

Your full guide to working with us

peppermoney



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From registering with us, through to the completion of your customers' mortgage, this guide aims to make your application journey easy to understand, swift and straightforward.

Inside, you'll find step-by-step guides to help you get your applications right first time. We've included answers to the most frequently asked questions and top tips throughout, so you can feel completely confident about your specialist lending cases.

We understand the different needs of your different customers. We champion individuality by embracing difference. And wherever your customer is now, we're here to help them, and you, fulfil your ambitions.

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Getting started

Before you submit your first Decision in Principle (DIP), you'll need to register with us.



To register

1

Visit the ['Broker' section](#) of our website and select 'Login/Register'.

2

Click the 'Not Registered?' arrow and submit your Company FCA number, web address and telephone number. You'll be prompted to enter your details before setting your password and memorable word.

3

After you've completed your registration, you'll receive a confirmation email. Open it and click the verification link before you log in for the first time. (If you don't receive your email, get in touch and we'll manually complete the process for you).

4

Once you're verified, you can submit applications via our online portal.

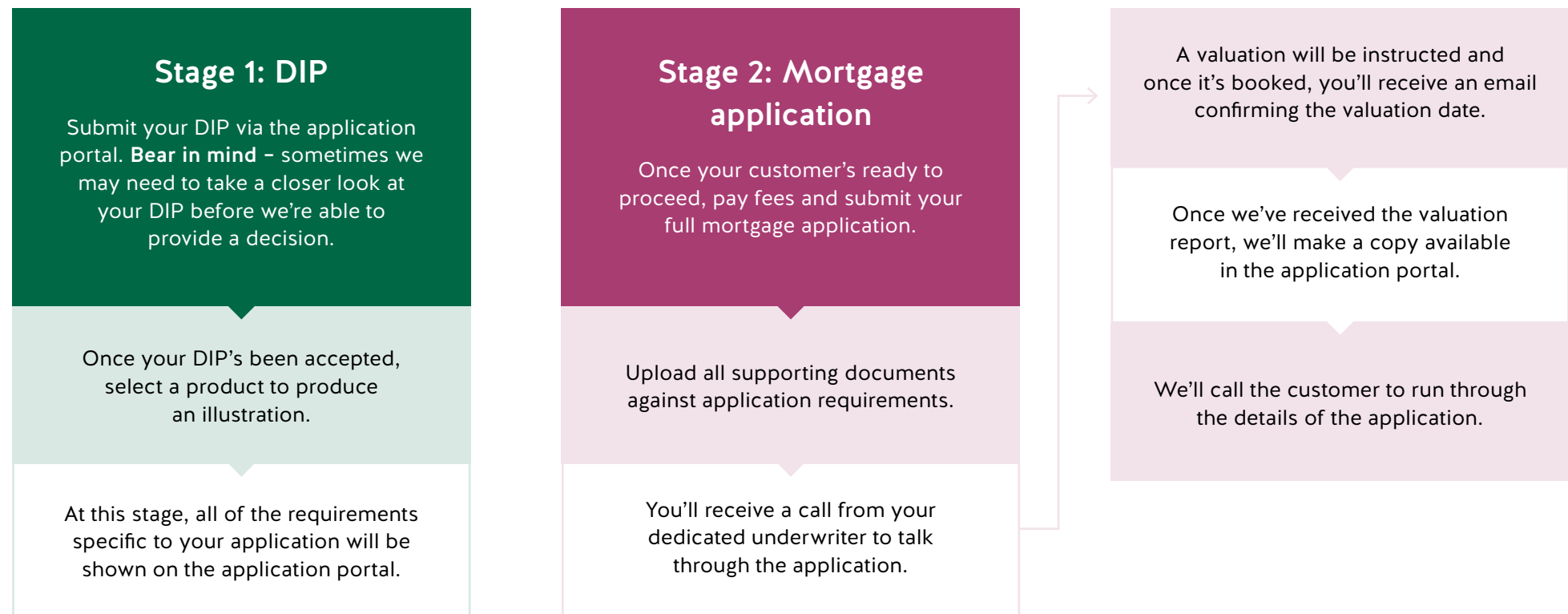
If you need support with our portal, you'll find a link on your home page to a handy guide.

