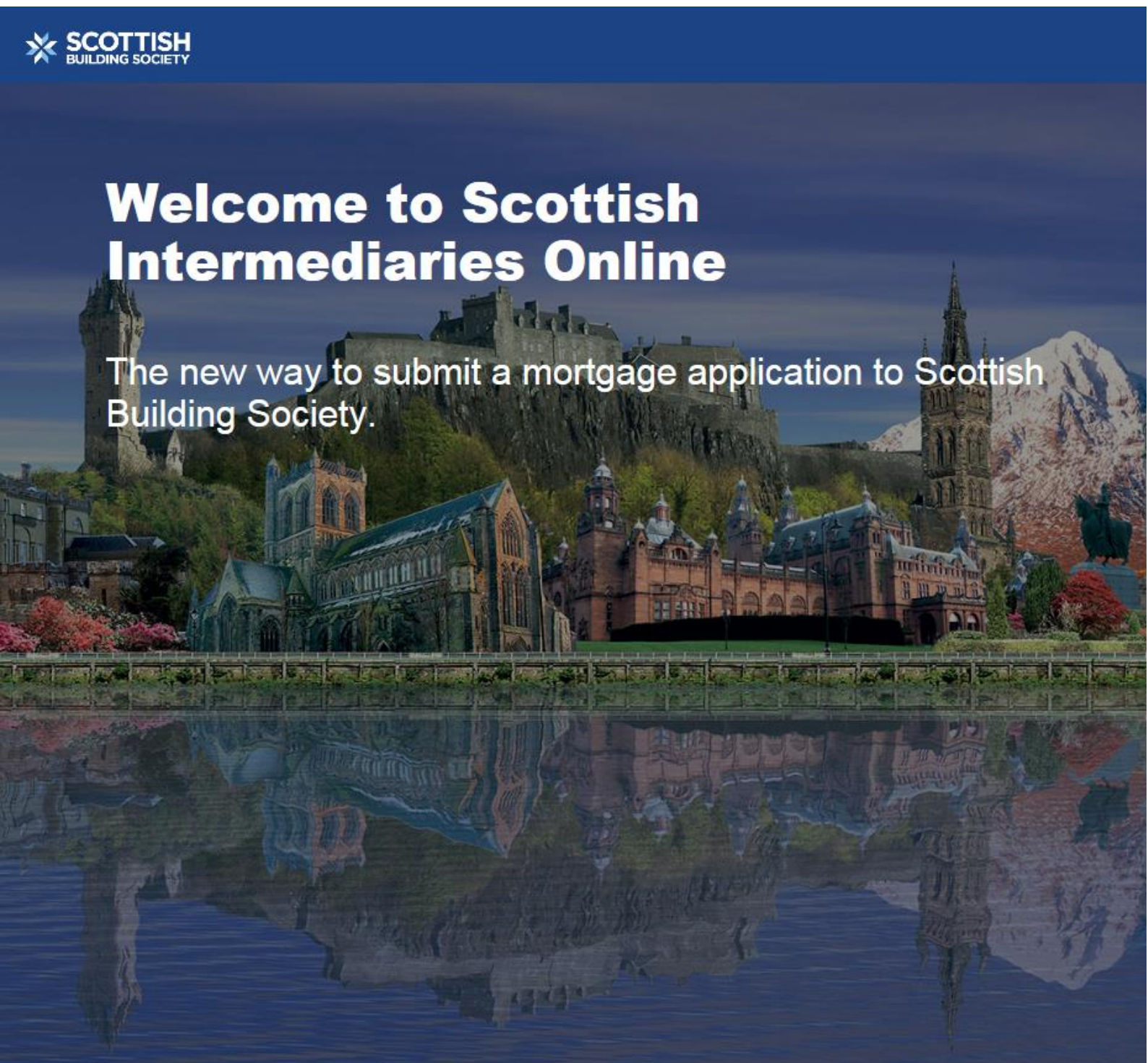


# Welcome to Scottish Intermediaries Online

The new way to submit a mortgage application to Scottish Building Society.




