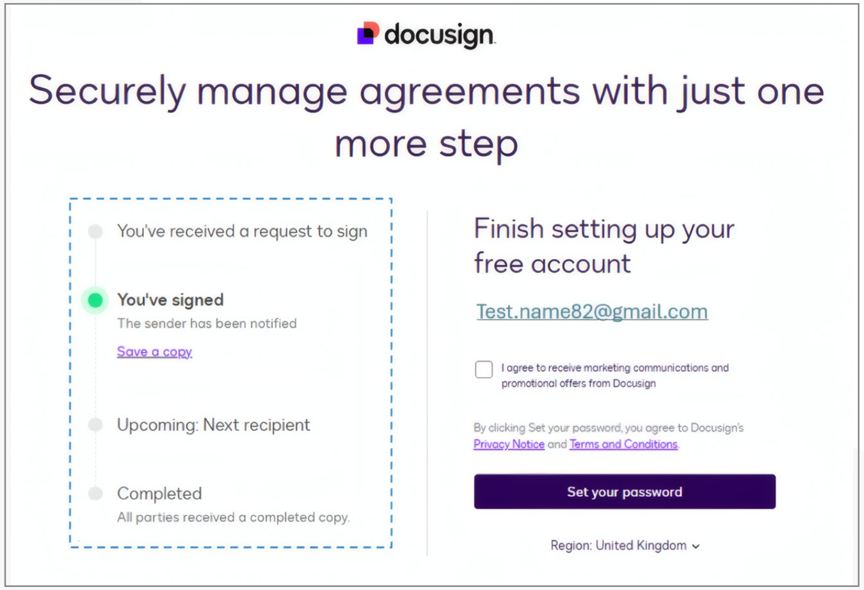

Acceptance:	
We accept this offer on the terms indicated in this Mortgage Offer document.	
Names: Mr Name3952 Surname3952	
Borrower 1 Signature:	Signed by: Claire Surname3952
Date:	19/8/2025

5 Finish

The final step is to select **'Finish'** in the top right-hand side of the page, as shown below.



If there are multiple customers, each customer will need to review and sign the Offer by repeating steps 1 to 5.



e-signatures: FAQs

1 How soon after I submit my application will I receive my Offer document to e-sign?

Once we have reviewed and approved your application, you will receive an email to electronically sign (e-Sign) the offer.

2 What if I have a query about the Offer or its contents?

Please contact your broker who will be able to assist you with any questions you may have with regards to the documentation and / or their contents.

3 What if I have a query about the e-Signature process?

Please contact your broker in the first instance who may be able to help.

You will be able to contact Pepper Money by telephone on **0333 370 1101** Monday – Friday 9am – 5pm.

Alternatively, you can email Pepper Money at **lendingequiries@pepper.money**

4 What happens next?

Once all customers have signed the Offer document, we should not require any additional information from you directly.

Contact your Legal Adviser who will guide you through legal journey to conclusion. Upon which your Legal Adviser will confirm to Pepper Money when the funds are required.

5 What if I choose not to proceed?

Please contact your broker who will guide you through your next steps.