mortgage portal
user guide

METRO BANK
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“We are very excited to launch our new online mortgage portal. Providing the best in service and convenience is extremely important to Metro Bank, and we’re confident the new portal will make a huge difference to our customers and intermediaries. The enhanced technology will make the mortgage application process even more convenient, and combining it with our manual underwriting process will ensure the new technology is supported by a human touch.”

Charles Morley
Head of Mortgage Distribution
Introduction

Metro Bank is Britain’s first new High Street bank in over 100 years; with over 40 stores throughout central London and the South East. Metro Bank is revolutionising the banking industry by creating FANS not Customers. We have a strong deposit base helping us to continue lending with confidence. We are helping the Intermediary mortgage market grow by giving brokers and their Customers the tools and support they actually need.

This guide has been drawn up to help you use our online Mortgage Portal and highlight features and benefits for each stage in the mortgage application process as well as information around key tools.

These benefits include:

- A simple registration process
- Ability to carry out an Agreement In Principle
- Soft footprint at AIP stage, a Mortgage Illustration production and quick quote illustrations
- Standalone affordability calculator
- Real time case tracking
- Uploading of scanned documents directly to the case
- Auto emails at key stages in the application
- Manual Case Underwriting - manual underwriting remains critical to our mortgage offering.
Accessing the Mortgage Portal and How to register

In order to access Metro Bank Broker Portal, please use the following link:
www.metrobankonline.co.uk/intermediaries
Please then click on to the “Intermediaries Log in/Register” tab

How to Register
Registration can be completed in minutes.

1. Company Details and Correspondence
   • Click the new user link. On the page shown please enter your firms FCA number and we will validate your details.
   • Confirm details of where you work to ensure that all correspondence is sent to the correct address.
2. Personal Details and Login Information

- You will need to supply us with your personal details so that we can register you to use our Broker Portal. It is important that your name, surname, telephone number and email address are completed as a minimum.

- The next step will be to create login details so you are able to access the portal.

- Username will automatically pre-populate with your email address

- You will need to select your own password - a minimum of 8 digits including at least 1 number and 1 capital letter.

- In addition to this further security details will be required just in case you forget your password and we need to verify you.

- Once you have input the details and you have ticked to confirm you have accepted our terms and conditions we will confirm that we have received the information from you.

You will either receive approval to start using the system within 24 hours or if from a Directly Authorised firm not previously registered with us, you will be sent a Broker Information Request form and where applicable an Intermediary Agreement for completion. Once these completed documents have been received and approved by our Mortgage Quality team, a confirmation email will be sent confirming your on-line approval and access to the system. As a guide please be aware that Metro Bank have a registration restriction to only consider Directly Authorised applications where the firm writes a minimum application volume. Exceptions may be considered.
Logging in and Your User Profile

Once you are registered with us you can enter the system in seconds.

Logging In

To log in simply enter your username (email address) and password, read and accept our Terms and Conditions and start enjoying our system.
Your User Profile

This is located on the menu bar beside the Log out Option. Here you will be able to update your own details such as password, contact details and submission route.

- To change your password simply click on the radio button next to change my password. You will need to enter your original password and then your new one.
- To update your contact details click on the radio button next to change my contact details and then amend.
- Submission route
- If your mortgage club/network membership changes then you will be able to update these details via the submission route screen.
Producing a Mortgage Illustration

There is the ability to create a quick Illustration for your client using the Metro Bank Broker Portal. Minimal information is required for this and no credit check will be carried out so there will be no footprint on the client’s record.

