E-SIGNATURES

Product Transfer Process Guide

NOVEMBER 2025

Version 1.2

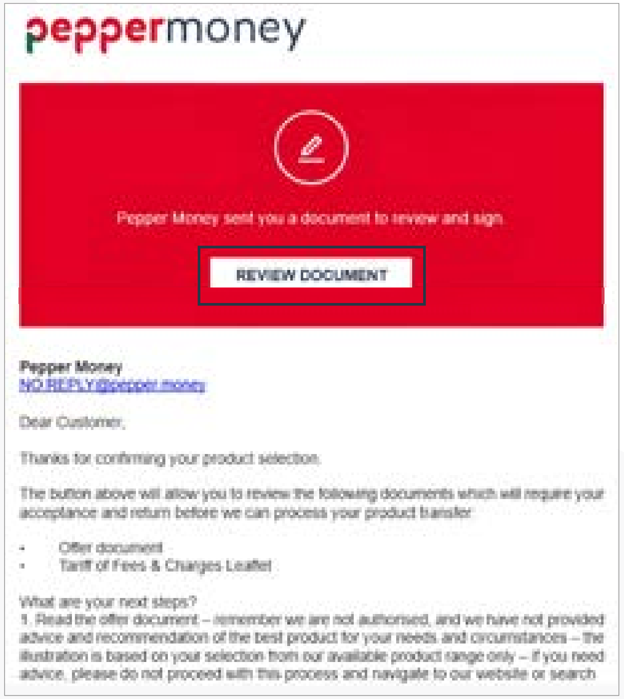
www.pepper.money to discover more

e-signatures: What to Expect

Customer journey

1 Your Invitation

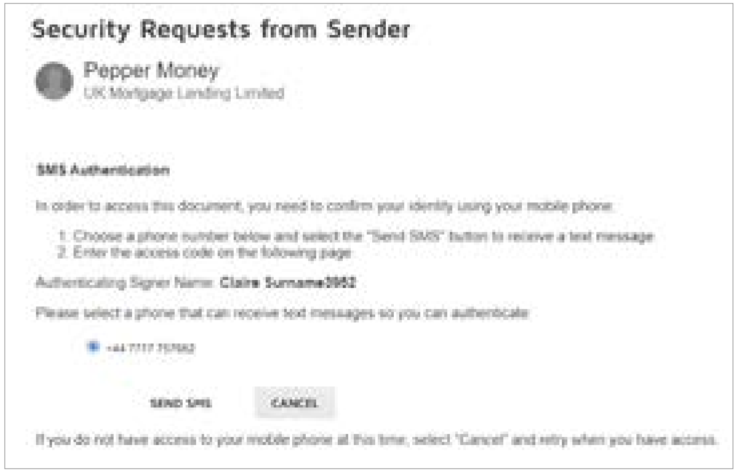
Once your Product Transfer request has been submitted and approved, you will receive an email from Pepper inviting you to review and sign your Offer document. Click on the **'Review'** button



2 Reviewing your Application Summary

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

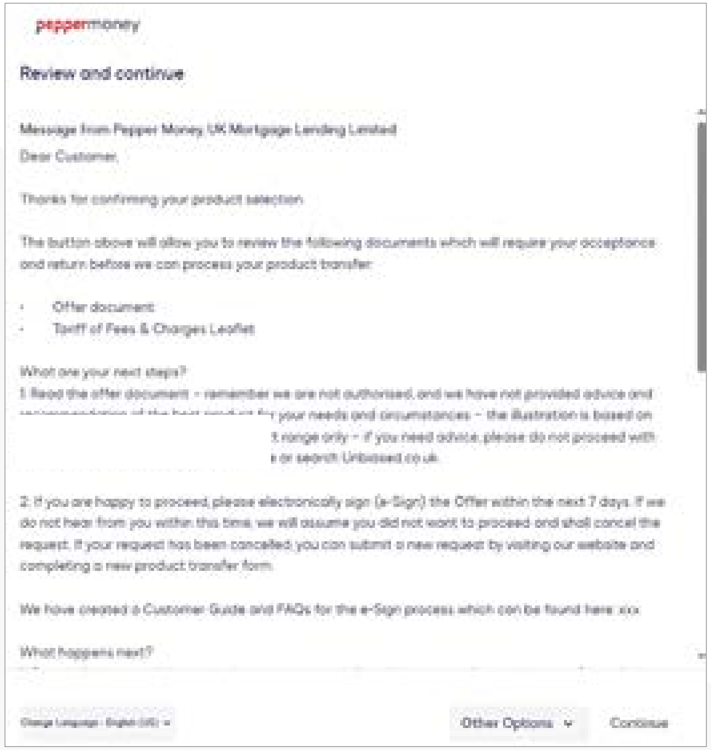
Click on the **'Send SMS'** button and a code will be sent to your mobile



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.



