

Guide to Newbury Building Society's Online Intermediary Service



How do I get started?

You need to register to use our online service. You will be emailed a unique username & prompt to set up a password and memorable information. You will receive these emails within 1 working day of submitting your registration request.

Click [here](#) to register.

In order for you to register, we will ask you for the following:

- Name of firm
- Financial Conduct Authority number
- Details of your authorisation
- Address
- Postcode
- Telephone
- Postcode
- Telephone
- Email
- Personal address (if different to firm address)

Once you have registered you will be sent two emails. The first contains your username which cannot be changed so keep it safe. The second will provide a link for you to set your security details and activate your account.

The activation is a three-step process - Firstly you will be prompted to key in your postcode for verification. This must be the postcode you registered with which must be keyed without any spaces and in capitals.

Activate your online access

Welcome to Newbury Building Society's online service. You should have received two emails from us, one containing your username and the other the link to this page. Once you complete these steps to activate your online access, you may log in to use the service.

Your username

When you log in we will always ask you your username. Please note your username cannot be changed.
Your username is: GREY053606

Complete the registration process

Each time you log in you will be asked to enter your username, your password and characters from your memorable word. There are three more steps to complete the registration process:

1. Provide personal information used when registering
2. Create a password
3. Create your memorable information

Step 1: Enter the information requested below

This is the information which was used when your online account was created.
Please enter your postcode in capitals with no spaces e.g. WC11EE

Secondly you will be asked for a password. Your password must contain:

- 8-16 characters
- A mixture of upper and lower case letters
- At least one number and a special character e.g. ! £ \$ % ^ & * #

Step 2: Create your password

Please keep your password safe and do not share it with anyone else. We will never ask you for your password in branch or by telephone.

Enter your password, which must contain:

- 1. Between 8 and 16 characters**
- 2. A mixture of upper and lower case letter**
- 3. At least one number and a special character e.g. ! £ \$ % & * # @**

Password

Re-enter password

Finally you will be asked to create your memorable information. This must be between 8 and 16 characters long. You can use any combination of letters and numbers but it must not contain spaces.

Step 3: Create your memorable information

When you log in you will need to enter random letters from your memorable information.

Enter your memorable information, which must be between 8 and 16 characters.
You can use any combination of characters but there must be no spaces.

Memorable information*

Verify memorable information*

To help you remember your memorable information, create a hint between 3 and 20 characters long.

Hint for memorable information*

Once registered

Once you have activated your registration, you can use the system to create a KFI and submit an application. Please note, the system does not perform an affordability check. If you want to check if your applicant(s) pass our affordability check, click [here](#) to use our affordability calculator on our website.

Is it for me?

Newbury Building Society's online service can be used for new applicants wishing to:

- Purchase or Remortgage their main residence
- Purchase or Remortgage a Shared Ownership property
- Purchase or Remortgage a Help to Buy/Shared Equity property
- Purchase or Remortgage a Self Build
- Purchase or Remortgage an unregulated Buy to Let

Mortgage applications for up to two applicants can be submitted.

For all other mortgage cases including:

- regulated/consumer Buy to Let
- commercial
- bridging finance
- foreign currency loans
- existing Newbury Building Society customers

you need to apply using our [paper applications](#). If you wish to discuss an application, please contact us on **01635 918000** or brokierenquiries@newbury.co.uk to speak to our Intermediary Helpdesk who will be happy to help you.

Please refer to our [current lending policy](#) for details of our qualifying criteria.

Our online service will allow you to:

- Create a client
- Produce a KFI/Illustration
- Submit the application directly to our underwriting team
- Upload supporting documents
- Track the case as it goes through the underwriting process

How do I create an illustration?

When you log in you will be presented with the following screen. You will need to select 'Create new illustration' to start the KFI process.

Previously produced illustrations and applications can be found using the 'Manage illustration(s) and progress to application' option. There you will be able to search for your applicant and their illustration/application and continue with the process.

You need to create an illustration before you can submit an application for a customer.

NEWBURY Building Society Frequently Asked Questions | Send/View messages (0 unread) | PARS961262 Log out

[My Home](#) | [My Account](#)

Hello Amanda, welcome to Newbury Building Society's online intermediary service.

