

About us

We are Pepper Finance Corporation (Ireland) DAC trading as Pepper Advantage and Pepper Asset Servicing for both residential and commercial loan management services and Pepper Money for commercial mortgage loans ("Pepper", "we", "our"). We are a member of the Pepper group of companies. Our address is Fourth Floor, Two Park Place, Hatch Street Upper, Dublin 2. We are registered at the Companies Registration Office, Dublin with company registration number 34927. Our VAT number is IE9F42577Q.

Regulatory status

Pepper Finance Corporation (Ireland) Designated Activity Company is regulated by the Central Bank of Ireland ("Central Bank"). Pepper is subject to the following Central Bank Codes of Conduct and Regulations which offer protection to consumers. These can be found on the Central Bank's website www.centralbank.ie

Consumer Protection Code	Central Bank (Supervision and Enforcement) Act 2013 (Section 48) (Lending to Small and Medium-Sized Enterprises) Regulations
Code of Conduct on Mortgage Arrears	Minimum Competency Code and Regulations

Main business

Pepper's principal activity, when trading as Pepper Advantage and Pepper Asset Servicing, is residential and commercial loan servicing along with asset management and advisory services on behalf of various investment companies and banks. Pepper's principal activity, when trading as Pepper Money, is the provision of commercial mortgage loans.

Charges

We may charge for our products and services. For commercial mortgage loans, these are set out at our application stage. Charges and fees may be imposed on your loan in certain circumstances. You can reduce the risk of a fee or a charge being applied by ensuring that repayments on your loan are made when due and that you are co-operating on finding a solution if you have fallen behind on your payments.

Your personal data

Pepper is committed to complying with Data Protection Law at all times. By "Data Protection Law" we mean the EU General Data Protection Regulation, the Data Protection Acts 1988 to 2018 and any other laws which govern the use of your personal data.

We are a data **controller** in respect of loans where:

We originated the loan at inception, or,

We carry out servicing activities on your loan, on behalf of a client, **and** we are the legal title holder to the loan.

We are a data **processor** in respect of loans where:

We carry out servicing activities on your loan, acting on behalf of a client who is the legal title holder to the loan. In relation to the latter, Pepper may also be a data controller for a period after we stop servicing your loan where we retain personal information for the purposes of compliance with our regulatory obligations. You will find our Data Privacy Notice on our websites www.peppermoney.ie or www.peppergroup.ie

Conflicts of interest

We have a conflicts of interest policy in place to ensure conflicts of interest are avoided. Where it is not possible to avoid a conflict of interest, we will ensure you are treated fairly. Where relevant we will seek your acknowledgment in writing that you still wish to proceed to avail of a product or service.

Where you default

Where you are in default on an agreement with us, we may terminate that agreement and/or take such steps (including legal proceedings and enforcement of security) as we believe necessary. Any steps taken will be in accordance with the relevant terms and conditions of the agreement and any applicable Central Bank Regulation or Code of Conduct.

Making a complaint

We seek to resolve any concerns or complaints fairly and promptly. We have a written procedure for the proper handling of complaints including that complaints will be recorded, investigated and resolved. Should you wish to make a complaint in relation to your business with Pepper, you may telephone us at 0818 818 181 or write to us.

For Pepper Advantage please write to:

For Pepper Money please write to:

Complaints Department	Complaints Department
Pepper Asset Servicing	Pepper Money
PO Box 687	PO Box 693
Shannon	Shannon
Co. Clare	Co. Clare

In the event that you are not satisfied with our response, you may be entitled to refer the matter to the Financial Services and Pensions Ombudsman at the address below:

Financial Services and Pensions Ombudsman
Lincoln House,
Lincoln Place,
Dublin 2,
D02 VH29.

Tel: (01) 567 7000
Email: info@fspoi.ie
Website: www.fspoi.ie

Central Credit Register (established by the Central Bank)

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

Changes to these Terms of Business

Where there are any material changes to these Terms of Business we will notify affected customers as soon as possible in paper or electronic form and the notice may take the form of an advertisement in one or more newspapers circulated nationally in Ireland.

Language and Governing Law

We conduct our business in the English language and all our communications with you will be in English. Our relationship with you is governed by the laws of Ireland.

Effective Date

These Terms of Business are effective as at 24 February 2023.