

Mortgage Application Form

1. INTERMEDIARY DETAILS

1A DETAILS OF INTERMEDIARY INTRODUCING OR SELLING THE MORTGAGE

Please tick if this application is: <input type="checkbox"/> Advised <input type="checkbox"/> Non-advised	
If non-advised, provide reason why:	
Name of Intermediary (<i>company</i>) selling the mortgage:	
Name of contact:	
Address:	
Postcode:	
Telephone (<i>including area code</i>):	Email:
FCA registration number:	Will this party be receiving commission? <input type="checkbox"/> Yes <input type="checkbox"/> No
Was this mortgage sale execution only? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Directly Authorised or <input type="checkbox"/> Appointed Representative
If you are an Appointed Representative please provide the following details of your principal for mortgage arranging:	
Full name:	FCA registration number:
Will your principal identified above be receiving commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you a member of a network or mortgage club? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes, provide details:	
If a network, what is the network's FCA registration number?	
Will this party be receiving commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	

1B IF INTERMEDIARY SUBMITTING IS DIFFERENT TO THE SELLING INTERMEDIARY THIS SECTION MUST BE COMPLETED

If there is more than one company please provide details in Section 16 – Additional Information

Name of Intermediary (<i>company</i>) selling the mortgage:	
Name of contact:	
Address:	
Postcode:	
Telephone (<i>including area code</i>):	Email:
FCA registration number:	Will this party be receiving commission? <input type="checkbox"/> Yes <input type="checkbox"/> No

1C COMMISSION

Please provide details of any other parties that will receive monies from any commission received

Recipient 1:
Recipient 2:

ALL FEES PAYABLE IN CONNECTION WITH THIS APPLICATION

Please note that where stated, these fees are non-refundable

Type of fee	Amount of fee	Paid in advance	Added to loan	Refundable
Procuration	£	–	–	–
Valuation	£	Yes	No	No
CHAPS	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Completion	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Broker	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Packager	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

CERTIFICATION: ALL CASES

Applicant 1	Applicant 2
Full name:	Full name:
Was this a face-to-face or non face-to-face application? <input type="checkbox"/> Face-to-face <input type="checkbox"/> Non-face-to-face	Was this a face-to-face or non face-to-face application? <input type="checkbox"/> Face-to-face <input type="checkbox"/> Non-face-to-face
<p>I confirm that I am acting on behalf of the applicant(s) and have their permission to process and disclose their information. I confirm that, to the best of my knowledge and belief, the information contained in this application is true.</p> <p>I confirm that I have read and understood Pepper Homeloans' "Residential Packaging Manual" and/or "Buy-to-Let Packaging Manual" (as applicable and as amended or replaced from time to time). I confirm that I have verified the identity of the applicant(s) and evidence of the identity of the applicant(s) has been obtained and has been and will continue to be recorded under procedures maintained by me in accordance with all applicable legal and regulatory requirements, including but not limited to the requirements of Pepper Homeloans' "Residential Packaging Manual" and/or "Buy-to-Let Packaging Manual" (as applicable), the Financial Conduct Authority's Handbook and the provisions of the UK Money Laundering Regulations 2007.</p> <p>I confirm that I will send copies of the identification documents with a copy of this application form to Pepper Homeloans, 114a Cromwell Road, London SW7 4ES.</p> <p>I confirm that the applicant(s) have received and been given time to consider a Key Facts Illustration for the mortgage applied for.</p>	
Full legal name of the Intermediary Firm:	
Full name of signatory:	
Intermediary signature: <i>(Note: the Intermediary must also sign and date each certified copy submitted)</i>	Date:

APPLICANT(S) STATUS DECLARATIONS

Applicant 1	Applicant 2
Have you made any applications to other lenders in the last 12 months on this or any other properties?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any current mortgages or pending applications with us either in your name(s) or jointly with others?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

2. LOAN DETAILS

Are you applying for a: <input type="checkbox"/> Residential Loan <input type="checkbox"/> Buy to Let Loan	If Buy to Let, will it be in a limited company name? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a first time buyer / landlord? <input type="checkbox"/> Yes <input type="checkbox"/> No	Loan purpose: <input type="checkbox"/> Purchase <input type="checkbox"/> Remortgage
Type of mortgage	
Product type: <input type="checkbox"/> Tracker <input type="checkbox"/> Fixed	Initial period: <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years
Plan name:	Loan amount: £ Term: years

Loan Details continued...