You can process the majority of mortgage cases via this online system, but for some more specialist mortgages, e.g. Self Build, Foreign Currency, Right to Buy, Consumer Buy to Let, Regulated Buy to Let, Ex-pat (including Buy to Let), Commercial or Bridging mortgages, we'd be happy to help you in our dedicated broker unit. Please get in touch on 01635 918000 or e-mail us.

Bulletin Board
No current messages [Hide message](#)

<p>New applicant</p> <hr/> <p>Create a new illustration</p>	<p>Existing applicant</p> <hr/> <p>Manage illustration(s) and progress to application</p>
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Get a mortgage illustration

A few things to be aware of before you get started:
You'll need to complete **all mandatory fields marked *** in order to produce an illustration.
Your session will time out if not in use and the information will not be saved.
It is not currently possible to save an illustration part way through.
Once you have produced an illustration, you will be able to submit the application. You will then be able to upload documents and track the progress of the application.

- To apply online you need to confirm:
- You are directly authorised by the FCA or act as an Appointed Representative of a directly authorised firm
 - You are the agent of the applicant(s) and have the authority to act on behalf of the applicant(s)
 - The applicant(s) has/have passed the Society's affordability requirements using our calculator [here](#)
 - The applicant(s) is/are at least 21 years of age
 - The applicant(s) do not hold assets that will be used to repay the mortgage in a currency other than GBP
 - If the applicant(s) hold a non EU or non EEA passport, they have permanent rights to reside in the UK
 - The applicant(s) is/are not paid in a currency other than GBP
 - The loan is for the benefit of all applicants
 - The value of the property is at least £125,000
 - If the property is above/below commercial premises, the loan to value is no more than 75%
 - If the property is a flat, it is not in a block containing more than 6 storeys

Tick the box to confirm the above.

If you're not able to confirm any of the above, we may still be able to help. Please call our Intermediary Helpdesk on 01635 918000 or [e-mail us](#).

If you cannot confirm that you agree to **ALL** of the points listed it doesn't mean that we aren't able to accept the application, it simply means we may not be able to process the application online. Please contact our Intermediary Helpdesk on **01635 918000** or brokerenquiries@newbury.co.uk to discuss your illustration/application. Alternatively, you can visit our [website](#) to download a KFI request form, agreement in principle request form or application form.

You will then be presented with a number of questions.

You will then be presented with a number of questions.

If the applicants are taking this loan on an interest only basis, is your repayment in a currency other than GBP?*

Yes No

Do the applicants live in a country other than the United Kingdom?*

Yes No

Are the applicants paid in a currency other than GBP?*

Yes No

Is this a buy to let application?*

Yes No

The purpose of these questions is to identify if the application is a Foreign Currency Loan or a Consumer or Regulated Buy to Let. We are currently unable to process these types of business online. If your application falls into these categories we may still be able to help. Please contact our Intermediary Helpdesk on **01635 918000** or **brokierenquiries@newbury.co.uk** to discuss your illustration/application. Alternatively, you can visit our [website](#) to download a KFI request form, agreement in principle request form or application form.

The next section identifies the type of application. If you select 'Main Residence', it will ask you the following two questions to identify if the application is Shared Ownership or Help to Buy/Shared Equity scheme.

Reason for applying?*

Buying a property

How will the applicant(s) be using the property?*

Main residence

The following page will ask about the level of service your customer has received from you and any fees you may be charging. Non-advised should only be selected for non-regulated Buy to Lets.

If you are submitting the application via a mortgage club you need to give details here. If the club does not appear in the dropdown, please contact our Intermediary Helpdesk on **01635 918000** and they will add the club for you provided we are a member of that club. If you are not using a club, simply select 'I am not using a club'.

Get a mortgage illustration

- 1 Applicants and fees
- 2 Income
- 3 Outgoings
- 4 Choose a product
- 5 Get an illustration

Applicants and fees

* Indicates mandatory field

Fees

What level of service have you provided? *

Advised

Are you charging a fee? *

Yes

No

Fee amount *

When is the fee payable?

Amount of fee refundable

If any of this fee is refundable please detail the refundable amount above.

Club

I'm not using a club

We then start to ask you for your customer's information:

Applicant(s)

Is the application *

Sole

Joint

Title *

The applicant's first name *

The applicant's last name *

Gender *

Date of birth *

Current address *

House number or name

Postcode (e.g. RG14 5LY)

[Find address](#)

[Enter address manually](#)

Residential status *

[Continue to "Income"](#)

Date of birth should be in the format DD/MM/YY.