To discuss a scenario before submitting a DIP, you can reach us by phone or webchat, or get in touch with your dedicated Regional Development Manager.

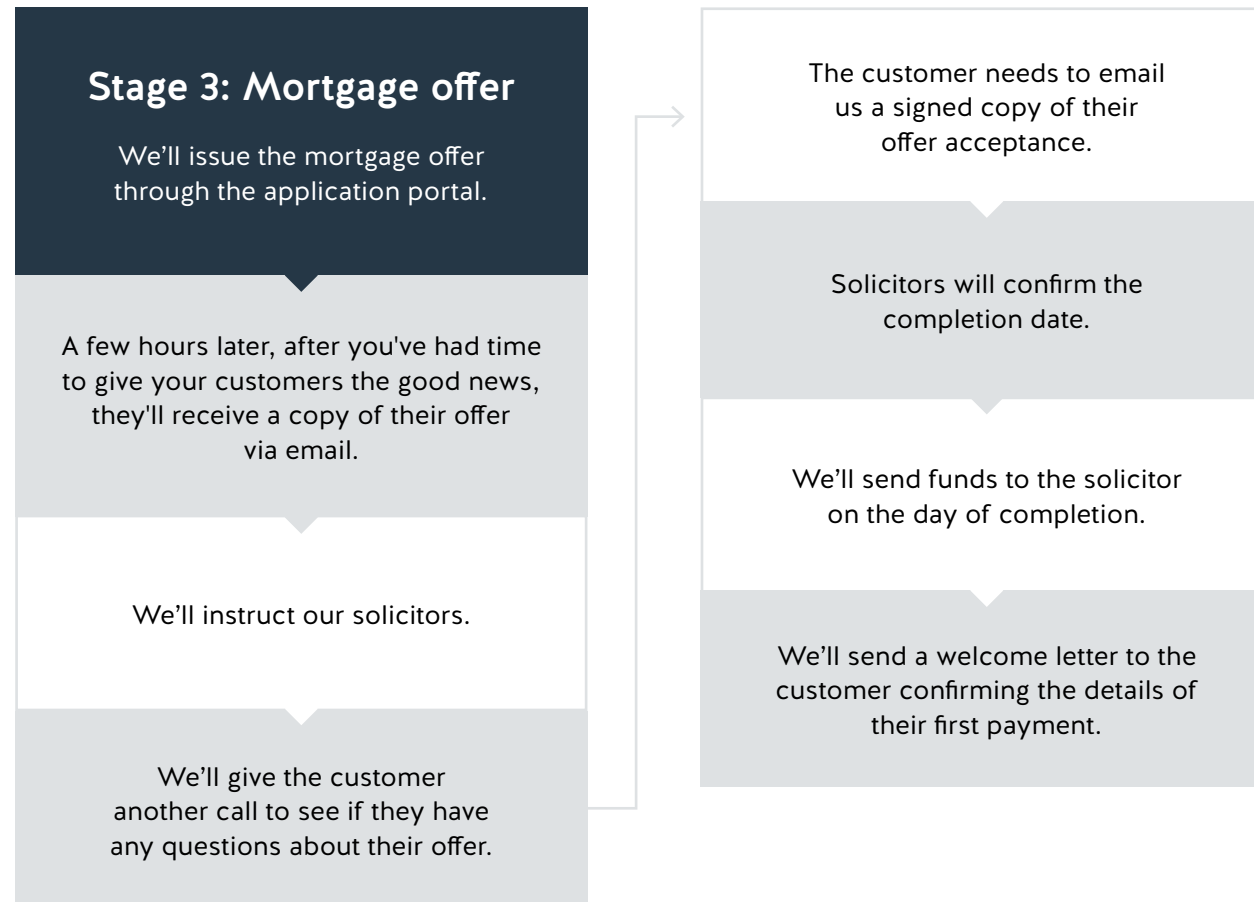
You'll find all of our contact details on [page 32](#) of this guide.