Repayment		
Repayment method: <input type="checkbox"/> Capital and Interest Repayment <input type="checkbox"/> Part Interest Only and Part Repayment <input type="checkbox"/> Interest Only		
If Part Interest Only and Part Repayment, please indicate the split between Capital and Interest Repayment and Interest Only:		
Capital and Interest Repayment: £	Interest Only: £	
Part Interest Only and Part Repayment and Interest Only mortgages – how do you intend to repay the outstanding capital balance at the end of the mortgage term:		
What is your repayment strategy?	Amount of payments made each month (if applicable)?	Current Value
Other repayment strategy (e.g. sale of property/downsizing):		

IF PURCHASE

What is the purchase price of the property? £	
Source of deposit (<i>select all applicable</i>):	
<input type="checkbox"/> Equity in current property: £	<input type="checkbox"/> Applicant(s) own savings: £ <input type="checkbox"/> Third party* (i.e. gifted deposit): £
* If funds are being borrowed from or provided by a third party (i.e. family member), please state:	
Name of third party:	
Address:	
	Postcode:
Relationship to applicant(s):	
Name of third party:	
Address:	
	Postcode:
Relationship to applicant(s):	

IF REMORTGAGE

Date of original purchase / ownership of the property (DD/MM/YY):	Purchase price: £
Total amount of mortgage being refinanced: £	
What is the purpose of the refinance:	
<input type="checkbox"/> Replace existing mortgage	<input type="checkbox"/> Home improvements <input type="checkbox"/> Home for dependent relative
<input type="checkbox"/> Holiday home	<input type="checkbox"/> Purchase of second property <input type="checkbox"/> Purchase of Buy to Let
<input type="checkbox"/> Debt consolidation	<input type="checkbox"/> Other (<i>please state</i>)
Is the property subject to probate? <input type="checkbox"/> Yes <input type="checkbox"/> No	Current estimated value of the property: £
Provide a full breakdown of how the funds will be used: (<i>continue in Section 16 – Additional information if necessary</i>)	
Description / Reason	Amount (£)
	£
	£
	£

3. APPLICANT DETAILS

Applicant 1

Title
If Other, please state:
First name:
Middle name(s):
Surname:
Have you been known by any other name/s <input type="checkbox"/> Yes <input type="checkbox"/> No (maiden names/alias etc.)?
Previous first name(s):
Previous surname:
Date of birth (DD/MM/YY):
Marital status: <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Co-habiting
Relationship between applicants:
Number of dependents:
Ages of dependents:
Dependent 1: Dependent 2: Dependent 3:

Applicant 2

Title
If Other, please state:
First name:
Middle name(s):
Surname:
Have you been known by any other name/s <input type="checkbox"/> Yes <input type="checkbox"/> No (maiden names/alias etc.)?
Previous first name(s):
Previous surname:
Date of birth (DD/MM/YY):
Marital status: <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Co-habiting
Relationship between applicants:
Number of dependents:
Ages of dependents:
Dependent 1: Dependent 2: Dependent 3:

Note: If you have more than 3 dependents please enter details in *Section 16 – Additional Information*

Applicant's nationality:
Are you a UK resident? <input type="checkbox"/> Yes <input type="checkbox"/> No
How long have you lived in the UK? <input type="checkbox"/> All my life or Years Months
Do you have indefinite rights to reside and work in the UK? <input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have diplomatic immunity? <input type="checkbox"/> Yes <input type="checkbox"/> No
National Insurance Number:

Applicant's nationality:
Are you a UK resident? <input type="checkbox"/> Yes <input type="checkbox"/> No
How long have you lived in the UK? <input type="checkbox"/> All my life or Years Months
Do you have indefinite rights to reside and work in the UK? <input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have diplomatic immunity? <input type="checkbox"/> Yes <input type="checkbox"/> No
National Insurance Number:

LIMITED COMPANY DETAILS (APPLICABLE FOR BUY TO LET ONLY)

Company name:	
Company registration number:	
Registered address:	
Postcode:	
Number of directors:	
Name of director(s):	Percentage (%) of shareholding in the company:

4. CURRENT ADDRESS

Applicant 1

Address:		
Town :		
Country :	Postcode:	
Home telephone (including area code):		
Work telephone (including area code):		
Mobile:		
Email:		
Nature of occupancy:		
<input type="checkbox"/> Owner with a mortgage <input type="checkbox"/> Owner without a mortgage <input type="checkbox"/> Private rental <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Local authority renting/housing association		
Time at address:	Years	Months
From (MM/YY):	To (MM/YY):	

Applicant 2

Address:		
Town :		
Country :	Postcode:	
Home telephone (including area code):		
Work telephone (including area code):		
Mobile:		
Email:		
Nature of occupancy:		
<input type="checkbox"/> Owner with a mortgage <input type="checkbox"/> Owner without a mortgage <input type="checkbox"/> Private rental <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Local authority renting/housing association		
Time at address:	Years	Months
From (MM/YY):	To (MM/YY):	

5. PREVIOUS ADDRESS(ES)

Please give details of any other previous addresses that you have had in the last 3 years. (Continue on the additional sheets provided in Section 16 if necessary).

