



E-SIGNATURES

Customer Process Guide

AUGUST 2025

Version 1.1

www.pepper.money to discover more

Aimed at Professional intermediaries only; not for public distribution. 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.

Registered Office: 4 Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ. Registered in England and Wales under Company Number 08698121. Calls may be monitored or recorded for training, compliance and evidential purposes.

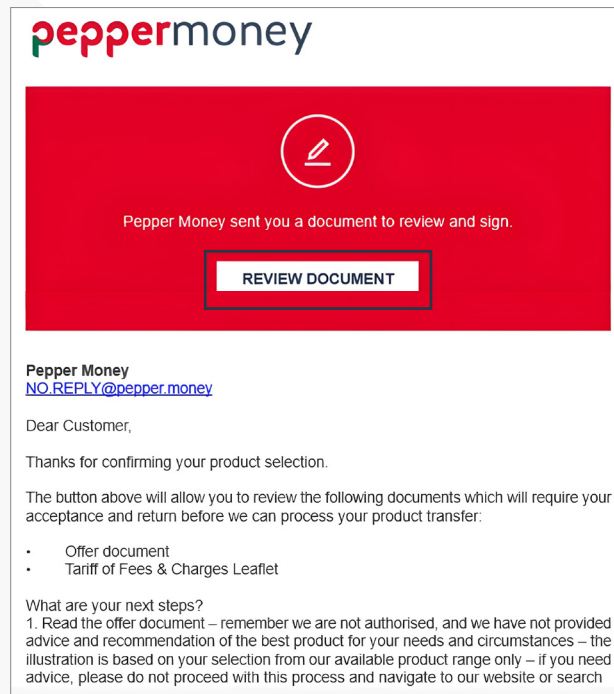
e-signatures: What to Expect

Customer journey

1

Your Invitation

Once your Product Transfer request has been submitted and approved, you will receive an email from Pepper inviting you to review and sign your Offer document. Click on the 'Review' button

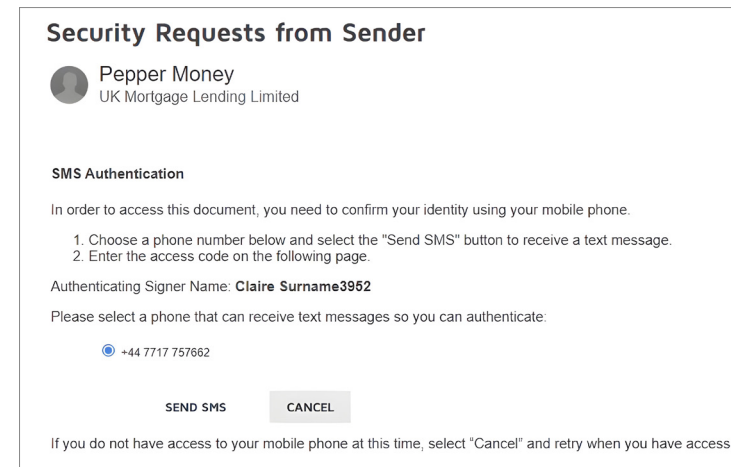


2

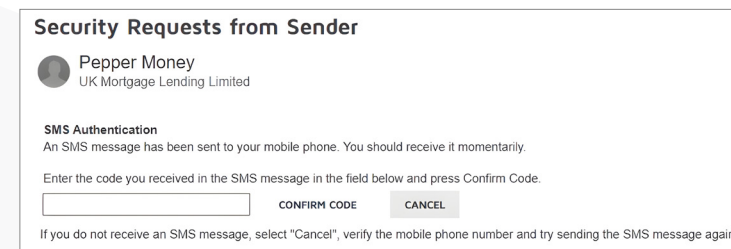
Reviewing your Application Summary

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



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



3

Review your Offer

In order to review your Offer, click on the 'Continue' button and then read through the Offer and the Tariff of Fees and Charges to ensure that 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.

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 a range only – if you need advice, please do not proceed with a mortgage transfer 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

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200
www.docusign.com

peppermoney

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 to the **'Acceptance of Offer'** section where you will see a **'Sign'** icon. Click on the **'Sign'** icon.

Review and complete Finish

DocuSign Envelope ID: 1AB26A18-6A4C-41A1-801E-973F8280FD8D

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200
www.docuSign.com

peppermoney

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

You will then see the **'Adopt your Signature'** box.

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.

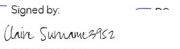
Adopt Your Signature

Confirm your name, initials, and signature.

Full Name * Initials *

[SELECT STYLE](#) [DRAW](#)

PREVIEW [Change Style](#)

Signed by: 
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: 
E5728C2B064B421...

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.

Review and complete

Finish

Start

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

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200
www.docusign.com

peppermoney

If this is a joint mortgage, the Second Customer will now be able to review and sign the Offer by repeating points 1 to 5.

docuSign

Securely manage agreements with just one more step

You've received a request to sign

You've signed
The sender has been notified
[Save a copy](#)

Upcoming: Next recipient

Completed
All parties received a completed copy.