You then need to add the applicant's current address. You can search with the house name or number and postcode. If you cannot find the correct address, select 'Enter address manually' and you will be able to complete this manually instead.

If you are applying for a Buy to Let mortgage you will not need to enter income or expenditure details at this stage. For all other types of mortgage you need to select the employment type for each applicant. The option you pick will control the questions that follow to ensure you only have to answer questions that relate to your applicant's circumstances.

If you select 'employed', the page will look like this:

Get a mortgage illustration

1 Applicants and fees 2 **Income** 3 Outgoings 4 Choose a product 5 Get an illustration

Income

The applicant's employment basis *

Employed
 Self-employed
 Both employed and self-employed
 Retired
 Not employed

Employer's name *

Enter all income relating to the applicant's employment

Type of income

Annual gross income (£)

Monthly net income (£)

Income details are required at this stage for products to be displayed

Add to list

List of income

Type of income	Annual gross income	Monthly amount
Total income	£0.00	£0.00

You can add as many different types of income as you wish for each applicant by selecting the income type from the drop down menu. You need to state the gross annual and monthly net amounts before clicking 'Add' to add it to the list below. For example, if you have a customer who has basic salary and overtime, you should add each of these types of income separately to the list.

If you don't know the net amount for each element of their income, simply put the total net monthly amount against the main source of income and then detail £1.00 for each other part of the income. When we receive the application we will be able to calculate the net amount for each source of income.

If you select 'Retired' or 'Self-employed', the page will look like this:

Get a mortgage illustration

1 Applicants and fees 2 **Income** 3 Outgoings 4 Choose a product 5 Get an illustration

Income

The applicant's employment basis *

- Employed
- Self-employed
- Both employed and self-employed
- Retired
- Not employed

Other income

Please give details of any other income the applicant may have, e.g. pay they get from a second job, share dividends, maintenance payments received under a court order, rental from investment properties.

Type

Annual gross income (£)

Monthly net income (£)

Income details are required at this stage for products to be displayed

[Add to list](#)

List of income

Type of income	Annual gross income	Monthly amount
Total income	£0.00	£0.00

You can also declare other income such as investment or rental income in the above screen.

You can add as many different types of income as you wish for each applicant by selecting the income type from the drop down menu. You need to state the gross annual and monthly net amounts before clicking 'Add' to add it to the list below.

If you don't know the net amount for each element of their income, simply put the total net monthly amount against the main source of income and then detail £1.00 for each other part of the income. When we receive the application we will be able to calculate the net amount for each source of income.

Once you have completed all the income details, click on the 'next' button.

Here we ask you to list monthly travel costs, monthly childcare, school fees or maintenance that the applicant(s) may have and pension payments the applicant(s) make. If they don't have any of these costs, you can simply leave them blank.

Get a mortgage illustration

- 1 Applicants and fees 2 Income 3 Outgoings 4 Choose a product 5 Get an illustration

Outgoings

For joint outgoings only enter the amount against one applicant. [JointOutgoings]

Typical monthly costs (£)

Travel Costs

Childcare Costs i.e Daycare/ Nanny / Babysitter

Interest Only Repayment Strategy Payment

Maintenance/CSA

Record any additional outgoings

Type

Monthly amounts (£)

Add

Type of outgoing	Amount
Total	£0.00

The next section of the screen asks about any committed expenditure the applicant(s) may have. This includes loans, credit cards, shared equity payments they will make in the future, ground rent and service charge for Shared Ownership etc.

Record information about any credit cards, store cards or loans here. For joint loans only enter the amount against one applicant.

Type

Monthly amount (£)

Is it cleared monthly? Yes No

Balance outstanding (£)

If the applicants are consolidating this, please confirm the amount to be consolidated (£)

If this is a loan, please confirm the number of months left before this is fully repaid

Add

Type of outgoing	Amount	Cleared monthly	Balance outstanding	Consolidated amount	Months to run
Total	£0.00		£0.00	£0.00	

You can add as many items as you need by entering the information and then clicking 'Add' until you have recorded all the information. When you click add, it will detail the information you have entered in the table below.