4

Sign your Offer

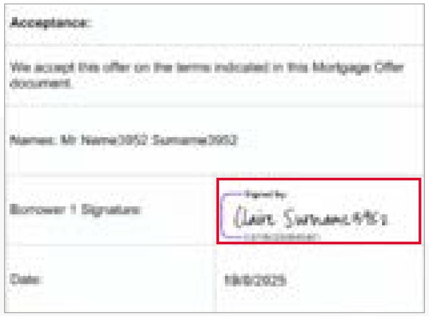
If you are happy to sign the Offer, scroll to the 'Acceptance of Offer' section where you will see a 'Sign' icon. Click on the 'Sign' icon.

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.

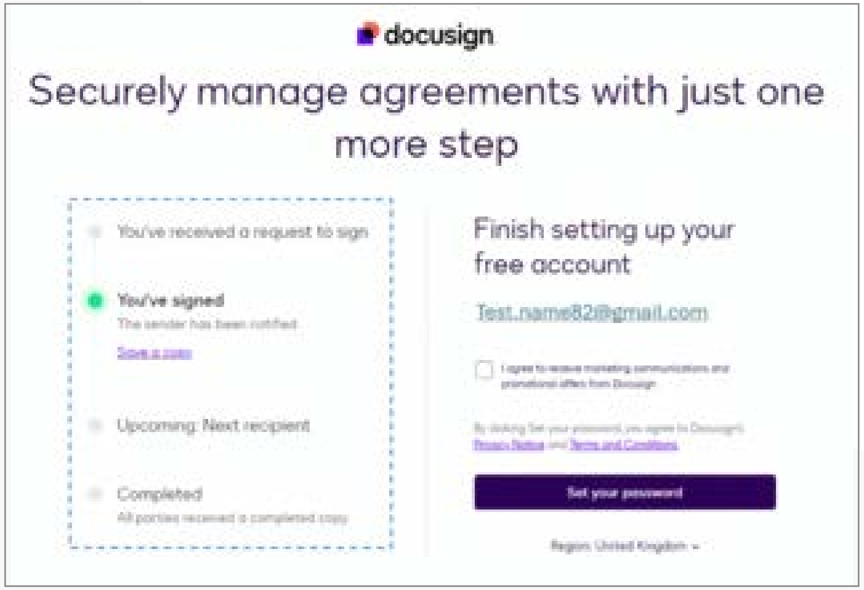
and your signature will pre-populate into the form:



5 Finish

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

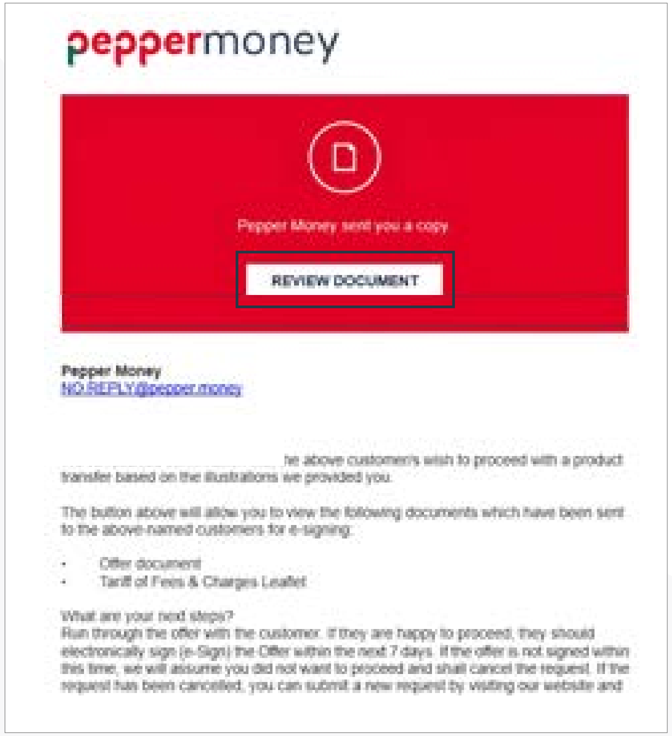
If this is a joint mortgage, the Second Customer will now be able to review and sign the Offer by repeating points 1 to 5.



Broker Journey

1 Your Invitation

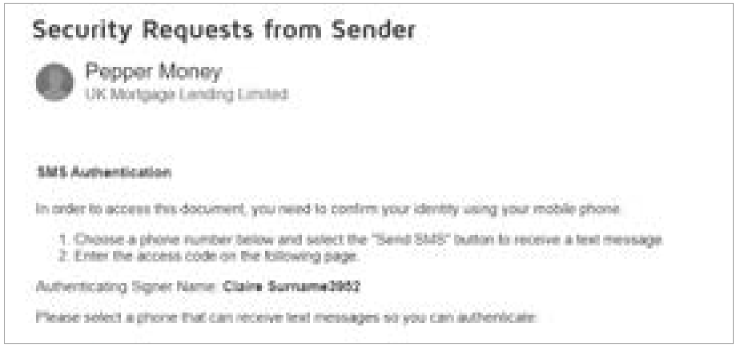
The customers offer will be available for you to view. To see a copy, firstly click on the **'Review Document'** button.



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

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.