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Pepper Variable Interest Rate Policy Statement

This is a summary statement of Pepper's policy for setting mortgage variable interest rates, excluding tracker interest rates.

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Mortgages Arrears Resolution Process (MARP) Booklet

The MARP booklet provides borrowers in financial difficulty with their primary residence with information on Pepper's mortgage arrears resolution process.

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Standard Financial Statement (SFS)

The MARP booklet provides borrowers in financial difficulty with their primary residence with information on Pepper's mortgage arrears resolution process.

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Pepper Variable Interest Rate Policy Statement. This document explains how variable interest rates are set and managed by Pepper.

Mortgage Arrears Resolution Process (MARP) booklet Learn about the supports available if you're experiencing difficulty with your mortgage payments.

Standard Financial Statement (SFS) Use this form to give us a full picture of your financial situation if you're applying for support with repaying your mortgage.

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- Consumer guide to completing a Standard Financial Statement**: This guide is to assist you with completing the SFS. Format: PDF | Size: 36 KB.
- Income and Expenditure (I&E) form**: The Income and Expenditure (I&E) form is used when a borrower is no longer in the MARP or for a buy-to-let mortgage where the MARP does not apply. It helps a borrower to set out their financial circumstances in detail. Format: PDF | Size: 36 KB.
- Information to Help Customers in Mortgage Arrears**: The Banking & Payments Federation Ireland (BPF) has launched a new information and advice leaflet for customers in mortgage arrears. This leaflet, clearly sets out the various options that may be available to distressed borrowers and encourages distressed borrowers to engage with their lenders in order to explore possible solutions. Format: PDF | Size: 36 KB.
- Assisted Voluntary Sale booklet**: Pepper's Assisted Voluntary Sale (AVS) scheme assists a borrower in selling their property. Format: PDF | Size: 36 KB.
- Direct Debit Mandate**: This form is used to set up a direct debit to pay your mortgage. Format: PDF | Size: 36 KB.

Consumer Guide to Completing a Standard Financial Statement
Step-by-step guide to help you complete the SFS or I&E form.

Income and Expenditure (I&E) form
Use this form to give us a full picture of your financial situation if you're applying for support and you are not in the MARP.

Information to Help Customers in Mortgage Arrears
This leaflet from the Banking & Payments Federation Ireland (BPF) sets out the various options that may be available to people in arrears.

Assisted Voluntary Sale booklet
Pepper's Assisted Voluntary Sale (AVS) scheme helps borrowers who are selling their property.

Direct Debit Mandate
Use this to set up a direct debit to pay your mortgage.

See the [Payments](#) guide for step-by-step instructions to set up a direct debit.

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