Applicant 1

Address:		
Town :		
Country :	Postcode:	
Nature of occupancy:		
<input type="checkbox"/> Owner with a mortgage <input type="checkbox"/> Owner without a mortgage <input type="checkbox"/> Private rental <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Local authority renting/housing association		
Time at address:	Years	Months
From (MM/YY):	To (MM/YY):	

Applicant 2

Address:		
Town :		
Country :	Postcode:	
Nature of occupancy:		
<input type="checkbox"/> Owner with a mortgage <input type="checkbox"/> Owner without a mortgage <input type="checkbox"/> Private rental <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Local authority renting/housing association		
Time at address:	Years	Months
From (MM/YY):	To (MM/YY):	

Applicant 1

Address:		
	Postcode:	
Nature of occupancy:		
<input type="checkbox"/> Owner with a mortgage <input type="checkbox"/> Owner without a mortgage <input type="checkbox"/> Private rental <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Local authority renting/housing association		
Time at address:	Years	Months
From (MM/YY):	To (MM/YY):	

Applicant 2

Address:		
	Postcode:	
Nature of occupancy:		
<input type="checkbox"/> Owner with a mortgage <input type="checkbox"/> Owner without a mortgage <input type="checkbox"/> Private rental <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Local authority renting/housing association		
Time at address:	Years	Months
From (MM/YY):	To (MM/YY):	

6. CURRENT MORTGAGE / RENTAL DETAILS

6A MAIN RESIDENCE

Applicant 1

Current mortgage to be repaid? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Monthly mortgage / rental payment: £	
Outstanding balance of mortgage: £	
Lender or Landlord name:	
Current mortgage account number or tenancy agreement reference:	
Lender or Landlord address:	
	Postcode:
Telephone (including area code):	
Fax (including area code):	

Applicant 2

Current mortgage to be repaid? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Monthly mortgage / rental payment: £	
Monthly mortgage / rental payment: £	
Lender or Landlord name:	
Current mortgage account number or tenancy agreement reference:	
Lender or Landlord address:	
	Postcode:
Telephone (including area code):	
Fax (including area code):	

6B OTHER PROPERTIES (E.G. BUY TO LET, HOLIDAY HOME)

Please provide details of any other properties owned by the Applicant(s), both individually and/or jointly.

Property 1

Property type (e.g. Buy to Let, holiday home):	
Address:	
	Postcode:
Who owns the property (provide full name/s of owner/s)?	
Amount outstanding on mortgage: £	Lender name:
Monthly mortgage payment: £	Monthly rental income: £

Property 2

Property type (e.g. Buy to Let, holiday home):	
Address:	
	Postcode:
Who owns the property (provide full name/s of owner/s)?	
Amount outstanding on mortgage: £	Lender name:
Monthly mortgage payment: £	Monthly rental income: £

If you have other properties to list, please include on the Buy to Let Property Form.

7. EMPLOYMENT

We require a minimum 1 year employment history if employed. If self-employed, please see Section 8 – Self-Employed. The applicant(s) must be with their current employer for a minimum of 6 months and not in a probationary period.

7A CURRENT EMPLOYMENT

Applicant 1

Are you a UK tax payer? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Employment type: <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Zero Hours Contract	
Are you employed by a family member? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Company name:	
Company address:	
	Postcode:
Work telephone (including area code):	
Human Resources address (if different to company address):	
	Postcode:
Human Resources telephone (including area code):	
Nature of business:	
Job title:	
Time with current employment / contract:	Years Months
Are you working in a probationary period?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you working on a fixed term contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, Start date (MM/YY):	End date (MM/YY):
Will the contract be renewed?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Are you working through redundancy or under notice?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Annual gross basic salary (excluding overtime, bonuses, commission etc.):	£
Net monthly pay:	£

Applicant 2

Are you a UK tax payer? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Employment type: <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Zero Hours Contract	
Are you employed by a family member? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Company name:	
Company address:	
	Postcode:
Work telephone (including area code):	
Human Resources address (if different to company address):	
	Postcode:
Human Resources telephone (including area code):	
Nature of business:	
Job title:	
Time with current employment / contract:	Years Months
Are you working in a probationary period?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you working on a fixed term contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, Start date (MM/YY):	End date (MM/YY):
Will the contract be renewed?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Are you working through redundancy or under notice?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Annual gross basic salary (excluding overtime, bonuses, commission etc.):	£
Net monthly pay:	£

7B PREVIOUS EMPLOYMENT

Please list from most recent previous employment and continue in Section 16 – Additional Information if necessary.

Applicant 1

<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed
Employment type:
<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Zero Hours Contract <input type="checkbox"/> Not Working <input type="checkbox"/> Retired <input type="checkbox"/> House person <input type="checkbox"/> Student

Applicant 2

<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed
Employment type:
<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Zero Hours Contract <input type="checkbox"/> Not working <input type="checkbox"/> Retired <input type="checkbox"/> House person <input type="checkbox"/> Student

Previous Employment continued...

Applicant 1

Company name:		
Company address:		
	Postcode:	
Work telephone (including area code):		
Human Resources address (if different to company address):		
	Postcode:	
Human Resources telephone (including area code):		
Nature of business:		
Job title:		
Time with previous employer: Years Months		
From (MM/YY): To (MM/YY):		

Applicant 2

Company name:		
Company address:		
	Postcode:	
Work telephone (including area code):		
Human Resources address (if different to company address):		
	Postcode:	
Human Resources telephone (including area code):		
Nature of business:		
Job title:		
Time with previous employer: Years Months		
From (MM/YY): To (MM/YY):		

8. SELF-EMPLOYED

The applicant(s) must have been self-employed and in the same nature of business for a minimum of 2 years.
The applicant(s) must have been in their current business for a minimum of 12 months.