Your application journey

Here's what you can expect from the application process, from submission of your DIP, through to completion.



Your application journey (continued)



Submitting a DIP

Before submitting a mortgage application, you need to key a DIP via our application portal, which will include a soft search of your customer's credit file. Our DIPs are valid for 30 days from the point the illustration is produced.



Before you submit your DIP

You can check affordability using the [Affordability Calculators](#) on our website. Bear in mind, they only offer an indication of how much your customer could borrow. You'll receive a confirmed loan amount at DIP stage.

Make sure you have the basic information we need for the DIP, such as application type, loan details, income, commitments and expenditure. It's important the information you enter is accurate so we can provide you with the correct decision and products for your customer.

Once your DIP's approved

We'll provide you with the maximum loan amount that your customers could borrow, subject to reviewing the full application. You'll find eligible products, based on individual circumstances, displayed in the portal.

Submitting a DIP (continued)

Once a product's been selected

Once a product's been selected, you'll find the illustration in the documents section of the portal.

You'll then have three options to choose from:

- **Proceed to application** – this enables you to submit the full mortgage application.
- **Edit DIP** – this allows you to amend some details within the DIP and receive an updated decision.
- **Copy to a new DIP** – this should be used if the original DIP has expired.

If your DIP refers, our decision may take longer

Sometimes we need to take a closer look at your DIP before we can make a decision. If that happens, we'll provide a reason via the portal. We'll then review all the information available to decide if we're able to accept the DIP. At this point, we may need to contact you via phone to discuss the submission.

Once your DIP has been accepted, we'll send confirmation via email.

Where a DIP doesn't meet our criteria, we'll, again, share our decision and the reason behind it, via the portal.



Submitting your full application

Once you're ready to proceed to a full mortgage application, there are a few more steps you'll need to take to get your application ready.



Fees, documentation and submission

Firstly, you need to pay your fees. Where upfront fees are payable, we'll need you to provide us with card details so that we can process the payment.

Next, you'll need to submit your documentation. In the portal, you'll find details of what should be uploaded as part of the submission process. Receiving these promptly helps us to process your application as efficiently as possible.

Once we've received your full application, we'll review it. Your dedicated underwriter will then call you to go through the information you've provided. It's at this point that we'll let you know if any documents are outstanding.

Submitting your full application (continued)

The valuation

Once we've completed our review of the application, you're able to instruct the valuation via the portal.

It's important to note that when the valuation has taken place, fees that have been paid become non-refundable, so you should consider any outstanding requirements before instructing the valuation.

If you leave it to us, we'll instruct the valuation once all decision-making documents have been assessed. We typically receive the report within one to two working days after the inspection has taken place and, once reviewed by your underwriter, we'll get in touch to let you know the outcome. A copy of the valuation report will also be available in the portal.

Customer call and mortgage offer

Before we issue the mortgage offer, we'll contact your customer to confirm their details are correct.

Once we've issued the mortgage offer, we'll let you know by email, at which point you can download a copy via the portal. We'll wait a few hours before emailing your customer their offer documentation to give you the chance to share the good news.

Next, we'll instruct the nominated solicitor. If your customer's chosen to be represented by a solicitor who isn't on our panel, they'll need to provide them with a copy of the offer.



Submitting your full application (continued)

Fees

- Our standard application fee of £150 is non-refundable.
- Other fees that apply will be detailed in the illustration.
- For remortgages, we offer a choice of our Free Legals service or cashback. When using cashback to contribute to legal fees, costs will vary.
- If your customer arranges their own legal work, it's important they speak directly to their solicitor or conveyancer to find out what fees are applicable.

Top tips to support your application process:

- The option for you to instruct the valuation will be available in the portal as soon as the application's been reviewed (please check our property criteria before instructing).
- If you have any additional information that's relevant to your application, you can share it with us by sending a message via the portal.



