

Application Portal Guide

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Navigating your homepage

Wherever you are in the portal, a set of icons stays at the top of your screen. Here's what they mean and where they take you.



HOME

Whenever you need to return back to the homepage, this is the button to use.



ILLUSTRATION

Click here to produce a quick standalone illustration for your clients. This doesn't conduct a credit search and only takes a couple of minutes.



DIP

Here you can complete a Decision in Principle (DIP). This only leaves a soft footprint on your client's credit profile and gives you an instant decision.



DOCUMENTS

This takes you to a menu of criteria guides and documentation you'll need for your client's application.



CASE SEARCH

Quickly find a previous or ongoing application here. Enter an item of search criteria and hit 'search'.



PRODUCTS

This takes you to a list of all our available products.



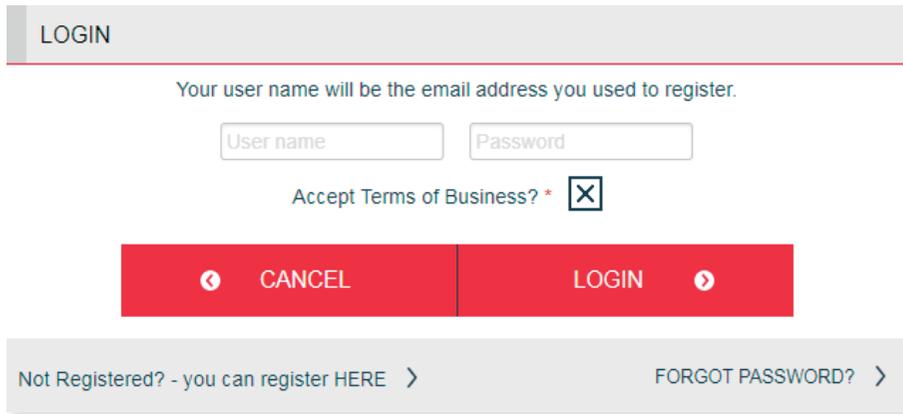
USER PROFILE

Manage your account here. You can change your password, address, contact details and submission route.

Setting up your preferred submission routes

If you're not part of an approved distribution network, you need to set up your submission routes before you can submit business.

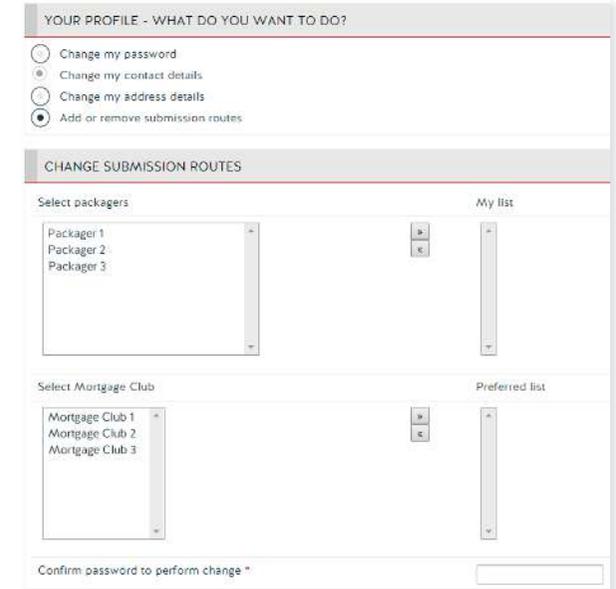
1. Log in with the username and password you created when you registered, and accept the Terms of Business.



2. Go to 'user profile' in the main menu bar.



3. Select 'add or remove submission routes'.
N.B. You can also change other account details from here.



4. The left column shows a list of the Clubs and Packagers we partner with. Click to select as many of these as you like, then move them to your list with the arrow buttons in the middle.
5. When you've finished, re-enter your password to confirm your changes.

Producing an Illustration

You can produce multiple illustrations based on your client's loan requirements before you submit a DIP. We don't run credit searches on illustrations, so our whole product range is available to you at this stage. The products offered at DIP may be different from the ones you choose here.

1. Applicant and loan type

The first page asks for some basic details about the structure of the application and how the applicant(s) are classified. The navigation bar on the left keeps track of where you're up to.

NB It's not possible to save incomplete illustrations.

Applicant & Loan Type

Submission Details

Loan Details

Product Selection

Applicant 1 Details

Fees and Features

Illustration Summary

APPLICANT & LOAN TYPE

Please select the applicant and loan type you wish to produce an illustration for.