Applicant 1

Company name:		
Company address:		
	Postcode:	
Work telephone (including area code):		
Nature of business:		
Date started (MM/YY):		
Are you a: <input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/> Limited Company		
If a partner of a partnership or a director of a limited company, total percentage (%) of share of partnership or shareholding in company:		%
Net annual profit for last 2 years:	Year £	
	Year £	
Current net monthly income: £		
Accountants details		
Firm name:		
Qualification (e.g. ACCA):		
Contact name(s):		
Firm address:		
	Postcode:	
Telephone (including area code):		

Applicant 2

Company name:		
Company address:		
	Postcode:	
Work telephone (including area code):		
Nature of business:		
Date started (MM/YY):		
Are you a: <input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/> Limited Company		
If a partner of a partnership or a director of a limited company, total percentage (%) of share of partnership or shareholding in company:		%
Net annual profit for last 2 years:	Year £	
	Year £	
Current net monthly income: £		
Accountants details		
Firm name:		
Qualification (e.g. ACCA):		
Contact name(s):		
Firm address:		
	Postcode:	
Telephone (including area code):		

9. OTHER EMPLOYMENT

Applicant 1

Do you have any other employment not listed in Sections 7 or 8?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If Yes, are you: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed			
Employment type:			
<input type="checkbox"/> Permanent	<input type="checkbox"/> Temporary		
<input type="checkbox"/> Contract	<input type="checkbox"/> Zero Hours Contract		
Are you employed by a family member?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Company name:			
Company address:			
		Postcode:	
Work telephone (including area code):			
Human Resources address (if different to company address):			
		Postcode	
Human Resources telephone (including area code):			
Nature of business:			
Job title:			
Time with current employment / contract:		Years	Months
Are you working in a probationary period?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you working on a fixed term contract?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If Yes, will the contract be renewed?		<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Not Sure
Are you working through redundancy or under notice?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Annual gross basic salary (excluding overtime, bonuses, commission etc.):		£	
Net monthly pay: £			

Applicant 2

Do you have any other employment not listed in Sections 7 or 8?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If Yes, are you: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed			
Employment type:			
<input type="checkbox"/> Permanent	<input type="checkbox"/> Temporary		
<input type="checkbox"/> Contract	<input type="checkbox"/> Zero Hours Contract		
Are you employed by a family member?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Company name:			
Company address:			
		Postcode:	
Work telephone (including area code):			
Human Resources address (if different to company address):			
		Postcode	
Human Resources telephone (including area code):			
Nature of business:			
Job title:			
Time with current employment / contract:		Years	Months
Are you working in a probationary period?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you working on a fixed term contract?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If Yes, will the contract be renewed?		<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Not Sure
Are you working through redundancy or under notice?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Annual gross basic salary (excluding overtime, bonuses, commission etc.):		£	
Net monthly pay: £			

10. OTHER SOURCES OF INCOME

Applicant 1

Do you have any other annual income?			<input type="checkbox"/> Yes	<input type="checkbox"/> No
Source(s) of other income	£ Amount	Frequency		
Net Pension Income				
Dividends				
Child Benefit				
Working / child tax credit				
Maintenance				
Armed Forces Compensation Rate				
Other				
Total net monthly amount	£			
Total annual gross amount	£			

Applicant 2

Do you have any other annual income?			<input type="checkbox"/> Yes	<input type="checkbox"/> No
Source(s) of other income	£ Amount	Frequency		
Net Pension Income				
Dividends				
Child Benefit				
Working / child tax credit				
Maintenance				
Armed Forces Compensation Rate				
Other				
Total net monthly amount	£			
Total annual gross amount	£			

11. BORROWING INTO RETIREMENT

Applicant 1

Applicant 2

What is your expected retirement age?

What is your expected retirement age?

If the mortgage term extends beyond your expected retirement age OR your 65th birthday, whichever is earlier, you must provide details below (where applicable) of how you propose to maintain payment after retirement.

Expected type of employment (e.g. full or part time):

Expected type of employment (e.g. full or part time):

Expected net monthly income from employment: £

Expected net monthly income from employment: £

Details of any pensions or any other form of income:

Details of any pensions or any other form of income:

Details of any other expected income:

Details of any other expected income:

12. FUTURE CHANGES

Applicant 1

Applicant 2

Provide details of any potential changes to either your income or expenditure that you are aware of over the term of the mortgage (e.g. parental leave, job changes etc.):

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13. CREDIT HISTORY

Applicant 1

Have you had a property repossessed in the last 6 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, date of repossession (MM/YY):		
Have you personally or as a Company Director ever been bankrupt, insolvent, entered into any arrangement with your creditors or similar event either in the United Kingdom or elsewhere? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, has this been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Date of discharge:	Month	Year
Have you ever entered into an IVA? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, has this been satisfied? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Date of satisfaction:	Month	Year
Have you had a debt management plan in the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, provide details below:		
Amount	Start date (MM/YY)	End date (MM/YY)
£		
£		
Have you had a pay day loan in the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Have you had any county court judgements (CCJs) in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, number of CCJs registered in last 3 years?		
Provide details below:		
Amount (£)	Date (MM/YY)	
£		
£		
£		
£		
<i>If there are more than four CCJs, please continue list in Section 16 - Additional Information</i>		
Have you had any defaults in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, number of defaults registered in last 3 years?		
Provide details below:		
Amount (£)	Date (MM/YY)	
£		
£		
£		
£		
<i>If there are more than four defaults, please continue list in Section 16 - Additional Information</i>		