Supporting documents

The following tables provide detailed advice on how to perfectly package your application.



Declaration and Direct Debit mandate

Requirement	Evidence	Top tips
Application declaration and Direct Debit mandate	<ul style="list-style-type: none">Both documents must be signed and dated by the customer	<p>We recommend you use the documents found in our portal to ensure you use the most up-to-date versions.</p> <p>If your customer would like to update their Direct Debit details or repayment date, let us know and we'll generate an updated Direct Debit mandate for them to sign.</p>

Supporting documents (continued)

Identity and residency

We're usually able to identify your customer electronically. Where we're unable to do so, we need verified proof of identity and/or proof of address. This could include requiring two identity documents from table 1 and one document from table 2 (below).

All applications need three years' address history for each customer when keying the application.



Identity table 1

- ✓ Valid passport
- ✓ Valid photo card driving licence (full or provisional)
- ✓ Firearms certificate or shotgun licence
- ✓ Identity card issued by the electoral office for Northern Ireland

Identity table 2

- ✓ Valid (old style) full UK driving licence
- ✓ Recent evidence of benefit entitlement
- ✓ Instrument of Appointment
- ✓ Current Council Tax bill or statement
- ✓ Non-internet-generated bank statements and utility bills

Proof of residency

- ✓ Utility bill
- ✓ Bank statement
- ✓ Mortgage statement
- ✓ Council Tax bill
- ✓ Credit card statement
- ✓ Proof of benefit letter

Supporting documents (continued)

Non-UK citizens

Customers who are non-UK citizens must have been permanently resident in the UK for the past three years. We'll need proof of permanent residency and two years' employment in the UK. At least one customer must have permanent residency.

It's important to note that income from customers who are not UK citizens or don't have indefinite leave to remain will not be used to contribute to affordability.

Acceptable visa types:

- EU Settlement Schemes (EUSS), Pre-Settled Status
- EU Settlement Schemes (EUSS), Settled Status
- Leave to Remain
- Family Visa
- Skilled Worker Visa
- UK Ancestry Visa
- Health and Care Worker Visa

- British National (Overseas) Visa
- Senior or Specialist Worker Visa (previously known as Intra-Company Transfer Visa)

All visas must be valid for a minimum of 12 months.

Proof of deposit

We need a bank statement as evidence of available funds. Where the deposit's gifted, we'll also need a letter from the donor to confirm:

- the amount
- that the funds are a gift
- that they won't reside in the secured property post-completion
- that the funds aren't repayable
- that there will be no interest retained in the property



Supporting documents (continued)

Income

The following tables explain the documentation we'll need to evidence different forms of income.

Please note: for all residential applications, there's a minimum earned income threshold of £18,000. This must be paid in GBP.

Income type	Evidence	Top tips
Basic pay	<ul style="list-style-type: none">• Latest three payslips for those paid monthly or four-weekly• Latest six payslips for those paid weekly or fortnightly• Evidence of six months' continuous employment	We'll typically calculate your customer's income using an average of the basic income plus any acceptable allowances shown on the payslips provided. You should share further commentary where the current income isn't supported by the year-to-date and/or previous year's earnings.
Car allowance Location allowance Shift allowance	<ul style="list-style-type: none">• Latest three payslips for those paid monthly or four-weekly• Latest six payslips for those paid weekly or fortnightly	We'll use the average where this varies.
Bonus Overtime Commission	<ul style="list-style-type: none">• Latest three payslips for those paid monthly or four-weekly• Latest six payslips for those paid weekly or fortnightly• Evidence of the last two years' bonus payments where quarterly or annually	We'll use the average where this varies. Bonus income is capped at 50% where paid quarterly or annually.