# Contents

|   |           |
|---|-----------|
| <b>1. How Do I Log-in? .....</b>                                  | <b>3</b>  |
| 1.1 Check your browser settings.....                              | 3         |
| 1.2 Online registration .....                                     | 3         |
| <b>2. How Do I Create a Client? .....</b>                         | <b>6</b>  |
| <b>3. How Do I Upload Supporting Documents/Information? .....</b> | <b>6</b>  |
| 3.1 Supporting Documents .....                                    | 6         |
| <b>4. How Do I Create an Application? .....</b>                   | <b>7</b>  |
| <b>5. How do I Key a Full Application?.....</b>                   | <b>9</b>  |
| 5.1 – Personal Details .....                                      | 10        |
| 5.2 – Current Address Details .....                               | 10        |
| 5.3 – Employment Details.....                                     | 11        |
| 5.4 – Affordability and Expenditure.....                          | 11        |
| 5.5 – Property Details.....                                       | 11        |
| 5.6 – Loan Requirements.....                                      | 11        |
| 5.7 – Credit Information .....                                    | 12        |
| 5.8 – Third Party Details .....                                   | 12        |
| <b>6. How to Access a Partially Keyed Application .....</b>       | <b>12</b> |
| <b>7. How to Submit an Application .....</b>                      | <b>13</b> |
| 7.1 Application Submission .....                                  | 13        |
| 7.2 Supporting Documents .....                                    | 13        |
| 7.3 Printing the application for your records .....               | 13        |
| <b>8. Frequently Asked Questions.....</b>                         | <b>14</b> |

# 1. How Do I Log-in?

## 1.1 Check your browser settings

Before we begin, please note you will require Internet Explorer (IE) 11 or alternatively Google Chrome for the system to work properly.

To check what version of browser you are currently using, when opening internet explorer click on the settings  button and select 'About Internet Explorer'.

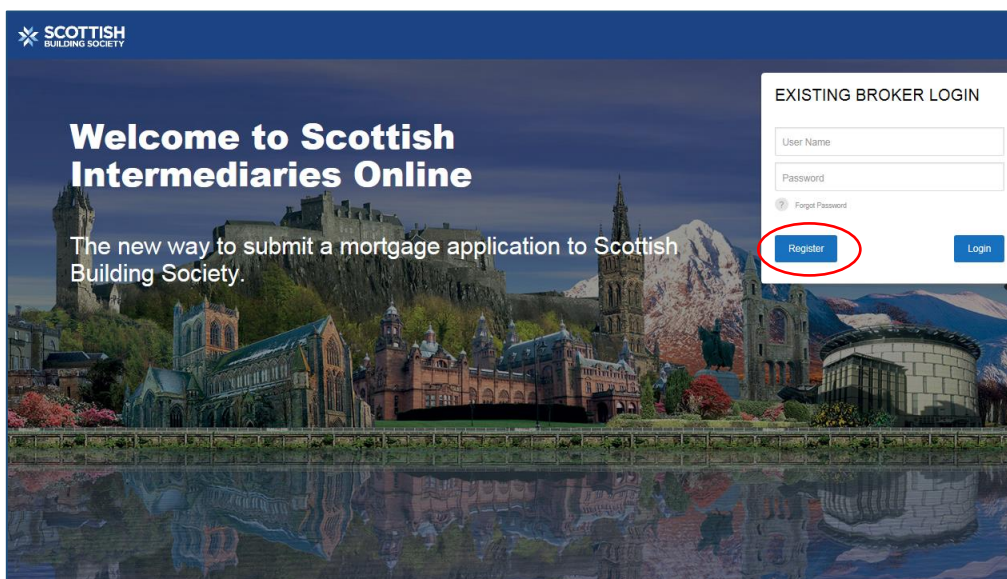
If you need to upgrade, simply search 'Internet Explorer 11' through your preferred search engine and download from there. Alternatively contact your Organisation/Network's IT Helpdesk.

If you have any issues through the application process, please contact your local BDM.

| <i>Branch</i>                                | <i>Name</i>      | <i>Title</i> | <i>Direct Dial</i>  | <i>Email address</i>             |
|--|------------------|--------------|---------------------|----------------------------------|
| <b>North</b>                                 | Douglas Sharpe   | BDM          | <b>07773 035072</b> | <i>d.sharpe@scotbs.co.uk</i>     |
| <b>Edinburgh, Borders &amp; East Central</b> | Alex Moffat      | BDM          | <b>07967 383869</b> | <i>a.moffat@scotbs.co.uk</i>     |
| <b>West</b>                                  | David Richardson | BDM          | <b>07816 295718</b> | <i>d.richardson@scotbs.co.uk</i> |
| <b>South</b>                                 | Derek Christie   | BDM          | <b>07814 134857</b> | <i>d.christie@scotbs.co.uk</i>   |

## 1.2 Online registration

Once you have received an email from the team you can access Scottish Intermediaries Online via <https://online.scottishintermediaries.co.uk> and simply select 'Register'.



