



E-SIGNATURES

Product Transfer Process Guide

NOVEMBER 2025

Version 1.2

www.pepper.money to discover more

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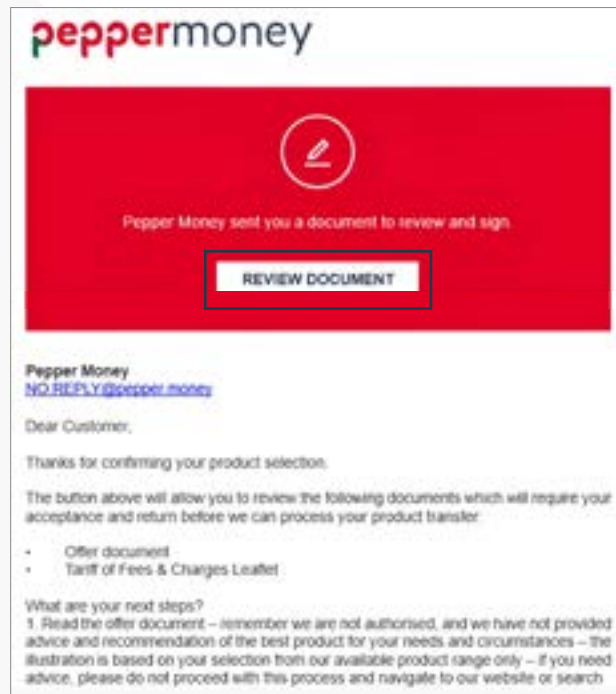
e-signatures: What to Expect

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

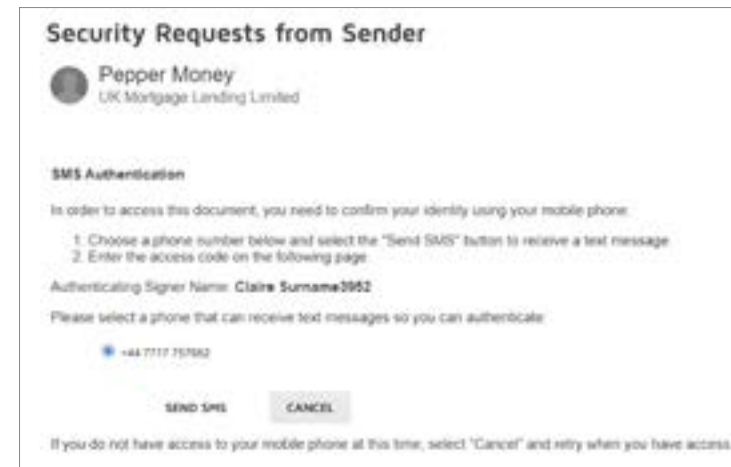


2

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.

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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 recommendations of what best suits you - your needs and circumstances - the illustration is based on £ range only - if you need advice, please do not proceed with it 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 (GB) ▼

Other Options ▼ Continue

Review Close

Design Envelope ID: 1A2B434-644C-4101-8012-975F020F2D82

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Start

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

Borrower(s): Mr Name3952 (Surname3952)
Date: 19 August 2025
Account Number: 110009622

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 set 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 (GB) ▼ 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

Start

Document Reference: 11000022
Date of Offer: 18 August 2025

Acceptance of Offer

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

Product: Product Transfer 2 Year Fix 1.19%

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 to 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 accept the suitability of this Product Transfer and that I will not benefit from the protection of the rules on consumer 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:

Pepper Money offers you this mortgage on the terms indicated in the Mortgage Offer document.

Acceptance:

We accept this offer on the terms indicated in this Mortgage Offer document.

Name: Mr Name3952 Surname3952

Borrower 1 Signature:

Date: 18/8/2025

Borrower 2 Signature:

Date:

For and on behalf of Pepper Money
Date: 18 August 2025

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:

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.

Name: Mr Name3952 Surname3952

Borrower 1 Signature:

Date: 18/8/2025

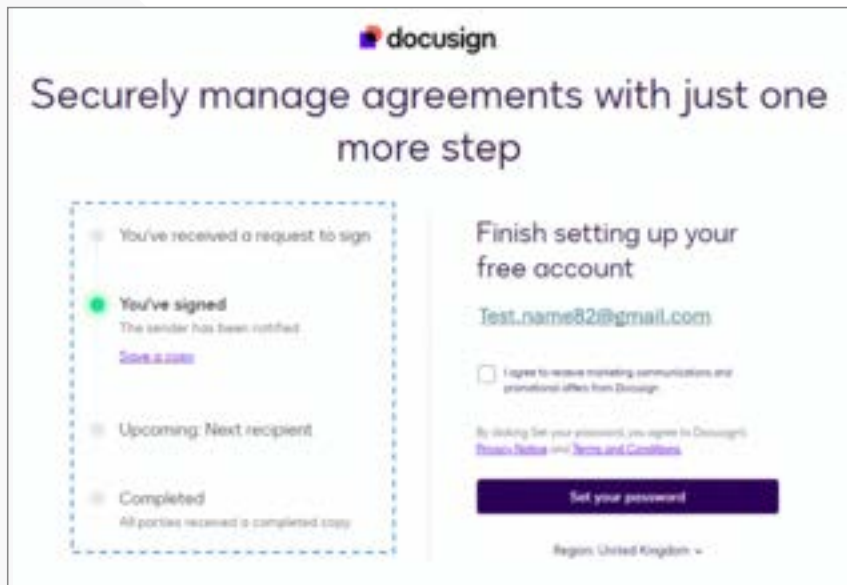
5

Finish

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



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.

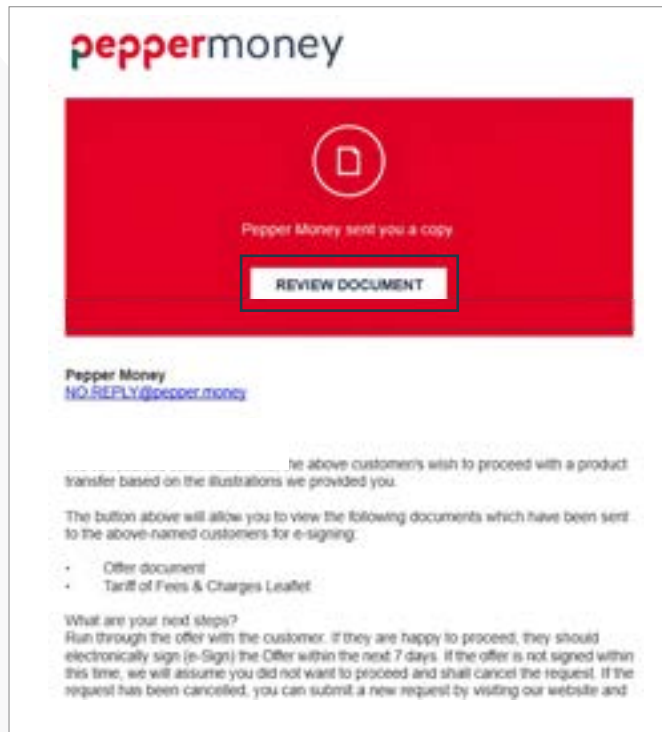


Broker Journey

1

Your Invitation

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

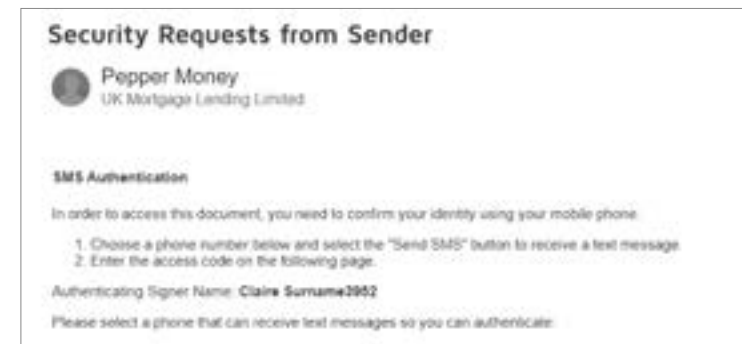


2

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.



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



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

The screenshot shows a web interface titled "Review" with a red header bar containing a "Close" button and a menu icon. On the left, a "Start" button is visible. The main content area displays a "Document Envelope ID: 1AB26A18-6A4C-41A1-8D1E-973F82B0FD8D" and a "peppermoney" logo with contact information. The document is titled "Your Offer for a Product Transfer in relation to your mortgage" and includes fields for "Borrower(s): Mr Name3952 Surname3952", "Date: 19 August 2025", and "Account Number: 11000622". The text explains the offer, its terms, and the consequences of acceptance, including a change in interest rate and monthly payments. It also mentions that the offer is based on the information provided and that the user should read the mortgage illustration and conditions carefully. The offer is valid until 26 August 2025. At the bottom, there are links for "English (US)", "Terms of Use", and "Privacy".

Review

Close

Document Envelope ID: 1AB26A18-6A4C-41A1-8D1E-973F82B0FD8D

Start

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500 3rd Ave., Suite 1700 • Seattle • Washington 98104 • (206) 219-0200
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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 set 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.