Supporting documents (continued)

Self-employed income

Income type	Evidence	Top tips
Sole trader	<ul style="list-style-type: none">Two years' 100% complete SA302 AND the most recent three months' business bank statements <p>OR</p> <ul style="list-style-type: none">Two years' tax calculations AND matching Tax Year Overviews (one year if trading less than two years) AND the most recent three months' business bank statements	<p>Income on business bank statements should support income declared.</p> <p>Tax Year Overview figures should always match those on the tax assessments.</p>
Director of limited company (above 25% shareholding)	<ul style="list-style-type: none">Most recent two years' company accounts (one year if trading less than two years) AND the most recent three months' business bank statementsTwo years' 100% complete SA302 OR two years' tax calculations AND we may request matching tax overviews (one year if trading less than two years) in addition	<p>To use accounts only, they need to be prepared by a suitably qualified accountant e.g. ACCA, ICAEW, CIMA. Accounts also need to be signed by the director and accountant or submitted to Companies House.</p> <p>The business bank statements will be used to provide a view of how the business is currently performing.</p> <p>Shareholdings of 25% and below will be treated as employed.</p>
Partnership	<ul style="list-style-type: none">Two years' 100% complete SA302 AND the most recent three months' business bank statements <p>OR</p> <ul style="list-style-type: none">Two years' tax calculations AND matching tax overviews (one year if trading less than two years) AND Company Accounts (where available) AND the most recent three months' business bank statements	

Supporting documents (continued)

Contractors

Where a customer contracts on an employed basis e.g. through an umbrella company or under a fixed-term contract, we need their last three months' payslips.

If a customer contracts through their own limited company, we need proof of their last two years' self-employed income.

We also need the documents listed in the table on the next page.



Supporting documents (continued)

Acceptable income	Evidence	Top tips
Fixed-term contractors	<ul style="list-style-type: none"> • Latest contract AND evidence of 12 months' employment with the same employer 	Where a contract is nearing completion, we'll need confirmation that it will be renewed.
Zero-hours contract	<ul style="list-style-type: none"> • Evidence of two years' employment with the same employer AND a current contract 	We need to see evidence of a consistent level of income.
Day-rate contract with an umbrella company	<ul style="list-style-type: none"> • Latest contract AND evidence of at least 12 months as a day-rate contractor • Confirmation that the contract's likely to be ongoing 	<p>Must be currently contracted.</p> <p>If the payslips provided don't reflect the actual gross income due to reimbursed tax deductibles, we'll use the lower of:</p> <ul style="list-style-type: none"> • 12 months' average day rate x 5 (days per week) x 46 (working weeks) <p>OR</p> <ul style="list-style-type: none"> • current day rate x 5 (days per week) x 46 (working weeks)
Day-rate contract as a limited company	<ul style="list-style-type: none"> • Latest contract AND evidence of at least 12 months as a day-rate contractor. Must be currently contracted 	<p>Where a contract's nearing completion, we'll need confirmation that it will be renewed.</p> <p>We'll calculate income based on the lower of:</p> <ul style="list-style-type: none"> • 12 months' average day rate x 5 (days per week) x 46 (working weeks) <p>OR</p> <ul style="list-style-type: none"> • current day rate x 5 (days per week) x 46 (working weeks)
CIS	<ul style="list-style-type: none"> • Most recent three months' payslips • Most recent 100% complete SA302 • Latest years' accounts, where applicable • Most recent three months' bank statements showing CIS income received 	We will typically calculate current income using an average of the income shown on the latest three payslips. Where this is not supported by previous year earning as per the SA302, an explanation should be provided.

Supporting documents (continued)

Other income

Income type	Evidence	Top tips
Child Benefit	<ul style="list-style-type: none">• Child Benefit award letter OR <ul style="list-style-type: none">• Bank statement showing Child Benefit	Child Benefit will only be accepted for children under the age of 14.
Maintenance	One of the following items: <ul style="list-style-type: none">• A copy of the maintenance agreement received under a court order. OR <ul style="list-style-type: none">• A CSA assessment. OR <ul style="list-style-type: none">• A written private agreement drawn up between the separating parties AND six months' bank statements showing the payment being received.	We'll accept 50% of maintenance received where it's confirmed as ongoing for a further five years.
Universal Credit	<ul style="list-style-type: none">• The last three monthly universal credit statements	<p>We can only accept universal credit in replacement of child and working tax credits. Any customer who has been in receipt of housing benefit in the previous 12 months may not be acceptable.</p> <p>We will use the lowest figure shown on the statements provided to calculate the annual amount we'll use for affordability. We will also validate that the income declared to HMRC is in line with the current levels of income.</p>