This section will appear once for each applicant. Therefore the commitments should be listed against the relevant applicant. If they have a joint commitment you only need to record this once against the main applicant.

To proceed click 'Continue to choose product'.

Get a mortgage illustration

1 Applicants and fees **2** Income **3** Outgoings **4** Choose a product **5** Get an illustration

Choose a product

* Indicates mandatory field

Is this application for a first time buyer? If only one applicant is a first time buyer, please select yes. *

Yes
 No

What is the property purchase price? For Shared Ownership this should be the amount of the share being purchased (£) *

How much do the applicant(s) want to borrow? (£) *

What term is required?

Years *

Months

Type of product? *

Repayment method required *

When you select 'Get Products' it will check the criteria you have entered against the products we have available and display the results.

Please note, the system does not perform an affordability check. You need to check affordability before submitting the application using the affordability calculator on our website by using this [link](#).

If it's a Buy to Let, the page will ask you to detail the estimated monthly rental income.

If the product you want does not appear in this list, please contact our Intermediary Helpdesk on **01635 918000** or **brokierenquiries@newbury.co.uk** who will be able to help you.

To see the features of the products, select 'Fees and Features' underneath the product and the main features and associated fees will be displayed.

SVR + 0.5%
Initial interest rate (%) 4.7
Fees payable (£) 1,225.00
Initial monthly repayment (£) 518.64

[Continue to 'illustration'](#)

Description of fee	Amount
Basic Valuation Fee	225.00
Application Fee	1,000.00

Features of the product

- Available for Purchase or Remortgage
- Self Build Only
- Maximum loan to value is 75%
- Overpayments of up to 20% of the original loan amount per year permitted
- Early repayment charges apply. Please see product terms for details
- Loan size £50,000 min. - £500,000 max.
- Product code 2582

A mortgage of £180,000 payable over 35 years initially on a fixed rate for 3 years at 3.75% and then on our standard variable rate, currently 4.2% for the remaining 32 years would require 36 monthly payments of £770.23 and 384 monthly payments of £815.63 plus one initial interest payment of £462.33.

The total amount payable would be £342,152.93 made up of the loan amount plus interest of £161,437.93, a booking fee of £300, an application fee of £300 and a MEAF of £115.

The overall cost for comparison is 4.2% APRC representative.

[Close](#)

PLEASE NOTE – FEES, FEATURES & INTEREST RATE APPLICABLE TO THIS PRODUCT ARE CORRECT AT TIME OF PRODUCTION OF THIS DOCUMENT

To select a product, click on 'Continue to Illustration' on the product you wish to proceed with.

You will then be taken to a screen displaying fees if there are any. Here you will have the ability to add the application fee to the loan if the applicant wishes to do this. If you select 'Add to loan', you will need to click on the 'Re-calculate payments' button in order to re-calculate the monthly payment with the fee included. You can then select 'Get Illustration'. If you select 'To be paid' the applicant will need to pay the fee prior to completion.

Application fees can be added to the mortgage and are refundable if the mortgage does not complete.

If the application fee is added to the mortgage, this increases the amount borrowed and will also increase the monthly payments.

To see the effect of adding fees to the mortgage, select 'Add to mortgage' before you get an illustration.

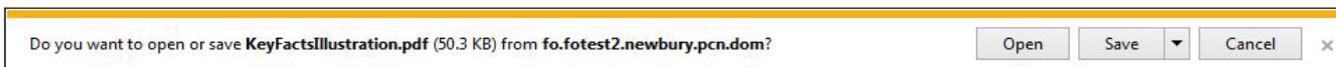
Fee	Amount	How the fee will be paid
Basic Valuation Fee	£225.00	To be paid
Application Fee	£1,000.00	<input type="radio"/> Add to mortgage <input checked="" type="radio"/> To be paid

To see the illustration you need to select 'View illustration'. Once this has loaded you will be able to open the PDF version of the illustration and print the document. This will then be saved on the system for you to view at any point.

Get an illustration

Your illustration is now available, to view and/or print it, please click below.

[View illustration](#)



Once you have the illustration, you need to select 'Return to your Illustrations'. This will take you back to the summary page.

Applicant profile - Test Customer

You can manage your applicant's illustrations and application here.

Bulletin Board
No current messages

My applicant's illustration(s)

If you'd like to see more information about each illustration, proceed to application or produce another illustration on a different product or terms, please click on the product name.