Select the most appropriate registration option (see below for further info) and click 'Next'.

**New Registration:** Where a new broker would like to register. This option would allow the broker to see, track and key his/her own cases only.

**Advisor to Existing Registration:** Where an organisation/firm appoints several mortgage advisors/brokers and would like all appropriate employees to see/update each other's cases for continuity – they should select this option. The broker should then email [scottishintermediaries@scotbs.co.uk](mailto:scottishintermediaries@scotbs.co.uk) and advise which employees should be given 'super user access' to allow them to oversee all cases within the firm.

### Registration Type

Please select the type of Registration you wish to complete. If you are not sure which is the most appropriate selection click the ? next to the selection for more information.

| Registration Type                  | Select                           |
|------------------------------------|----------------------------------|
| ? New Registration                 | <input checked="" type="radio"/> |
| ? Advisor to existing Registration | <input type="radio"/>            |

Complete the four fields under 'Your Details' and Select 'Next'.

The 'Your Details' form contains the following fields and instructions:

- Email Address (text input)
- Select Title (dropdown menu)
- Please select a Title (red error message)
- Your Name (text input)
- Select Job Title (dropdown menu)
- Please select a Job Title (red error message)
- Password (text input)
- Confirm Password (text input)
- Your password must be 8 characters or longer. (red error message)
- Previous (button)
- Next (button)

*Hint: your email address will be your username once you are registered.*

Under 'Organisation Details' complete all the fields and select 'Next'.

The 'Organisation Details' form contains the following fields:

- FCA Number (text input)
- Please enter a Valid FCA Number (red error message)
- Organisation Name (text input)
- Property Name (text input)
- Property Number (text input)
- Road (text input)
- District (text input)
- Town (text input)
- County (text input)
- Post Code (text input)
- Phone Number (text input)
- Select Network (dropdown menu)
- Select Mortgage (dropdown menu)
- Previous (button)
- Next (button)

If you notice the network you are part of is not on the list, please email [scottishintermediaries@scotbs.co.uk](mailto:scottishintermediaries@scotbs.co.uk)

Next, you will be asked to confirm your details. Once you are happy the information entered is correct, select 'Create Account'.

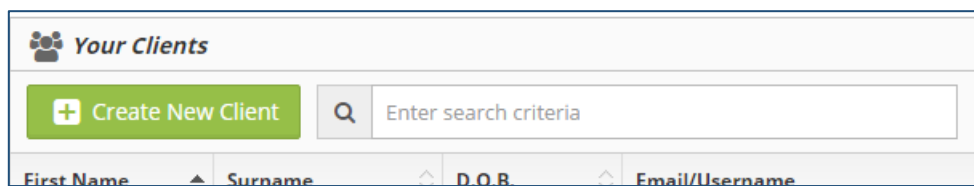


Note: It is worth noting you **will not be able** to submit any applications until the society have approved your Online Broker Registration. You can enter client/application details but **will not be able to submit** until approval has been confirmed. You will receive an email confirming when this has been done.

The next time you come to log in all you need to do is enter your user name and password on the homepage <https://online.scottishintermediaries.co.uk>. **Hint: Your user name is your email address.**

## 2. How Do I Create a Client?

Once logged in, you will see is the 'Your Clients' page. This is where you will find a list of your current & previous clients. From this page, in the top left hand corner select 'Create New Client'.



The screenshot shows the 'Your Clients' page header with a search bar and a 'Create New Client' button. Below the header is a table with columns for 'First Name', 'Surname', 'D.O.B', and 'Email/Username'.