Supporting documents (continued)

Other income (continued)

Income type	Evidence	Top tips
Benefits, specifically in relation to disability	<ul style="list-style-type: none">Award letter for either Disability Living Allowance (DLA), War Disablement Pension or Armed Forces Compensation Scheme	Acceptable where the disability is deemed to be long-term/permanent. Where DLA is being received on behalf of a dependent, they must be under 16 years of age at the time of application.
Pension	<ul style="list-style-type: none">Latest annual statement of pension <p>OR</p> <ul style="list-style-type: none">Latest letter from pension provider confirming pension due on retirement <p>OR</p> <ul style="list-style-type: none">Latest payslip from pension provider <p>OR</p> <ul style="list-style-type: none">Latest Pension Credit award notice	
Working and/or Child Tax Credits	<ul style="list-style-type: none">Most recent 'Full' or 'Amended' awards notice for the current tax year (all pages). We can only accept this if each person named on the mortgage application matches each person named on the awards notice	Income used is the lowest figure for each kind of tax credit. Child Tax Credit will only be accepted for children under the age of 14. We don't accept child care element of Child Tax Credits. We'll also confirm that the income declared to DWP is in line with the current levels of income.

Supporting documents (continued)

Other income (continued)

Income type	Evidence	Top tips
Rental income	<ul style="list-style-type: none">Latest year's 100% complete SA302 OR tax calculations and matching Tax Year Overview	<p>Rental income will be accepted where it's not the primary source of income. We'll use 50% for affordability.</p> <p>Where your customer has Buy to Let (BTL) properties, we need a Portfolio Schedule. You can find a copy of our Portfolio Schedule in the 'downloads' section of our website. You'll need to save this as a PDF before uploading it to the application.</p>

Supporting documents (continued)

Foster carers

Income type	Evidence	Top tips
Customers in receipt of P.A.Y.E payslips will be classified as employed	<ul style="list-style-type: none">• Latest three payslips for those paid monthly or four-weekly• Latest six payslips for those paid weekly or fortnightly	<p>Foster children must be included as dependents.</p> <p>Where the foster carer income's been offset against allowable expenses, we may also need a copy of the SA100 to validate the actual income.</p> <p>We're unlikely to accept applications where foster carer income is the primary source.</p>
Those in receipt of remittance advice from the relevant authority will be classified as self-employed	<ul style="list-style-type: none">• Latest SA302 AND latest six months' remittance advice slips	<p>Foster children must be included as dependents.</p> <p>Where the foster carer income's been offset against allowable expenses, we may also need a copy of the SA100 to validate the actual income.</p> <p>We're unlikely to accept applications where foster carer income is the primary source.</p>



Supporting documents (continued)

Bank statements

Evidence	Top tips
<ul style="list-style-type: none">• Three months' bank statements are needed for First Time Buyers, Pepper 12, or Pepper 6 Residential applications.• Two months' bank statements are needed for all other Residential application types.• Three months' business bank statements are required for self-employed Residential and BTL applications.	<p>So we can process your applications as efficiently as possible, there are some items on bank statements you should look out for. It's really helpful if you can provide us with additional information about these when submitting the application:</p> <ul style="list-style-type: none">• Large and/or irregular transactions• Payments to creditors not otherwise declared on the application• Rejected Direct Debits• Salary credits that don't align with payslips



Supporting documents (continued)

Rental and mortgage history

Requirement	Further information	Top tips
Rental history	Where the applicant has rented within the last 12 months, we'll ask to see proof of their rental payments during this period. This can be a copy of their AST in addition to bank statements, a reference from a letting agent/landlord, or a rental account statement.	
Mortgage history	Where the customer has held a mortgage within the last 12 months, we'll require evidence of payments over this period. If we can't see the mortgage(s) on the Equifax credit report, we'll need to evidence the latest 12 months' payments through their latest mortgage statement.	Mortgage history is required for all mortgages held in the last 12 months, including BTLs and secured loans.