Applicant 2

Have you had a property repossessed in the last 6 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, date of repossession (MM/YY):		
Have you personally or as a Company Director ever been bankrupt, insolvent, entered into any arrangement with your creditors or similar event either in the United Kingdom or elsewhere? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, has this been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Date of discharge:	Month	Year
Have you ever entered into an IVA? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, has this been satisfied? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Date of satisfaction:	Month	Year
Have you had a debt management plan in the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, provide details below:		
Amount	Start date (MM/YY)	End date (MM/YY)
£		
£		
Have you had a pay day loan in the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Have you had any county court judgements (CCJs) in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, number of CCJs registered in last 3 years?		
Provide details below:		
Amount (£)	Date (MM/YY)	
£		
£		
£		
£		
<i>If there are more than four CCJs, please continue list in Section 16 - Additional Information</i>		
Have you had any defaults in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, number of defaults registered in last 3 years?		
Provide details below:		
Amount (£)	Date (MM/YY)	
£		
£		
£		
£		
<i>If there are more than four defaults, please continue list in Section 16 - Additional Information</i>		

Credit History continued...

Applicant 1

Have you missed any mortgage or rental payments in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, number in last 12 months:	
Number in last 2 years:	
Number in last 3 years:	
Have you received any financial assistance to meet your mortgage or rental payments in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please provide details below: <i>(Please use Section 16 – Additional information if necessary)</i>	
If you have any secured loans, have you missed any payments in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number in last 12 months:	
Number in last 2 years:	
Number in last 3 years:	
Have you missed any unsecured credit monthly payments in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, total number in last 12 months:	
Do you have any spent or unspent convictions for theft, fraud or dishonesty offences?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Applicant 2

Have you missed any mortgage or rental payments in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, number in last 12 months:	
Number in last 2 years:	
Number in last 3 years:	
Have you received any financial assistance to meet your mortgage or rental payments in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please provide details below: <i>(Please use Section 16 – Additional information if necessary)</i>	
If you have any secured loans, have you missed any payments in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number in last 12 months:	
Number in last 2 years:	
Number in last 3 years:	
Have you missed any unsecured credit monthly payments in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, total number in last 12 months:	
Do you have any spent or unspent convictions for theft, fraud or dishonesty offences?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please detail the reason for any adverse credit history here:

Please detail the reason for any adverse credit history here:

14. FINANCIAL COMMITMENTS

CREDIT COMMITMENTS

Please include all credit commitments with more than 3 months left to run below. Indicate if credit commitment is for Applicant 1, 2 or both.

Lender/Provider	Type of Credit Commitment	App 1	App 2	A Outstanding balance	B Monthly payment	C To be added to the mortgage? (Y/N)	D Account Number (if to be added to the mortgage)
	First charge mortgages			£	£		
	Secured loans			£	£		
	Unsecured personal loans			£	£		
	Hire purchase			£	£		
	Credit cards			£	£		
	Mail orders			£	£		
	Debt management plans			£	£		
	Payday loans			£	£		
	CCJ's/default payments			£	£		
	Student loans			£	£		
	Overdrafts			£	£		
	Other not above			£	£		
Sub Totals:				£	£	£	

If you have additional Credit Commitments, please include on the Debt Consolidation Form. Please provide redemption statements for any credit commitment that is to be consolidated with the mortgage.

EXPENDITURE (RESIDENTIAL MORTGAGE APPLICATIONS ONLY)

Please provide combined monthly expenditure amounts for both applicants. If you are moving into a property together (with joint expenditure i.e. utilities, TV licence) please include new estimated amounts. Expenditure will be checked against all bank statements provided.

Home			
Housekeeping (food & washing)	£	School/Work Meals	£
Gas, electricity, heating	£	CSA/Maintenance/Alimony	£
Water	£	Prescriptions	£
Council Tax	£	Ground rent and service charges	£
TV Licence	£	Buildings & contents insurance	£
Telephone	£	Insurance payments	£
Mobile	£	Pensions/savings	£
Internet, Sky/Cable	£	Interest only repayment vehicle amount	£
Child care	£	Court fines, payments to HMRC	£
School fees	£	Other home costs not catered for above	£
Sub Total			£
Travel		Other	
Car expenses	£	Clothing	£
Car insurance	£	Social	£
Fuel	£	Tobacco	£
Bus/Train fares	£	Pet expenses	£
Sub Total			£

15. PROPERTY DETAILS

PROPERTY INFORMATION

Location of property: <input type="checkbox"/> England <input type="checkbox"/> Wales		
Property address:		
		Postcode:
Is this a private sale? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, are you related to or do you have a business relationship with the vendor? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Will the property be your main residence? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If the property is or will be your main residence, provide details of additional occupants (including spouse and children) aged 17 years and over, other than the applicants (<i>continue in Section 16 – Additional information if necessary</i>):		
Name	Date of Birth (DD/MM/YY)	Relationship to Applicant(s)
If the property will not be your main residence, please select reason:		
<input type="checkbox"/> Buy to Let	<input type="checkbox"/> Using for business purposes	<input type="checkbox"/> Home for dependent relative
<input type="checkbox"/> Holiday home	<input type="checkbox"/> Purchase of second property	<input type="checkbox"/> Other
If Other, please state:	If Buy to Let, estimated current monthly rent: £	
Is the property let, or will the property be let, to a family member? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Relationship of family member to applicant(s):		
Property tenure: <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold	If Leasehold, years left on lease:	
<i>Please note we do not offer mortgages for commonhold properties.</i>		