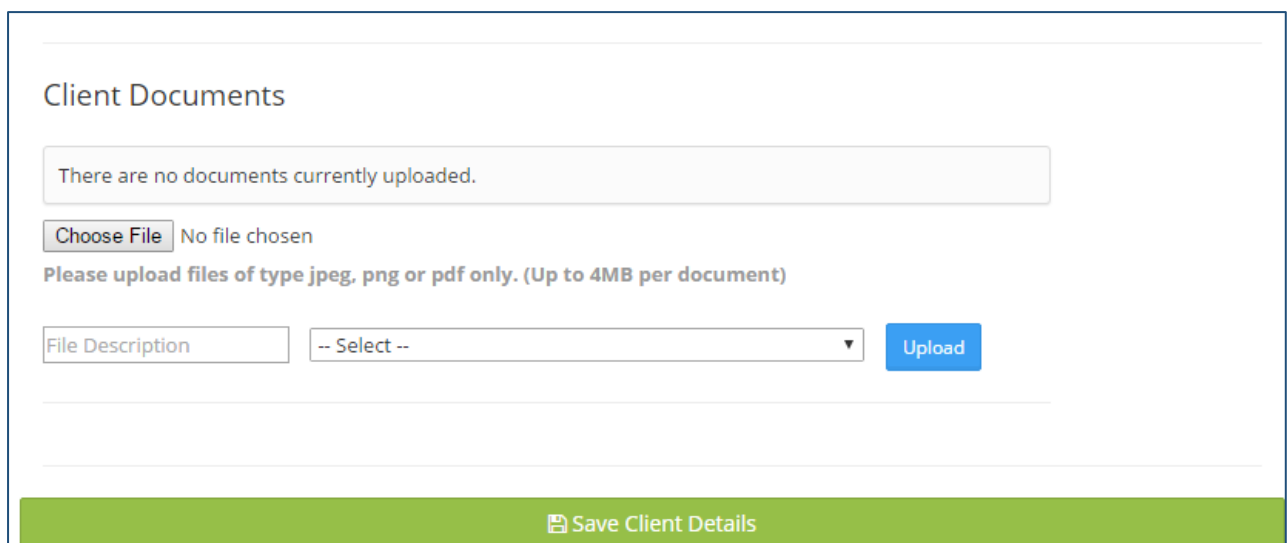
You will be directed to the 'Customer Details' page. Enter the information and select 'Save Client Details'.

Once you have saved your client details a pop message will display in the top right hand corner of the page informing you the details were saved successfully.

## 3. How Do I Upload Supporting Documents/Information?

### 3.1 Supporting Documents

After saving your client's details, you will then be able to upload the supporting documents for the case.



The screenshot shows the 'Client Documents' section with a message 'There are no documents currently uploaded.' Below this is a 'Choose File' button, a file type restriction 'Please upload files of type jpeg, png or pdf only. (Up to 4MB per document)', a 'File Description' input field, a dropdown menu, and an 'Upload' button. At the bottom of the form is a green bar with a 'Save Client Details' button.

Select 'Choose File' and find the document you would like to upload. (Must be PDF, JPEG or PNG and no more than 4MB per file).

In the 'File Description' field give the document a name.

From the drop down menu select the document type which best fits the document you are uploading and select 'Upload'. A pop up message will display in the top right hand corner of the page confirming the upload was successful.

A list of minimum supporting documents can be found on our [Intermediaries Website](#) under Online Supplementary Documents.

## Notes

You can also upload any notes which may support your application. Simply enter any prevalent information into the text box and click 'Add Note'.

| Note   | Created By | Created On |
|--|------------|------------|
| <div style="border: 1px solid #ccc; height: 80px; width: 100%;"></div> |            |            |

+ Add Note

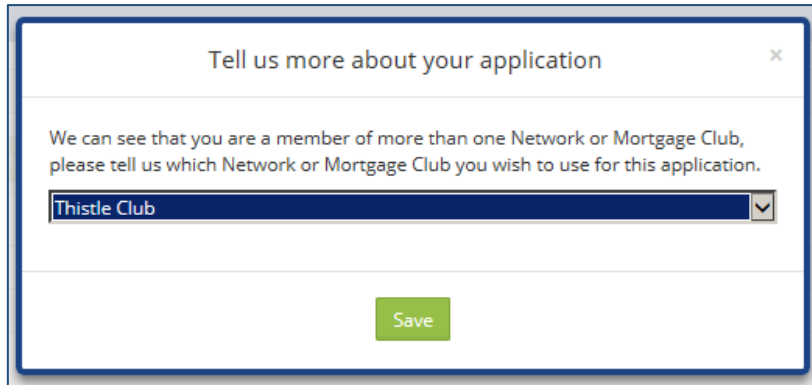
## 4. How Do I Create an Application?

Once you have saved the clients details and uploaded any notes/supporting documents you will see the application option at the top of the screen. Here you can select to either complete a 'Single Application' or a 'Joint Application'.