Debt management plan (DMP)

Requirement	Further information	Top tips
DMP supplementary form	This needs to be completed with a full breakdown of all creditors, balances, monthly payments and account numbers.	To avoid delays, fill this in before submitting the full application. You can find a copy of the template on the ' downloads ' section of our website or within the application summary in the application portal.
Reference from DMP provider	This should include DMP start date, monthly payment and whether payments have been maintained for the last 12 months.	We recommend obtaining this before submitting the application to avoid delays.

Supporting documents (continued)

Interest-only

Requirement	Further information	Top tips
Evidence/rationale of repayment strategy	<p>For all interest-only applications, we require full details of the customer's strategy for repaying the outstanding loan at the end of the term.</p> <p>Acceptable repayment strategies include:</p> <ul style="list-style-type: none">• downsizing• sale of other property• pension fund• sale of investments	<p>Where the customer's repayment strategy is downsizing at the end of the term, we'll need details of how they intend to use the available equity i.e. property type they intend to purchase, location etc.</p>

Affordable Home Ownership

It's Pepper's mission to help people succeed. One of the ways we do this is by making sure we offer inclusive products that meet the needs of your customers.

Our Affordable Home Ownership range is designed to help those with a story to tell to purchase their first property. Whether they've experienced blips on their record or a less-than-perfect credit score, our human approach means we take a non-judgemental view of where they are now in order to help them move forward.

Affordable Home Ownership products follow the same approach as our Residential criteria with a few additional documents required (see next page).



Affordable home ownership (continued)

Shared Ownership

Requirement	Further information	Top tips
Housing Association Memorandum of Sale	This should be issued by the Housing Association and include the percentage to be purchased, full value, share value and rent/service charges.	We only accept Shared Ownership properties based in England and where the Housing Association is a government-registered provider. Annual rent should not exceed 3% of the Housing Association share of the property.
Evidence of ownership percentage (remortgage only)	For all Shared Ownership remortgage applications, we need evidence of the share of the property that's currently owned by the customer.	This evidence should come from the Housing Association in the form of an updated Memorandum of Sale, letter, email etc.
12 months' proof of rental payment to the Housing Association (remortgage only)	Letter from the Housing Association confirming minimum rental payments AND 12 months' bank statements or Housing Association rental statement.	

Affordable home ownership (continued)

Help to Buy (Wales only)

Requirement	Further information	Top tips
Authority to proceed	This needs to be obtained from Help to Buy (Wales) before submitting the application.	Must be in date and needs to match the details on the application.
12 months' proof of payments to the Homes and Community Agency (HCA)	This will usually be in the form of the recent equity loan provider statement.	This is required for all remortgage applications regardless of the amount being paid e.g. administration fee only.

Right to Buy (Purchases only – England and Isle of Wight)

Requirement	Further information	Top tips
Section 125	This will usually be issued by the relevant Local Authority and include discounted purchase price and full market value.	All parties named on the application must also be named on the S125.
12 months' proof of payments to the Homes and Community Agency (HCA)	This will usually be in the form of the recent equity loan provider statement.	

First Homes

Requirement	Further information	Top tips
Authority to proceed	This needs to be obtained from the local authority before submitting the application.	

Application final steps

We understand the importance of providing customers with straightforward and stress-free experiences in the lead-up to completion of their new mortgage.

We'll call your customer a few days after sending an offer letter to make sure they understand their offer, to answer any questions they may have and to explain next steps. Should they have questions that you would be better placed to help them with, we'll get in touch to make you aware.