Date	How much do the applicant(s) want to borrow?	Mortgage term	Product
20/06/2017	£200,000.00	30 years	75% LTV 3 year discount

In the summary page, you can submit the application or produce another illustration on a different product or terms.

Searching for my customer

Once you have logged in you can find an existing customer record, by clicking on 'Manage Illustrations and progress to application'. This will take you to a search screen:

Applicant search

To find your existing applicant please complete the following fields as the minimum search criteria - **Last name** and **Postcode**

First name	<input type="text"/>
Last name	<input type="text"/>
Date of birth	<input type="text" value="DD/MM/YYYY"/>
Postcode (e.g. RG14 5LY)	<input type="text"/>
	<input type="button" value="Find"/>

You will need to provide sufficient search criteria to enable the system to find your customer record. You should enter either:

- Last name and Date of birth; or
- Last name and Postcode

Submitting an application

In order to proceed to application, you will need to select 'Apply for a mortgage' from the summary screen below.

My applicant's illustration(s)

If you'd like to see more information about each illustration, proceed to application or produce another illustration on a different product or terms, please click on the product name.

Date	How much do the applicant(s) want to borrow?	Mortgage term	Product
20/06/2017	£200,000.00	30 years	75% LTV 3 year discount
If you would like to apply for a mortgage on this illustration click the 'Apply for a mortgage' button. You can create a new illustration based on this illustration or view the full illustration details by using the links below.			
Initial monthly repayment (£)	733.25	Create a new illustration on a different product or terms.	
Initial interest rate (%)	1.94 %	View full illustration details (pdf)	
<input type="button" value="Apply for a mortgage"/>			

You will then be shown some of the information you have already provided.

Mortgage application

What you've
already told us

Personal
information

Income and
outgoings

Borrowing
and credit
history

Property and
valuation

Solicitor and
payment
details

Check and
submit

What you've already told us

All applications are subject to status and our current lending criteria. This means that the amount we will lend the applicant(s) will depend on their individual circumstances, the type of property they are mortgaging and the amount they want to borrow.

Is this the first time the applicant(s) have purchased a property?	No
What is the property purchase price? For Shared Ownership this should be the amount of the share being purchased (£)	300,000.00
How much do the applicant(s) want to borrow? (£)	200,000.00
What term is required?	30 years
Selected product	75% LTV 3 year discount
How will they pay the mortgage back?	Capital & Interest
This account is in the name of:	My applicant - sole application
Title	1st applicant Mr
First name	Test
Last name	Customer
Date of birth	01/01/1990
Gender	Male
Address	17-20 Bartholomew Street, NEWBURY, Berkshire, RG14 5LY
Total annual gross income (£)	50,000.00
Total monthly net income (£)	4,166.00
Total monthly outgoings (£)	0.00

Income from employment for Test Customer

Employer's name Newbury Building Society

Type of income	Annual gross income	Monthly amount
Basic	£50,000.00	£4,166.00
Total income	£50,000.00	£4,166.00

If any of the information detailed here is incorrect, you will need to produce a new illustration by clicking on 'I need another illustration'. If the information is correct, simply click 'Continue'.

Please note once you 'Continue' from this screen, you will be unable to produce another illustration based on the information provided.

I need another illustration

Continue

Clicking this means you will be able to produce another illustration.

Please note once you 'Continue' from this screen, you will be unable to produce another illustration based on the information provided.

You are then shown the page below:

Mortgage application

What you've already told us	Personal information	Income and outgoings	Borrowing and credit history	Property and valuation	Solicitor and payment details	Check and submit
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What you've already told us

All applications are subject to status and our current lending criteria. This means that the amount we will lend the applicant(s) will depend on their individual circumstances, the type of property they are mortgaging and the amount they want to borrow.

Is this the first time the applicant(s) have purchased a property? No

What is the property purchase price? For Shared Ownership this should be the amount of the share being purchased (£) 300,000.00

How much do the applicant(s) want to borrow? (£) 200,000.00

What term is required? 30 years

Selected product 75% LTV 3 year discount

How will they pay the mortgage back? Capital & Interest

This account is in the name of: My applicant - sole application

1st applicant

Title Mr

First name Test

Last name Customer

Date of birth 01/01/1990

Gender Male

Address 17-20 Bartholomew Street,
NEWBURY,
Berkshire,
RG14 5LY

Total annual gross income (£) 50,000.00

Total monthly net income (£) 4,166.00

Total monthly outgoings (£) 0.00

Income from employment for Test Customer

Employer's name Newbury Building Society

Type of income	Annual gross income	Monthly amount
Basic	£50,000.00	£4,166.00
Total income	£50,000.00	£4,166.00

Here you will be asked to provide further information about your applicants. You will need to complete all mandatory fields as a minimum.