Applications

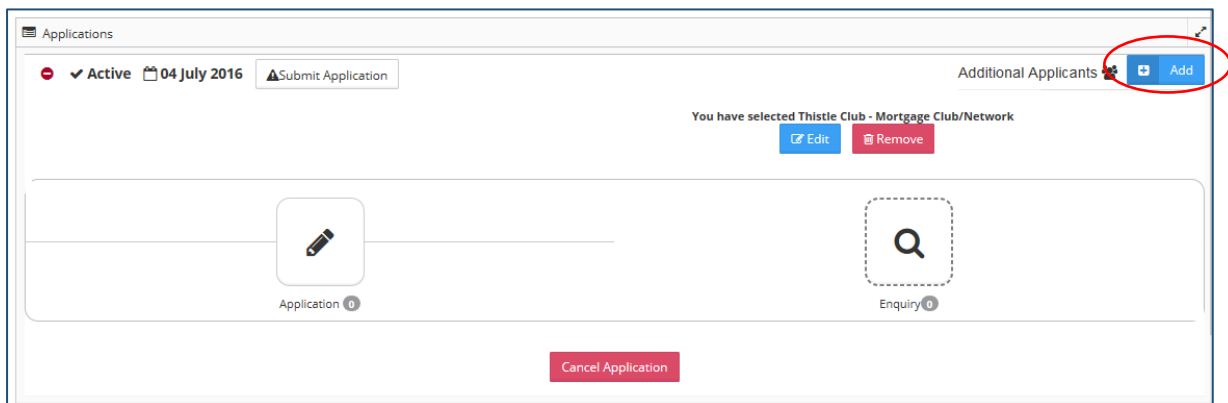
+ Create A New Single Application+ Create A New Joint Application

Once you have made your selection, you will be directed to select any mortgage clubs you are affiliated with.



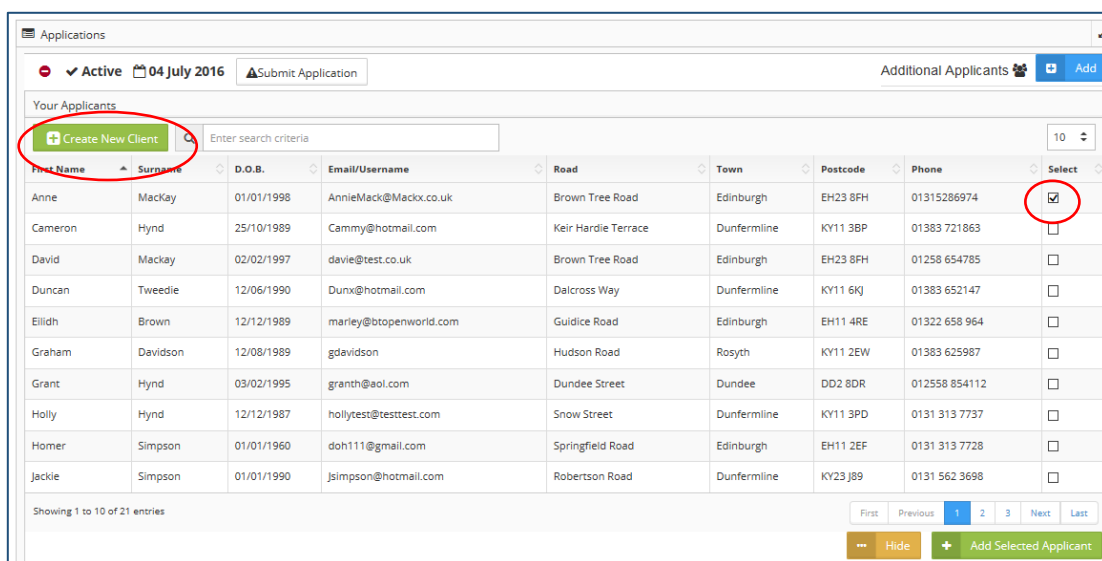
Click 'Save'

You will then be directed to either process the application form **or if the application is joint you can add another applicant at this stage** by selecting 'Add' in the top right hand corner.



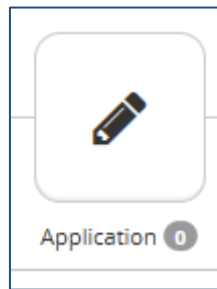
If you require to add a second applicant, you are taken to a list of your current clients.

If you have already entered the second applicant as a client you will be able to select them from your list or you can select 'Create New Client' where you can add information and (if applicable) copy address information from applicant one.





Once you have both applicants' details saved/uploaded, you should then select 'Application'.



You will then be asked which type of application form you require.