Applicant type * Individual

Loan type * Residential

Are the applicant(s) 'high net worth' customers? * Yes No

Are the applicant(s) 'professional' customers? * Yes No

2. Submission details

Next indicate the level of advice and whether you are submitting the application through a Mortgage Club. You have to specify a Mortgage Club if you're not a packager or part of an approved distribution network.

Applicant & Loan Type

Submission Details

Loan Details

Product Selection

Applicant 1 Details

Fees and Features

Illustration Summary

SUBMISSION DETAILS

What kind of sale is this? * Advised Execution only

Is the Application being submitted via a Mortgage Club? * Yes No

Mortgage Club * [Dropdown]

* Mandatory fields

3. Loan details

Enter the basic details of the application and, if applicable, add any fees you are charging to your client(s).

Applicant & Loan Type

Submission Details

Loan Details

Product Selection

Applicant 1 Details

Fees and Features

Illustration Summary

LOAN DETAILS

Loan purpose * Purchase Remortgage

Type of loan * Residential

Estimated value/purchase price * £200,000

Loan amount * £150,000 LTV= 75%

Term * 25 years 00 months

Repayment type * Capital Repaym...

INTERMEDIARY FEES

Is the intermediary, charging the applicant a fee for this application? * Yes No

* Mandatory fields

BACK NEXT

Step 4 >

Producing an Illustration continued

4. Product selection

On the products page, you initially see all the products we currently offer. To filter them, select the range that best suits your client(s) from the 'product category' list and hit 'find products'. This filters the list to the products available in that range.

Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Completion Fee	Select
30 Month Fixed 2.38% 75%	2.38%	£661.40	75%	£995.00	<input type="radio"/>
2 Year Fixed 2.38% 75%	2.38%	£661.90	75%	£895.00	<input type="radio"/>
2 Year Fixed 2.58% 80%	2.58%	£678.98	80%	£895.00	<input type="radio"/>
30 Month Fixed 2.58% 80%	2.58%	£670.98	80%	£995.00	<input type="radio"/>

5. Applicant details

Enter some basic details about your client(s). This is what appears on your illustration.

Applicant & Loan Type: APPLICANTS

Submission Details: Number of applicants * 1 2

Product Selection: PERSONAL DETAILS

Applicant 1 Details: Title *

Applicant Details: First name *

Fees and Features: Surname *

Illustration Summary: * Mandatory fields

6. Fees and features

The last step before we produce your client(s) illustration is to choose how the Completion Fee and the Funds Transfer Fee are to be paid. These can be either added or deducted from the loan.

Fee	Amount	Add or Deduct Fee
Completion Fee *	£995.00	<input type="radio"/> Add to loan <input type="radio"/> Deduct from loan
Funds Transfer Fee *	£15.00	<input type="radio"/> Add to loan <input type="radio"/> Deduct from loan

NB If you are at the maximum loan to value we offer, you can only deduct the fees; the add option will be greyed out.

7. Illustration summary

This screen shows the summary for your illustration. From here, you can view your illustration, proceed to DIP, or select a new product. You can produce another illustration if you want to, this won't overwrite the one you have just completed, and will appear in your illustrations summary with the same three options next to it.

Product	Loan	Repayment	LTV	Fees added	
Pepper 48 2 Year Fixed 2.78% 85% 85% Purchase Full Status 2 Year Fixed 2.78% 27/09/17 13:40	£170,000 25 years	Capital & Interest (Repayment)	85%		View Illustration Proceed to DIP Select New Product

Decision in Principle

To start a DIP, select 'DIP' at the top of any page or, choose an existing illustration to progress. If you progress to a DIP from a saved illustration, the details you've already entered will be copied over. Please ensure these details are correct once transferred over.

Then follow the below steps to complete your DIP:

1. Prerequisite questions

A series of eligibility questions about your client.

2. Applicant and loan type

Enter the basic details about the structure of the application, how the applicant(s) are classified and how the sale was made.

3. Submission details

As in the illustration, we need to know if you're submitting through one of our partner clubs. You have to specify a Mortgage Club if you're not a packager or part of an approved distribution network.

4. Loan details

Here you enter more specific loan information relating to the application.