You will be asked to provide the client's bank details.

Account details for Test Customer

Please tell us about the applicant's account.

Sort code *

Account number *

Account name *

How long have they had this account? * years Months

If the applicant can't remember the exact number of months then leave months blank

You will be asked to detail any dependants. This is anyone who will be living at the property who will be financially dependent on the applicant(s). You will need to provide their full name, date of birth and the relationship to the applicant(s).

If there are no dependants leave all fields in this section blank.

Dependants

Record anyone who is financially dependent on the applicant(s).

Full name *

Date of birth *

Relationship *

Full name	Date of birth	Relationship	Dependent on
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In the next screen, you will be asked to provide details about the applicant's employment or self employment. If the applicant is self employed, you will be asked to provide information about the business/company.

Mortgage application

What you've already told us	Personal information	Income and outgoings	Borrowing and credit history	Property and valuation	Solicitor and payment details	Check and submit
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Income and outgoings

Work details for Test Customer

Employment Basis

You will then be asked to provide some extra information about their borrowing. If you are submitting a purchase application, you will need to advise us of the source of the deposit. If the deposit is coming from multiple sources, you can detail this by adding each source one at a time. Please ensure the amount of the deposit matches the difference between the purchase price and loan amount.

Mortgage application

What you've already told us	Personal information	Income and outgoings	Borrowing and credit history	Property and valuation	Solicitor and payment details	Check and submit
-----------------------------	----------------------	----------------------	-------------------------------------	------------------------	-------------------------------	------------------

Borrowing and credit history

The details of the loan, as shown here, are based on the mortgage illustration.

Is this the first time the applicant(s) have purchased a property?

What is the property purchase price? For Shared Ownership this should be the amount of the share being purchased (£)

How much do the applicant(s) want to borrow? (£)

What term is required?

Selected product

How will they pay the mortgage back?

Are they making use of a government affordable home ownership scheme? *

Expected mortgage start date
If there is an expected mortgage start date, enter it here

If applicable, please record all the places where the deposit is coming from in the list below

Source of deposit

Amount

Source of deposit	Amount
Total	£0.00

In this screen you will be asked to answer questions regarding the applicant's credit history. If you answer 'Yes' to any of the questions, we will require an explanation of how, when and why the credit issues occurred. This can be recorded in the additional information section at the end of the application process.

Credit history for Test Customer

Record information about the applicant's credit history here. Please provide an explanation in the additional notes section in the final screen if you answer 'yes' to any of the below.

Has the applicant ever had a County Court Judgment or any other Court Order for non-payment of a debt made against them? *

Yes No

Has the applicant ever been bankrupt or insolvent? *

Yes No

Has the applicant failed to keep up payments under a mortgage or other loan (secured or unsecured)? *

Yes No

Please disclose all credit history

Has the applicant made arrangements with creditors? *

Yes No

Has the applicant had a mortgage application refused or declined? *

Yes No

Please disclose all credit history

Has the applicant ever defaulted on credit accounts? *

Yes No

Please disclose all credit history

Previous

Continue

The following screen asks for information about the property:

Mortgage application

What you've already told us	Personal information	Income and outgoings	Borrowing and credit history	Property and valuation	Solicitor and payment details	Check and submit
-----------------------------	----------------------	----------------------	------------------------------	------------------------	-------------------------------	------------------

Property and valuation

Please record details of the property the applicant(s) want the mortgage for

Property Address *

House number or name

Postcode (e.g. RG14 5LY)

Find address

Enter address manually

What type of property? *

Which year was the property built?

Wall construction type *

Roof construction type *

How many bathrooms?

How many bedrooms?

How many living rooms?

How many kitchens?

What type of garage is there?

What type of warranty does the property have? (if less than 10 years old) *

What is the main usage of the property?