### Application Forms

Please select the appropriate Application Form

**Forms**

- Application Form
- Guarantor Application Form
- Self Build Application Form

Select the most appropriate form to begin keying the application.

## 5. How do I Key a Full Application?

You will note that the application forms are split in to several sections so that you key information for each category of the application form separately.



[Previous](#)

[Next](#)

Intermediary Compliance Checks

You can click on each "tab" at the top of the page to jump to a certain section prior to submission should you need to update or amend any details. Otherwise, when you have completed a section, click NEXT to move to the next one.

Most of the sections are completed "per applicant" – for example, once you have completed "Personal Details" for the main applicant, you will be prompted to enter personal details for the additional applicant(s) before moving on to the next section of the form.

Whilst the first section, "Intermediary Compliance Checks" is self-explanatory, please find some guidance for the additional sections below:

## 5.1 – Personal Details

You will first be asked to select the “Category of Applicant” (i.e. House Purchase, Remortgage, Retirement interest Only and so on) – please ensure you select the correct category here as this will guide further questions as you progress through the application.

If you are keying a Guarantor Application, you will be asked for each client to identify whether the customer you are about to key is the applicant or the guarantor – again it is really important that you select the correct category of customer before moving on.

Application Information

---

Are you acting as Guarantor for the main applicant(s)?  No, I Am The Main Applicant

[Previous](#) [Next](#)

As you key the application, you will notice that you may be asked additional questions as a response to a previous answer. Once you have completed this section, please click NEXT, where you will then be taken to “Personal Details” for Applicant 2.

*Hint: You can identify which applicant is currently selected by looking at the tabs on the top right of the page. Your selected applicant will be a white tab.*



## 5.2 – Current Address Details

Here you will provide the last three years’ address history. You are able to add multiple previous addresses where appropriate by selecting “Add New Row”

Previous Address Details (please provide full 3 year address history)

| Have you been in your current home for less than 3 years?     | Property number/name | Road/Street name     | City/Town            | County               | Postcode             | How long did you live at previous address? (years & months) |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|---|
| <input checked="" type="radio"/> Yes <input type="radio"/> No | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  |

[Add New Row](#)

### 5.3 – Employment Details

This section will populate dependant on your answer to the “Employment Status” drop-down question box. For example selecting “Retired” (as shown below) will not ask any employment-based questions:

Employment Details

Current Employer (employed applicants)

---

Employment status

---

Retired income details

---

State pension income £

---

Private pension income £

---

Other income in retirement (provide details)

---

You should complete the appropriate section as appropriate to your client(s) current circumstances.

### 5.4 – Affordability and Expenditure

Here you will enter the monthly net and any additional income for each applicant separately.

In the Committed expenditure section you have the opportunity to provide details of any Loans, Credit cards, HP etc - again you can choose to “Add New Row” for each commitment.

*Note - These sections will not be requested for both applicants and therefore the commitments for each applicant should be keyed here. Please see below for instructions on a guarantor mortgage*

### 5.5 – Guarantor Expenditure

This is a separate section dedicated to the regular monthly expenditure for the guarantor(s) for your application. It will only be requested for the first guarantor and it is not a requirement to fill in again for any additional guarantors. As a result, please insert guarantor expenditure as JOINT if there is more than one guarantor.

### 5.6 – Property Details

This section will require to be completed for the main applicant only and the property to be purchased/remortgaged should be filled in here.

### 5.7 – Loan Requirements

This section incorporates questions for House Purchase, Remortgage and Self Build type. The form will populate depending on your answer to “Purpose of Loan” drop-down selection.

It will also provide appropriate products available for selection later in the application form.

## 5.8 – Credit Information

Each applicant/guarantor will be required to complete this section simply by selecting relevant answers to the credit questions.

