

Execution Only Declaration Form

You are requesting a variation to your mortgage on an “execution only” basis. This means that you have decided for yourself that the mortgage as varied, including any features, benefits and fees, best suits your needs and circumstances.

We are not required to provide you with any advice, nor are we required to assess the suitability of the mortgage against your needs and circumstances as part of this execution only process.

We are able to process your request but it is important that you are aware of the implications of proceeding on this basis.

You are taking responsibility that this mortgage variation is right for you, in particular the amount, the method of repayment, and the remaining term.

While we will assess your mortgage request (i.e. whether we are able to accept the proposed product transfer) we are not responsible for its appropriateness for you.

This means that the regulatory rules concerning suitability will not apply and the protections afforded by those rules will not be available to you.

This does not affect your rights to make a complaint or to refer the matter to the Financial Ombudsman Service, but any allegation of unsuitability (mis-selling) may not be considered by the Ombudsman.

If you are satisfied that the mortgage variation for which you are applying meets your requirements then please **save** a copy of this declaration in a safe place. A copy of this disclosure will also be included with your offer.

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.

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