Is the property still under construction? Yes No

Is the property a new build? * Yes No

Is the property a self-build? Yes No

Is the property being purchased from a relative? Yes No

Is the property a Right to Buy? Yes No

Is the property ex-local authority? Yes No

You will be asked in this section to detail anyone over the age of 17 who will be living in the property on completion of the mortgage other than the applicant(s). You will need to provide their name, date of birth and relationship to the applicant(s).

Please give the details of anyone over the age of 17 who will be living with the applicant(s) in the mortgaged property

Name

Date of birth *

Relationship *

Name	Date of birth	Relationship
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You will be asked to provide details of who the Valuer needs to contact to arrange the valuation. If there is a selling agent involved, you need to click 'Yes' on this question and provide the selling agent's details. If there is no selling agent **OR** it is someone other than the selling agent that will need to be contacted to arrange the valuation, please complete the 'Access to property' section, otherwise this can be left blank.

Valuation

We are legally obliged to assess the value of the property for mortgage purposes and may obtain a valuation report to do this. Please click [here](#) to view details and costs associated with the different valuation types.

Type of valuation required *

Viewing arrangements

Is an estate agent selling the property? Yes No

In this screen, you will be asked to provide the solicitors details. The search function searches our solicitor's panel. If you are unable to find the solicitor the applicant(s) are using, you will need to click on 'Enter the firm manually'. This doesn't necessarily mean that we cannot use the solicitors however; they will need to apply to join our panel.

If you have a contact name of the individual solicitor dealing with the transaction, please provide that here.

Mortgage application

What you've already told us	Personal information	Income and outgoings	Borrowing and credit history	Property and valuation	Solicitor and payment details	Check and submit
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Solicitor and payment details

Please give the name and address of the solicitor or licensed conveyancer who will be acting for the applicant(s). If the application is for a remortgage and the applicant(s) would like to use our free legal service, please leave this section blank. If the solicitor they are using does not return any search results, click on 'Enter the firm manually' and complete the fields shown.

Firm name

Postcode (e.g. RG14 5LY)

Find firm

[Enter the firm manually](#)

Contact name

This is the name of the solicitor/conveyancer acting in this transaction

Save and exit

You will need to detail the bank account that the applicant(s) would like their monthly direct debit to be collected from. You can either select the previous bank details provided or enter different bank details here.

Payment details

Please tell us the account details to be used for the monthly mortgage payments.

Bank account to use for Direct Debit

Sort code *

Account number *

Account name *

Find branch address

Save and exit

Previous

Continue

Your application will now be validated. This simply checks that all mandatory fields are completed. If there is any information missing, it will tell you what is missing and which screen heading it is contained in. You can complete the missing information by clicking on the relevant heading at the top of the screen.

Mortgage application

What you've already told us	Personal information	Income and outgoings	Borrowing and credit history	Property and valuation	Solicitor and payment details	Check and submit
------------------------------------	----------------------	----------------------	------------------------------	------------------------	-------------------------------	------------------

Check and submit

You will not be able to submit your application to us until all the information listed below has been recorded. To add this information, use the tabs at the top of this page to find the correct page, then fill in the missing information.

Solicitor and payment details:

Direct Debit Account: address is required

If there is no missing information, the following will appear:

Your application has been validated.

The remainder of the screen shows a summary of the application and also an additional information section. This is a notes box which allows you to add any additional information you would like the underwriter to know. This should include any credit issues and any known future changes to the applicant's income or expenditure. Please note, this field allows for a maximum of 400 characters.

Additional information

If you have any additional information to support the application, please record it here. Please also record any known future changes to the applicant's income and/or expenditure that you are aware of.

Almost there! The final thing you need to do before you can submit the application is to read and accept the Online Terms of Use.

Online Terms of Use

Please read and accept the [Online Terms of Use](#). Using this site indicates that you accept these terms. If you do not accept these terms, please do not use this online application system.

[Online Terms of Use](#)

I/We have read and understood the Online Terms of Use

Save and exit

Previous

Once you are happy with the application and sure that you have provided as much information as possible, you need to read and accept the Terms and Conditions and then select 'Submit application'.

Once you are sure all the information is correct, you can submit the application. **You will not be able to change the application after this point.**

Submit application

Once your application has been successfully submitted you will see the screen below:

Mortgage application

Thank you. Your application has been received

You now need to print the application form by clicking on 'print my application' below. You can view and/or print the application form at anytime by searching for the applicant from the homepage.