PROPERTY DESCRIPTION

Type of property	<input type="checkbox"/> Semi-detached house	<input type="checkbox"/> Maisonette	<input type="checkbox"/> Detached house	<input type="checkbox"/> Purpose built flat
	<input type="checkbox"/> Terraced house	<input type="checkbox"/> Converted flat	<input type="checkbox"/> End terrace	<input type="checkbox"/> Bungalow
Is the property a listed building? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is the property thatched? <input type="checkbox"/> Yes <input type="checkbox"/> No	Number of bedrooms:		
If a flat, please state number of storeys in block:	Is the property less than 2 years old? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Was the property previously unoccupied for the last 2 years? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Has the property been built or converted within the last 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If Yes, under which new home warranty scheme?				
<input type="checkbox"/> NHBC	<input type="checkbox"/> Zurich	<input type="checkbox"/> Premier Guarantee	<input type="checkbox"/> Build Zone	<input type="checkbox"/> Local Authority Building Control
<i>(Please note this is not related to Local Authority Building Regulations)</i>				
Have there been any incentives, discounts or allowances in relation to this property? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If Yes, provide details and amounts (£) received:				

CONVEYANCER PANEL

Pepper Homeloans will formally instruct a solicitor from its own controlled panel of solicitors to act on its behalf in connection with the mortgage. The applicant(s) will be responsible Pepper Homeloans' legal fees incurred in connection with the mortgage.

The applicant(s) must take legal advice in connection with the mortgage. The applicant(s) are free to instruct their own solicitor and will have to pay both their own solicitors fees as well as Pepper Homeloans' legal fees.

SOLICITOR DETAILS

Please provide details of Applicant(s) chosen law firm:

Name of acting conveyancer:	
Name of firm:	
Address:	
	Postcode:
Telephone (<i>including area code</i>):	
Fax (<i>including area code</i>):	
Email:	

PROPERTY ASSESSMENT

Standard Valuation

Contact for access:
Contact name:
Contact daytime telephone (<i>including area code</i>):
Contact mobile:

PAYMENT DETAILS

Contact details for payment of Valuation Fee

Contact name:
Telephone number(s) (<i>including area code</i>):

**PLEASE READ THE FOLLOWING DECLARATIONS AND INFORMATION CAREFULLY BEFORE SIGNING.
IF YOU DON'T UNDERSTAND ANY POINT PLEASE ASK FOR FURTHER INFORMATION**

Interpretation

"We" means Pepper (UK) Limited (trading as Pepper Homeloans), and anyone who becomes entitled to our rights under any Loan We make to You or any mortgage or security for that Loan and words such as "our, us" etc. should be read in the same way.

"You" means the applicant(s) as set out in this Application and intended to be and named as the borrower(s) in the Mortgage Deed and words such as "your, yours" etc. should be read in the same way. If there is more than one of You, references to "You" are to each or any of you individually, as well as to each and every one or more of you together jointly.

This "Application" means this form and any accompanying or supporting documentation that You provide now or in the future.

A "Loan" means any mortgage loan We may provide to You in connection with a Mortgage Offer and secured by a Mortgage Deed.

A "Mortgage Deed" means the legal document to be signed by You to give us security over a Property in connection with a Mortgage Offer.

A "Mortgage Offer" means our written offer in principle of a Loan based on the information provided by You in this Application and subject to the terms set out in the Mortgage Offer.

A "Property" means the property(ies) referred to in this Application and proposed as security for the Loan under a Mortgage Deed.

You confirm and agree that:

- 1) For limited companies, (a) each of the signatories below is a director duly authorised to make this Application and who has completed or fully read the contents of this Application and (b) the company has the power to borrow the money applied for and to mortgage the Property.
- 2) The information You provide in this Application whether completed personally by You or not is true and accurate in all respects and You will notify us promptly of any changes which have, or are likely to have an effect on the continuing accuracy of the any information provided in this Application and which may affect our willingness to provide the Loan. If any such information is incorrect You will make good any loss We may suffer by acting in reliance on that information.
- 3) You will supply any additional information that We may require in order to proceed with the Application.
- 4) You consent to your mortgage intermediary acting for You in your Application and where You have given information to your mortgage intermediary, You consent to your details and all the information in this Application being manually inputted and subsequently transmitted electronically to us by your mortgage intermediary. You have the consent of any joint applicant or third party to disclose and use their information for the purposes of this Application.
- 5) You have received the Key Facts Illustration about the particular product You have chosen and/or have been advised to apply for by your mortgage intermediary or other adviser. We are not responsible for any advice given or recommendation made by an intermediary or other adviser about the product You have chosen.
- 6) The statements, particulars and/or information provided in this Application may be relied on by us and any other person or body in whom the benefit of all or any of the Loan, mortgage, or security is from time to time vested.
- 7) We (or your mortgage intermediary on our behalf) may apply to your current and/or previous employers, your accountant, landlord, lenders, insurance, HMRC, credit reference agencies (who will keep a record of searches made), pension providers and/or any other person or body We consider necessary to obtain references, details of your income, your existing financial commitments and any other information required to assess or review lending risks, recover debts, prevent fraud and/or to confirm the truth and accuracy of the information in this Application. You agree and consent to us making enquiries of the persons listed above and authorise such persons to disclose to us any information We may require from them.
- 8) You agree that We may share information about You and the conduct and operation of your Loan during its term and after it is repaid where We reasonably believe it necessary, or have a duty to do so or, if the law allows us to do so, to our regulators and with third parties, including any of the persons listed in paragraph 7 above, any adult occupiers of the Property, any intended guarantor,