The screenshot shows the 'LOAN DETAILS' section of the application portal. On the left is a navigation menu with items: Prerequisite Questions, Applicant & Loan Type, Submission Details, Loan Details (selected), Applicant 1 Details, Household Expenditure, Property Details, Declaration, Decision Result, Fees, and Case Summary. The main form area contains the following fields:

- Loan purpose: Purchase, Remortgage
- Loan type: Residential (dropdown)
- Estimated value / Purchase price: £200,000
- Loan amount: £150,000, LTV: 75.00 %
- First time buyers: Yes, No
- Right to Buy: Yes, No
- Shared Ownership: Yes, No
- Term: 25 Years, 0 Months
- Repayment type: Capital Repaym... (dropdown)

Below these fields is the 'SOURCE OF DEPOSIT' section, which is a table with columns for Source of deposit, Amount, and Delete.

Source of deposit	Amount	Delete
savings/cash	£50,000	<input type="checkbox"/>

At the bottom of the table are two buttons: 'Delete Selected' and 'Add More'.

TIP Click 'add new' to add multiple sources of deposit or loan purposes (depending on the loan purpose). To delete them, select the box next to the item and click 'delete selected'.

5. Applicant details

Here you enter information relating to the applicant including address, employment, commitments and any portfolio they currently own.

Decision in Principle continued

6. Household expenditure

For residential applications you need to complete the household expenditure. If you would like to know how Pepper Money defines these, simply click on the  icon.

7. Property details

If your client(s) application is a remortgage, you need to enter the property details. If not, entering the details into the DIP is optional, depending on whether you have the information to hand and whether your client(s) have found a property.

8. Declaration and decision

The decision runs after you accept the declaration.

- A decision should be returned almost instantly
- If your application is an 'accept' you'll be able to pick a product and carry straight on

If your application fails for affordability, the decision shows you the maximum you can borrow with fees added. To reduce the loan, navigate back to the 'loan details' screen using the menu on the left.

DECISION IN PRINCIPLE

Case reference: PMY00001335YW3

Decision: **The case has been Declined based on the information you have provided.**

- Affordability

Based on our affordability calculation for this applicant the maximum loan amount including fees (assumed to be added to the loan) is shown below:

Maximum loan available	£134,887
------------------------	----------

Where affordability is the only reason for the decline, you can update the loan amount applied for. Please navigate to the Loan Details page using the side bar to the left. Please ensure you deduct the applicable product fees from the loan amount.

9. Fees

Once you've picked a product, choose how the Completion Fee and the Funds Transfer Fee are to be paid. These can be either added or deducted from the loan.

NB If you are at the maximum loan to value we offer, you can only deduct the fees; the add option will be greyed out.

Click next to continue to the Application Summary.

Full Mortgage Application

Once you've submitted a DIP you'll be able to proceed to Full Mortgage Application. This will ask for extra information that we've not already collected. Nothing too stressful.

Any fee(s) payable (such as the valuation fees) will be collected at the end of the application so please have a payment card ready.



Application Summary page

Once you've submitted your client(s) application, you have a dashboard for the application: the Application Summary page.

The screenshot shows the Application Summary page dashboard. It features a red header with the case summary: 'SUMMARY FOR CASE PWY00001335YW3 RESIDENTIAL, PURCHASE'. The main content is divided into three sections: 'PROCEED OPTIONS', 'FEES & FEATURES', and 'DOCUMENTS'. The 'FEES & FEATURES' section contains a table of fees, and the 'DOCUMENTS' section lists various documents with their dates and times.

SUMMARY FOR CASE PWY00001335YW3 RESIDENTIAL, PURCHASE	
Applicant Name(s)	Harding, Hayden
Loan Amount	£152,015
Estimated Valuation	£200,000
Term	25 years
Repayment Type	Capital & Interest (Repayment)
Property	12 Pepper Avenue London PW12 3AW
Solicitor	Russell and Russell Solicitors
LTV	77%
Product	Pepper Prime 2 Year Tracker 2.34% 75% LTV 75% Purchase Full Status 2 Year Tracker 2.30%

FEES & FEATURES	
Application Fee	£135
Completion Fee	£3,000
Deeds Release Fee	£22.50
Funds Transfer Fee	£15
Legal Fee	£660
Mortgage Exit Fee	£20
Procurator Fee	£750
Valuation	£400

DOCUMENTS	
Application Summary	22/09/17 18:12 [open]
Application Declaration	22/09/17 18:12 [open]
Direct Debit Instruction	27/09/17 18:12 [open]
ESIS	27/09/17 18:12 [open]
Decision In Principle Letter	27/09/17 17:48 [open]

From here you can:

- Download the documents you'll need to provide to your client(s)
- Upload the documents we require to process the application
- See a snap shot of the application details and fees
- Send us secure messages
- Track the progress of the application

You can minimise or maximise any of the panels by clicking the plus and minus icons.