For remortgage applications, we offer a combination of free and chargeable legal products. For a Free Legals remortgage, one of our appointed providers will be instructed. The service covers all standard remortgage legal work, including any fees payable for the consolidation of unsecured debts. Please be aware – any work beyond 'usual' work (for example Transfers of Equity or the removal of restrictions from the title) will incur additional fees.

If your customer doesn't want to proceed with Free Legals, they can choose a solicitor from our panel to represent them.

Your customer is free to choose representation from a solicitor who's not on our panel. In this case, we'll still select a firm from our panel to represent us. This is known as Separate Representation, and it's important to remember that fees will be payable for the work completed by both solicitor firms in this instance.

If your customer chooses to instruct a solicitor who isn't on our panel, it's important that they keep in touch with their conveyancer to ensure everything's in place to progress the legal work. This includes sending their conveyancer a copy of their mortgage offer.



Application final steps (continued)

Post completion

We'll send a welcome letter by post to all customers three working days after their mortgage has been completed.

The welcome letter contains important information, including:

- how much the first mortgage payment will be when the Direct Debit is collected
- how much subsequent payments will be and when the payment will be collected
- confirmation of the Direct Debit details we hold for the customer
- total amount borrowed and repayment method
- details on overpayments and early repayment charges
- details for contacting us if the customer falls into payment difficulties
- the contact details and operating hours of our customer service team

Our customer service team can also help customers with a range of queries including:

- finding out their mortgage balance
- requesting their statement
- updating their contact details
- changing their Direct Debit details (post first payment)
- changing their payment date (post first payment)
- nominating someone else to act on their behalf



Supporting vulnerable customers

At Pepper, we understand that some customers may have personal circumstances which means they may require tailored support from us.

Supporting vulnerable customers is important to us and we are on hand to listen and help wherever we can. It's important that we work together closely to support customers who may be vulnerable, and we want you to know that sharing a customer's vulnerability won't inform our decision to lend. We may be able to offer tailored support to ensure their needs are met throughout the application process and the lifetime of their mortgage.

If you're supporting a customer who may be vulnerable, please get in touch as soon as possible so we can discuss how we may be able to help. You can let us know by contacting us on the following details:

Throughout the application journey:
03333 701 101, option 3

Post completion: 03333 701 102



How to get in touch

New enquiry:

03333 701 101, option 1

DIP-related:

03333 701 101, option 2

Existing Application:

03333 701 101, option 3

Post offer:

03333 701 101, option 4

Post completion:

03333 701 102

Live chat:

visit www.pepper.money
and click Live Chat at the
bottom of the screen

Customers in financial difficulty

Customers can contact our customer service team on 03333 701 102 (lines are open 9am-6pm, Monday to Friday) or by email at customerservice@pepper.money

One of our friendly team will always be able to help. It's important they understand that contacting us won't impact their credit score.



Our Regional Development Managers



Lewis Wheeler

Lewis has 12 years' experience in the financial services industry. He enjoys being able to help brokers in converting their specialist cases through to completion.

Hertfordshire, Kent & Essex

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M: 07736615995

[Connect on LinkedIn](#)



Lois Ashcroft

With over 7 years' mortgage-related experience across roles as an underwriter, advisor and now as a BDM, Lois has developed a holistic understanding of the mortgage process.

South West

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Richard Pugh

Richard has more than 16 years' experience working in financial services, having previously worked as a mortgage consultant for Nationwide, providing advice on mortgage and insurance solutions for families.

North West

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How to get in touch (continued)

Our Regional Development Managers (continued)



Paul Drinkwater

With 30 years' experience in the industry, he loves growing relationships with brokers and enabling them to help their customers find a solution to their mortgage needs.

Midlands

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[Connect on LinkedIn](#)



Max Hill

With over 10 years' industry experience, having worked as a broker and BDM, Max is well placed to provide brokers with the support they need to place specialist cases.

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Sam Bickerton

Sam has more than 12 years' experience in financial services, having held several business development roles in that time. He can support brokers with those cases that fall outside the mould of the high street.

Surrey, Sussex & Hampshire

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