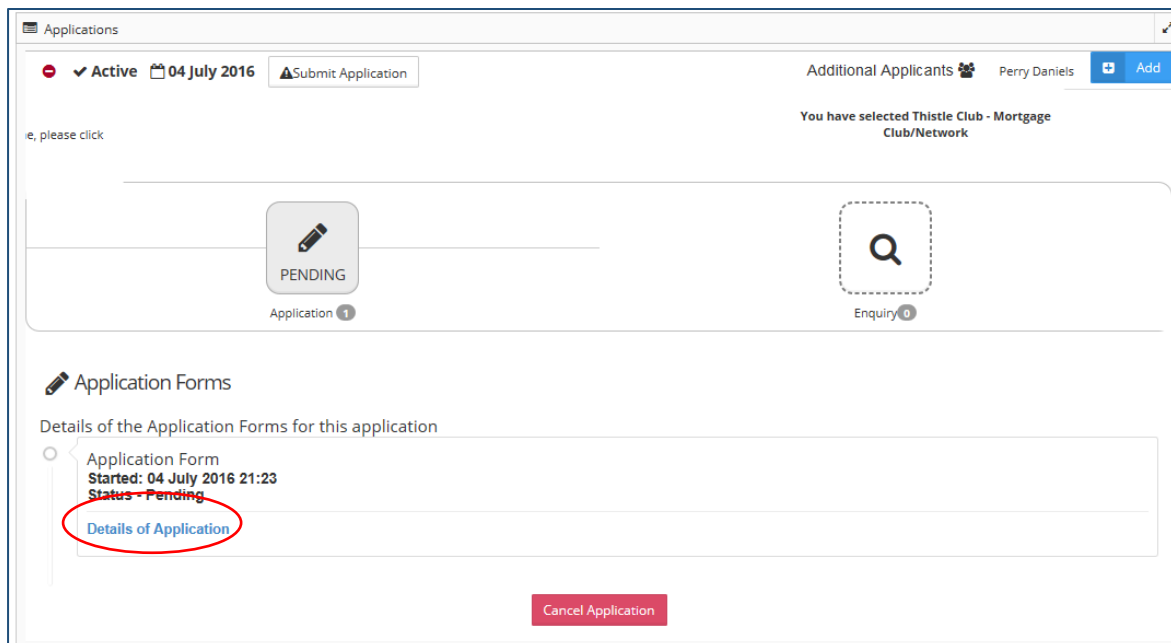
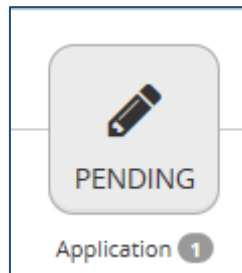
## 5.9 – Third Party Details

Only required to be completed under the main applicant - please ensure this is completed before submitting the case.

## 6. How to Access a Partially Keyed Application

You will be glad to know that even if you need to dip in and out the system you will find the application details will be saved as you last left it.

To access a case you are part way through keying, simply log in and select the appropriate client, you will then see that the application is now 'Pending', click on:



By selecting 'Details of Application' you will be able to carry on inputting details to the application form. You will also see that you can 'Cancel Application' from this area if you or your client decided not to proceed.

## 7. How to Submit an Application

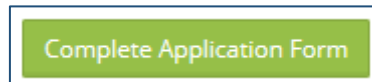
### 7.1 Application Submission

Once you have entered all the details for your client(s) select 'Next' at the bottom right hand corner. You will be taken to a 'Summary Page'. Before completing and submitting you need to check all mandatory questions have been completed.

Each section of the form will highlight red or green on the Summary Page.

- ❖ If a section is highlighted red this means there are mandatory questions which are incomplete.
- ❖ Sections highlighted green means all questions have been answered and you can submit the application.

If you have completed all mandatory fields (for both applicants), you can then select:



### 7.2 Supporting Documents

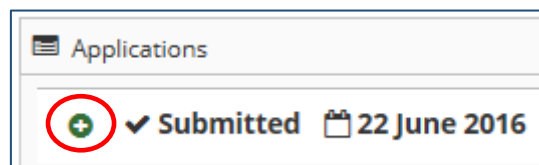
You will then be directed to the final submission page. Here it reminds you that you must fully package the case and certify all the documents before submitting. The system will allow attachments up to 4 MB per file. Please note - you must name the form and select an item from the dropdown box as to what the attachment is before it will allow you to upload it. The file must be pdf, jpeg or png.

A list of minimum supporting documents can be found on our [Intermediaries Website](#) under Online Supplementary Documents.