- investors, funders or their advisors, potential investors or funders and ratings agencies.
- 9) Any solicitor acting for You may disclose to us any information or documentation that We ask for about this transaction or the Property and You waive any duty of confidentiality or privilege which may otherwise exist in relation to this transaction.
- 10) We may record and monitor telephone conversations between You and us at our discretion, for compliance, security, quality and/or training purposes.
- 11) It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a Loan. If You make a false declaration You may face criminal prosecution and/or civil action for recovery of any losses incurred by us.
- 12) There is no binding legal agreement between You and us until We make the Loan. This means that until We make the Loan: (a) You can decide not to go ahead with the Loan (either before or after acceptance), and You will not be responsible for any loss We suffer; and (b) We can change the terms of the terms and conditions which apply to the Loan or the Mortgage Offer, or withdraw the Mortgage Offer altogether and decide not to make the Loan; if We reasonably decide to do so. Your obligation to pay fees and costs We tell You in the Mortgage Offer are non-refundable continues even if You decide not to go ahead with the Loan or if We decide to withdraw the Mortgage Offer. We will not refund any of these fees and/or costs You paid.
- 13) We can withdraw a Mortgage Offer with immediate effect and without telling You in advance, but generally We will promptly tell You about a withdrawal of a Mortgage Offer if We reasonably can in the circumstances.
- 14) We will not be responsible to You for any loss if We withdraw a Mortgage Offer for any reason. Remember that You will be responsible for your own solicitor's costs even if You do not go ahead with the Loan or if We withdraw the Mortgage Offer.
- 15) Unless You are applying for a buy-to-let mortgage, You will use the Property as your primary home and will not let the Property without our prior written consent.
- 16) If the Property is sold leaving a balance outstanding on the Loan, You will be liable for the difference between the sale price of the Property and the amount outstanding.
- 17) It is your responsibility to ensure that You have suitable means of repayment or insurance in place to repay the Loan in the event of your death or at the end of the term of the Loan.

Crime and Fraud Prevention

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by calling our Customer Services Department on 0333 3701 101 or emailing us at enquiries@pepperhomeloans.co.uk.

Valuation

The valuation is prepared solely to enable us to decide whether or not to lend on the security of the Property and, if so, how much to lend and on what terms. The report obtained by us is not a structural survey. We recommend that a more detailed inspection and report is commissioned by You from a qualified surveyor before entering into any legal commitment.

Insurance

It will be your responsibility to maintain payments on the Loan. Your payments will not be protected in the event of death, accident, sickness, unemployment or other similar circumstance. As a condition of the Loan, You must have adequate buildings insurance in place for the Property and ensure that they continue at all times to be insured. You are not required as a condition of the Loan to have any other insurance but You might like to consider taking out insurance to cover other circumstances that might arise, such as death, accident, illness or unemployment.

Costs and Fees

The valuation fee payable by You covers our costs for instructing a valuation of the Property. This fee is not refundable once the valuation has taken place, even if We do not offer You a Loan.

You have made the choices in Section 1 of this Application in relation to other fees that can be added to the Loan. These fees are non-refundable once the Loan is advanced to You. Any other fees, such as the costs and fees of your conveyancer, must be paid from your own funds.

Continued...

USE OF YOUR PERSONAL INFORMATION

To the extent that We determine the manner and the purpose of processing, We are a data controller (as defined by the Data Protection Act 1998) of your personal data and We will act in accordance with the Data Protection Act 1998 at all times.

We will also use your personal information for the following purposes:

- (a) to identify You when You contact us;
- (b) to help administer, and contact You about improved administration of any accounts, services and products We have provided before, or provide now or in the future;
- (c) to carry out marketing analysis, customer profiling and to conduct research (including creating statistical and testing information using data provided by You);
- (d) to help to prevent and detect fraud or loss; and
- (e) for the purposes set out on the previous page.

We may also disclose information obtained about You in connection with this Application or the Loan to our group companies, insurers, suppliers, advisers and any person to whom We assign or otherwise transfer our rights under the Loan. Details of our group companies (the "Group") can be found via links on our website at www.pepperhomeloans.co.uk.