[Print my application](#)

You may need to install Adobe Reader. Once you have printed the document, click 'Return to illustrations/applications' below.



Next steps:

- Print application form
- Upload or send supporting documents including signed declaration and direct debit form
- Once your application has been assessed, we will email you to advise of any further information we require. This will usually be within 48 hours.

A list of supporting documents is available when you print the application form. Please send the supporting documents to us either by using our document upload facility or sending them to us by post.

You can get to our document upload facility by clicking on 'Return to applications' and then 'Upload documents'.

You can get updates on the application by searching for the applicant from the homepage. The summary page will tell you where we are with the application however, if you want to talk to our Underwriting team please call 01635 555700.

[Return to applications](#)

This screen allows you to print the application form by clicking on 'Print my application'. The screen also details the next steps.

After you have submitted your application, we will send you an email to acknowledge it. This is usually within 48 hours. The acknowledgement email will include the name of the underwriter responsible for your application and their contact details.

How do I upload documents?

From the home page you will need to select 'Manage Illustration(s) and progress to application'. This will allow you to search for your applicant. When the search results appear you will need to select the applicant's name and then the product name.

My applicant's application(s)

3yr Dis -2.26% (75%) P/R Over 1m		
Mortgage Account Number	8000434968/02	Thank you for submitting your application, we will be in touch shortly
Initial interest rate (%)	1.94	Upload and view certified supporting documents
Amount to borrow (£)	200,000.00	View all of the application information(pdf)
Mortgage term	30 years	View the illustration for this application (pdf)
Initial monthly repayment (£)	733.25	

My applicant's illustration(s)

If you'd like to see more information about each illustration, proceed to application or produce another illustration on a different product or terms, please click on the product name.

Date	How much do the applicant(s) want to borrow?	Mortgage term	Product
20/06/2017	£200,000.00	30 years	75% LTV 3 year discount

You then select 'Upload documents' and then 'Browse' to find the location of the document on your computer before uploading. This will send the document straight to our underwriting team to review. This is usually within 48 hours. Please ensure any documents uploaded are fully certified. We are able to accept PDF & JPG. The documents can be up to 4MB in size.

Previously Uploaded Documents

No previously uploaded documents

[Upload new document](#)

You can upload one or many supporting documents. Please ensure all documents are certified before uploading.

Type of document

File to upload [Browse...](#)

How do I track the application?

From the home page you will need to select 'Manage illustration(s) and progress to application'. This will allow you to search for your applicant. When the search results appear you will need to select the applicant's name and then the product name.

Self Build SVR + 0.5% P/R/F

Mortgage Account Number	8000434528/02	Thank you for submitting your application, we will be in touch shortly.
Initial interest rate (%)	4.7	Upload and view certified supporting documents
Amount to borrow (£)	202,000.00	View all of the application information(pdf)
Mortgage term	20 years	View the illustration for this application (pdf)
Initial monthly repayment (£)	1,299.86	

Previously Uploaded Documents

No previously uploaded documents

[Upload new document](#)

You can upload one or many supporting documents. Please ensure all documents are certified before uploading.

Type of document

File to upload [Browse...](#)

The status of the application is detailed here. When your application is acknowledged you will be given details of the underwriter dealing with your application. You can contact them between 9am and 5pm, Monday to Friday.

What do I do if I have forgotten my username?

If you forget your username, please call our Intermediary Helpdesk on **01635 918000**. They will ask you for some information to verify who you are and will then send you a reminder email confirming your username.

What do I do if I have forgotten my password?

If you forget your password, in the login screen, click on 'Forgotten your password?'. You will then be asked to enter some of the characters from your memorable information. Once this has been entered correctly, an email will be sent to you containing a link to reset your password.

What do I do if I have forgotten my memorable information?

If you forget your memorable information, click on 'Forgotten your memorable information?'. You will then be asked to enter your password. Once this has been entered correctly, an email will be sent to you containing a link to reset your memorable information.

What do I do if I have forgotten both my password and memorable information?

If you forget both your password and memorable information, please call our Intermediary Helpdesk on **01635 918000**. They will ask you for some information to verify who you are and will then send you an email containing a link to reset both your password and memorable information.