Finish setting up your free account

[Test.name82@gmail.com](#)

☐ I agree to receive marketing communications and promotional offers from DocuSign

By clicking Set your password, you agree to DocuSign's [Privacy Notice](#) and [Terms and Conditions](#)

Set your password

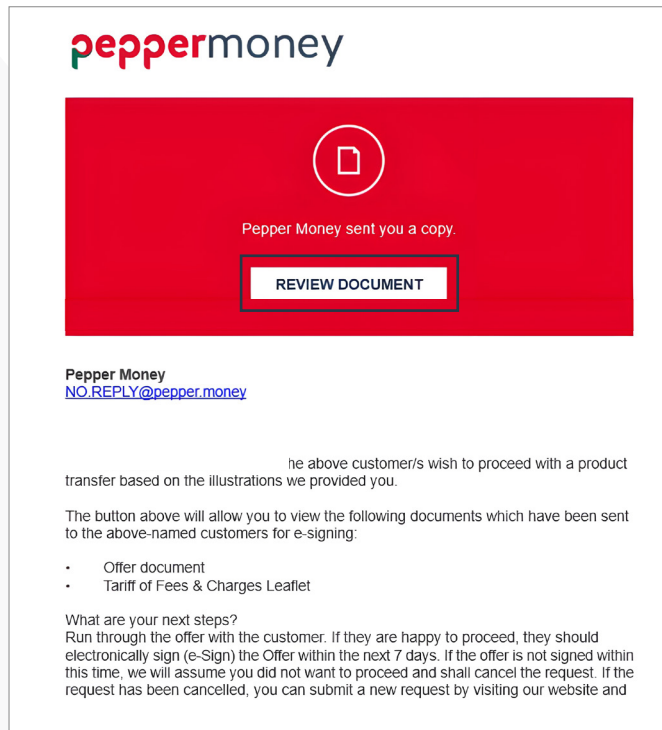
Region: United Kingdom

Broker Journey

1

Your Invitation

The customers offer will be available for you to view. To see a copy, firstly click on the 'Review Document' button.



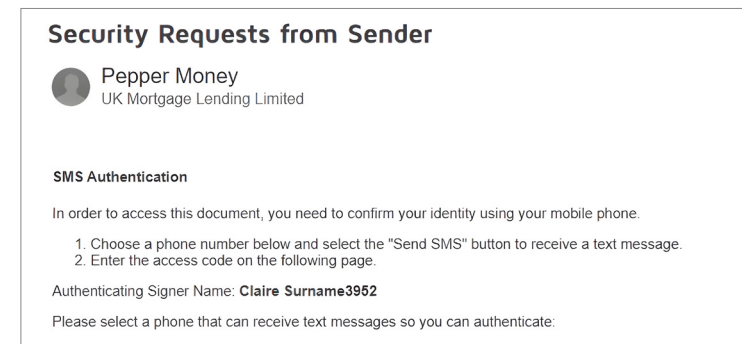
The screenshot shows an email from Pepper Money. At the top is the Pepper Money logo. Below it is a red banner with a white document icon and the text "Pepper Money sent you a copy." A white button with the text "REVIEW DOCUMENT" is centered in the banner. Below the banner, the email text reads: "The above customer/s wish to proceed with a product transfer based on the illustrations we provided you. The button above will allow you to view the following documents which have been sent to the above-named customers for e-signing:" followed by a bulleted list: "Offer document" and "Tariff of Fees & Charges Leaflet". Below the list, it says "What are your next steps? Run through the offer with the customer. If they are happy to proceed, they should electronically sign (e-Sign) the Offer within the next 7 days. If the offer is not signed within this time, we will assume you did not want to proceed and shall cancel the request. If the request has been cancelled, you can submit a new request by visiting our website and".

2

Security request

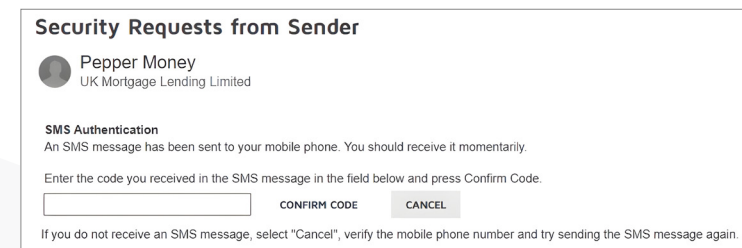
For security purposes, we will then ask you to undertake SMS authentication.

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



The screenshot shows a page titled "Security Requests from Sender". It features a Pepper Money logo and the text "UK Mortgage Lending Limited". Below this is a section titled "SMS Authentication" with the text: "In order to access this document, you need to confirm your identity using your mobile phone." followed by a numbered list: "1. Choose a phone number below and select the 'Send SMS' button to receive a text message." and "2. Enter the access code on the following page." Below the list, it says "Authenticating Signer Name: Claire Surname3952" and "Please select a phone that can receive text messages so you can authenticate:".

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



The screenshot shows the same "Security Requests from Sender" page, but with the "SMS Authentication" section expanded. It now includes a text input field for the code, a "CONFIRM CODE" button, and a "CANCEL" button. Below the input field, it says "Enter the code you received in the SMS message in the field below and press Confirm Code." At the bottom, it says "If you do not receive an SMS message, select 'Cancel', verify the mobile phone number and try sending the SMS message again."

3

Review Offer

Run through the offer with the customer. If they are happy to proceed, they should electronically sign (e-Sign) the Offer within the next 7 days.

You will be sent confirmation when all customers have completed the signing process

Review

Close

Start

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

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200
www.docusign.com

peppermoney

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

e-signatures: FAQs

1

How soon after I select which product I want to be switched to will I receive my Offer document to e-sign?

Once you've confirmed your product selection, you will receive an email to electronically sign (e-Sign) the offer – this should arrive within 2 working days

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.

If you did not apply for the Product Transfer through a Broker and need advice, please do not proceed with this process and navigate to our website tosearch for a broker or search Unbiased.co.uk.

3

How long will it take before my rate is switched after the e-signature process has been completed?

The the timing will depend on your payment date and when we receive your acceptance of our offer. We will write to you to confirm your new payment and when this will take effect.

4

What if I choose not to proceed?

If you choose not to proceed, we will automatically cancel the Product Transfer request after 7 days.

If your request has been cancelled, you can submit a new request by visiting our website and completing a new product transfer form.