Documents produced for you

The documents section is where you'll find documents that you need to give your client(s) or keep for your own compliance.



At the right stage, the Valuation Report and Mortgage Offer will be available here.

Uploading application requirements

This is a list of what we need from you to progress an application. It's tailored for your client(s) based on the information you give us.

To supply an item:

1. Click 'upload'

A screenshot of a web interface titled "APPLICATION REQUIREMENTS". It contains a table with the following columns: Checklist item, Owner, Type, Status, Date Satisfied, and an empty column for actions. The table lists three items, each with an "Upload" link in the action column.

Checklist item	Owner	Type	Status	Date Satisfied	
Proof of Residency for Applicant 1 27/09/17 15:49	Broker	PreOffer	Active		Upload
Proof of Income for Applicant 1 27/09/17 15:49	Broker	PreOffer	Active		Upload
Proof of Deposit 27/09/17 15:49	Broker	PreOffer	Active		Upload

2. Select a document and document sub type. We can accept PDF, DOC, DOCX, and TIF files; the maximum file size is 10Mb.

A screenshot of a web form titled "DOCUMENT UPLOAD". It contains the following fields:

- Document type *: A dropdown menu with "Select" as the current selection.
- Document sub type *: A dropdown menu.
- Document *: A "Choose File" button followed by the text "No file chosen".
- Document description: A text input field.

Sending a message

You can send us a message any time in the messages section. This is the easiest way of getting in touch with us if you have any questions relating to the process.

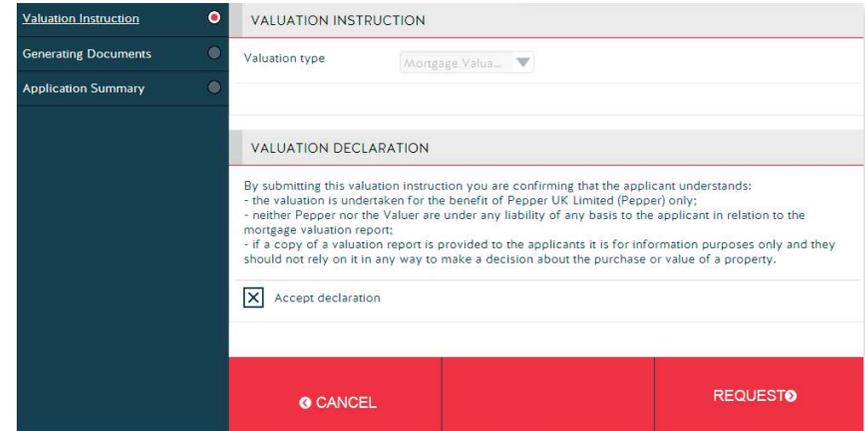


The screenshot shows a form titled "ADD NOTE". It has a "Subject" field with a text input box. Below that is a "Message:" label followed by a large text area for writing the message. At the bottom of the form, there is a checkbox labeled "Is important?".

We'll respond in the same way and send you an email to let you know when we have.

Instructing a valuation

We'll instruct the valuation once we've received and reviewed all the important documents we need for underwriting.



The screenshot shows a form titled "VALUATION INSTRUCTION". On the left side, there is a dark blue sidebar with three menu items: "Valuation Instruction" (selected with a red dot), "Generating Documents", and "Application Summary". The main content area has a "Valuation type" dropdown menu set to "Mortgage Valua...". Below this is a section titled "VALUATION DECLARATION" containing a paragraph of text: "By submitting this valuation instruction you are confirming that the applicant understands: - the valuation is undertaken for the benefit of Pepper UK Limited (Pepper) only; - neither Pepper nor the Valuer are under any liability of any basis to the applicant in relation to the mortgage valuation report; - if a copy of a valuation report is provided to the applicants it is for information purposes only and they should not rely on it in any way to make a decision about the purchase or value of a property." Below the text is a checkbox labeled "Accept declaration" which is checked. At the bottom of the form, there are two red buttons: "CANCEL" and "REQUEST".

However, you'll have the option to instruct the valuation yourself once we've conducted an initial review of your application (we'll let you know via email).

The option to do so will be in the 'proceed options' section once the status of the application reaches 'application reviewed'.