As part of our review and consideration of this Application, We may search records at credit reference agencies, which may be linked to your spouse / partner, or other persons with whom You are linked financially. For the purposes of this Application You may be treated as financially linked and You will be assessed with reference to "associated records". We, the credit reference agencies and the fraud prevention agencies will also use your records for statistical analysis about credit, insurance and fraud. We may also give details of your account and how You manage it to credit reference agencies.

We may apply to your current and previous employers, your accountant, landlord, lenders, insurance and/or pension providers to obtain references, details of your income, your existing financial commitments and any other information required to assess or review lending risks, recover debts or prevent fraud. We may disclose your personal information to your conveyancer (and if different our legal advisor) in connection with the work they do on your or our behalf in relation to the Loan or the Property. If You remortgage the Property with another lender, We may disclose to them the amount You must pay to us to repay your Loan. Where You are applying for a remortgage, We may obtain a repayment figure from your current lender(s). You authorise the people referred to in this paragraph to release that information to us.

All organisations that collect and process personal data in the United Kingdom are regulated by the Data Protection Act 1998, overseen by the Information Commissioner's Office.

When credit reference agencies receive a search from us they will:

- (a) place a search "footprint" on your credit file whether or not this Application proceeds. The record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when You apply for credit in the future.
- (b) link together the records of You and anyone that You have advised is your financial associate including previous and subsequent names of parties to the account. Links between financial associates will remain on your and their files until such time as You or your spouse / partner, or other persons with whom You are linked financially successfully files for a disassociation with the credit reference agencies. If You are making a joint application or tell us that You have a spouse or financial associate, You must be sure that You have their agreement to disclose information about them and share this notice with them.

APPLICANTS SIGNATURES

Applicant 1

Print name:
Signature:
Date:

Applicant 2

Print name:
Signature:
Date:

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

We may share your personal data (including your payment history with us) with credit reference agencies at any time during your relationship with us to verify your identity and suitability for a mortgage or as part of our fraud prevention measures. Other organisations who are members of the credit reference agencies can access this data to:

- (a) consider applications for credit and credit related services, for You and any associated person; and
- (b) trace debtors, recover debts, prevent or detect money laundering and fraud and to manage your account(s).

Records shared with credit reference agencies remain on file for 6 years after they are closed (whether settled by You or if You have defaulted).

Fraud prevention agency records about You and members of your household will also be shared with other organisations to help prevent fraud and money laundering. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. You may, by telephoning our Customer Services Department on 0333 3701 101 obtain details of those credit reference and fraud prevention agencies from whom We obtain and to whom We pass information about You. You have a legal right to these details. Further details explaining how the information held by fraud prevention agencies may be used can also be obtained by telephoning our Customer Services Department on 0333 3701 101 or emailing us at enquiries@pepperhomeloans.co.uk.

You agree that We may hold and process by computer or otherwise use any information obtained about You in connection with this Application or the Loan and any other applications You have made to, and any other agreement You may have with us.

From time to time, service providers and organisations with whom We work to provide services to You or credit reference agencies with which We work, may be located outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal data.

You have the right to ask us to correct incorrect data which We may hold about You. You also have the right, upon payment of a fee and applying to us in writing, to obtain a copy of the information held by us about You. To do so You can write to the Customer Services Department, whose address is 114a Cromwell Road, London SW7 4ES or by emailing marketing@peppergroup.co.uk.

Your Marketing Preferences:

Your personal details may be used by Us and Our Group, to send to You information about our similar products or services to those You have received under this Application and which We consider may be of interest to You. By ticking the following box, You are indicating your consent to receiving marketing communications from us and our Group via post, email, SMS and telephone:

Applicant 1: [] Applicant 2: [].

Your personal details may be disclosed to other carefully selected third parties and partners whose products or services We consider may be of interest to You (further details of these third party organisations can be found under "Use of Your Personal Information"). By ticking the following box, You are indicating Your consent to receiving marketing communications from third parties via post, email, SMS and telephone:

Applicant 1: [] Applicant 2: [].

You can email marketing@peppergroup.co.uk at any time to opt-out of receiving such marketing.



Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form including official use box using a ball point pen and send it to:

Mortgage Admin Team
 Pepper (UK) Limited
 114a Cromwell Road
 London
 SW7 4ES

Service user number
 4 4 0 4 0 1

Name(s) of account holder(s)

Bank/building society account number

--	--	--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--	--

Name and full postal address of your bank or building society

To: The Manager Bank/building society
Pepper Homeloans
 Address
114a Cromwell Road
London
 Postcode
SW7 4ES

FOR Pepper (UK) Limited OFFICIAL USE ONLY

This is not part of the instruction to your bank or building society.

APP NUMBER

Which day would you like us to collect your mortgage payment each month? E.g.: 1st, 5th, 28th

Instruction to your bank or building society

Please pay Pepper (UK) Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Pepper (UK) Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)

 Date

Reference

2xxxxxxx

DDI1

Banks and building societies may not accept Direct Debit Instructions for some types of account.

This guarantee should be detached and retained by the payer.

The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits

If there are any changes to the amount, date or frequency of your Direct Debit Pepper (UK) Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Pepper (UK) Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by Pepper (UK) Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when Pepper (UK) Limited asks you to
 You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required.
 Please also notify us.