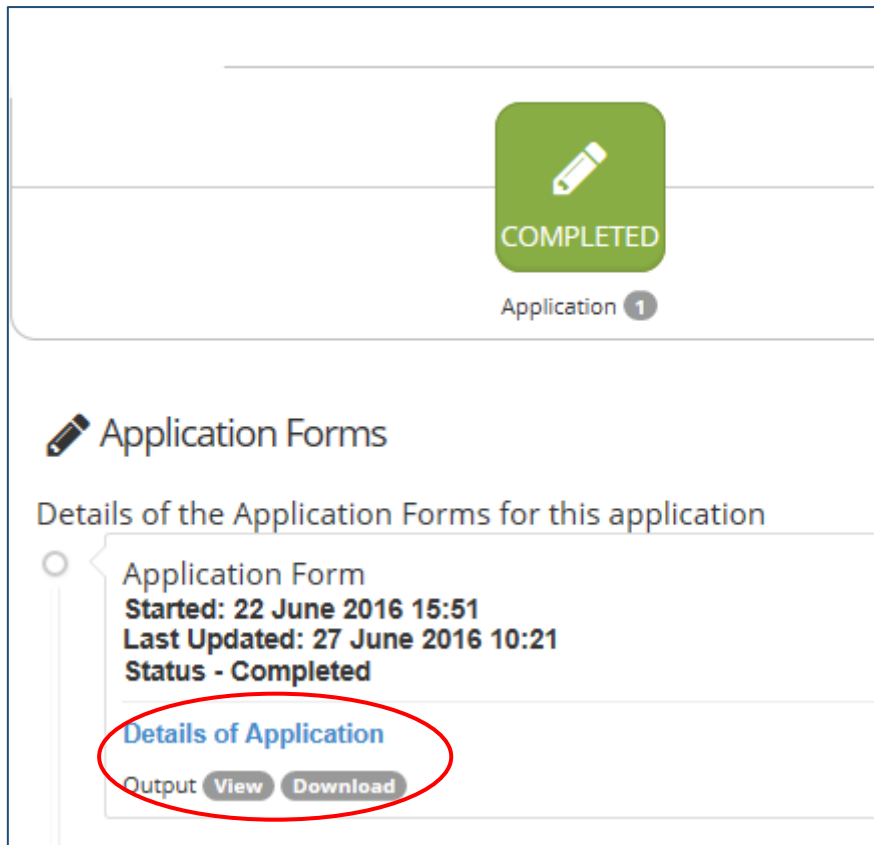
Only fully packaged cases will be considered.

### 7.3 Printing the application for your records

To print/save an application that you have submitted, simply access the client you have submitted a case for and at the top of the page you will see the applications menu.



Click on the green plus sign as circled above, which opens the application information.



## 8. Frequently Asked Questions

### Q. Can I submit an application form when I don't have all the supporting documents?

A. All applications must be fully packaged before it can be considered by our underwriting team. Any partially packaged cases will be put on hold.

### Q. What should I do if I am having trouble completing or submitting the application?

A. Please contact your Business Development Manager or email [scottishintermediaries@scotbs.co.uk](mailto:scottishintermediaries@scotbs.co.uk)

### Q. What should I do if I've forgotten my password?

A. Simply click on 'forgot password' on the login screen and you will receive an email with a link to reset your password.

### Q. Who should I contact to receive updates on my case?

A. Call your Business Development Manager or email [scottishintermediaries@scotbs.co.uk](mailto:scottishintermediaries@scotbs.co.uk).



**Q. What if I am part way through keying the application and I am logged out unexpectedly, will all my work be lost and will I have to start keying the application again?**

A. No, once your client is set up and you are keying on an application you can log in and out freely and all your work will be saved.

**Q. When completing the application, and there is a mandatory field that doesn't apply to my client, what should I input?**

A. Mandatory fields are put in place to ensure that we are getting as much information as possible, although we appreciate that your client's details/circumstances may be different. In these instances, please input the most accurate information (i.e. 'n/a' or '0.00', or contact your Business Development Manager).

**Q. Although I have answered a mandatory question, the box is still outlined in red. Will this stop me from submitting the application?**

A. No, if you have answered a mandatory question but the answer field is still showing red this should not stop you for submitting the application. The only issue that will stop you from submitting an application is if you don't answer a mandatory question, you haven't uploaded any supporting documents or if you haven't been approved and set to 'active'.

**Q. I have registered online, but when I try to submit the application online I get a message that says 'You cannot submit an application at this time, please contact the Society'?**

A. This could be because we have not approved you as an 'Active Broker'. Our systems are checked periodically throughout the day and each new broker request needs to be checked and set to 'Active'. If for some reason the Society felt it was not appropriate to set you as an Active Broker, you would be contacted by your Business Development Manager.

**Q. What should I do if I need a Decision in Principal (DIP) to check affordability for my client?**

A. The society still offers a DIP facility via our paper based form, which can be found on our [Scottish Intermediaries Website](#) and emailed to your Business Development Manager.