1. Submission Route Details

We want to ensure that we produce an Illustration that correctly highlights your conversations with your clients as well as ensure that we evidence whether your application is being submitted via a mortgage club or network. Therefore the screen below needs to be completed by selecting the appropriate radio button to indicate Advised or Execution Only; and Yes or No to confirm if the case will be submitted via a mortgage club partner.
2. Loan Details

To produce the Illustration, basic loan details need to be inputted:

- Select Purchase or Remortgage
- Click on Loan Type. This will identify whether the mortgage is a Residential case or Buy To Let.
- Proceed to input the Purchase Price or estimated value of the property that is to be mortgaged.
- Input the Loan Amount.
- Input the Term in the next field and then Repayment type.
3. Product Selection

- The Product Category drop down menu needs to be clicked to highlight the type of product the client is interested in attaining quotes for e.g. Residential or Buy to Let.
- Click on Find Products - all products under the product category chosen will appear in the selection list below.
- Under the Product Selection Results – click select for the specific product required.
4. Fees

- The Fees screen will show the fees that the client will be required to pay should they decide to proceed with a mortgage application. The Arrangement Fee will be the only fee that can be added to the mortgage. If the client would prefer to add it to the loan rather than pay it up front then you should tick the box on the right hand side of the screen.

- Finally click ‘Produce Illustration’. An illustration will be generated.
Case Summary

- The Case Summary screen will highlight what documents have been created so far. If any amendments need to be made on the Illustration these can be made by clicking ‘Edit Illustration’.
- On this page you will be able to print an illustration for your client, proceed directly to AIP, or save the illustration for 28 days and retrieve the case from Case Search.
Getting an Agreement In Principle (AIP)

To gain an AIP please complete all sections highlighted on the left hand side of the intermediary page as shown below:

1. Prerequisite Questions
The “Prerequisite questions” are the initial filter to determine whether a client will meet Metro Bank’s high level eligibility criteria. The “Prerequisite questions” will need to be completed by selecting either the Yes or No radio button next to each question. There is also a ‘loan type’ drop down box that needs to be completed. All questions must be answered.

2. Will Foreign Currency Mortgages be offered?
At Metro Bank we have chosen not to offer foreign currency loans.
“An Eligibility question” will appear on the first page of the AIP process (see page 12)
3. Are you offering Consumer Buy to Let?

Metro Bank will continue to offer Buy to Lets. As an Intermediary, you will need to confirm this is not a Consumer Buy to Let application. For more information of what is defined as Consumer Buy to Let, please see the FCA Website.
4. Submission Route Details

- We want to ensure that the documents that are produced for you via this portal reflect the Mortgage Club/Network that you are working through. We also want to ensure your procuration fee is paid via the correct Club/Network and in a timely manner. To achieve this therefore the screen below needs to be completed – again selecting radio buttons to indicate Yes or No to whether a mortgage club is being utilised and then clicking on to the Mortgage Club/Network you wish to be paid by. You can alternate between Mortgage Clubs/Networks by simply updating your submission route whenever you wish to submit a case.
5. Loan Details

- Under Loan Details select Loan Purpose by clicking on either the Purchase or Remortgage radio button.
- Dependant on the radio button selected this will bring up the remaining required loan details.
- The great news is that if you are dealing with a purchase and a property has not yet been found you can still submit an AIP and then be able to retrieve the case from case search once the property is found.
6. Current Address Search

- The above screen illustrates the address search facility that enables address verification accuracy.
7. Product Choice

- Under product selection- all products that are available will be displayed here. To select the product that is required tick the select box next to the rate of your choice.
8. Declaration

- At the Declaration screen a soft credit search will be carried out. This will not leave a footprint unless you wish to proceed to a full mortgage application. If you are happy for this to happen, tick the confirm box and press submit.
9. Decision Result

At this stage a decision result screen will display with one of three decisions.

- If an ‘Accept’ decision has come back the mortgage application has been approved in principle. The case fits affordability and lending criteria.

- If ‘Refer’ the AIP will be referred to the underwriters for a decision where additional information may be requested. (You will receive a response to all referred cases within 24 hours.)

- A ‘Decline’ means a case cannot progress. However if you feel it is appropriate, you can appeal the decline decision by speaking to our broker helpdesk or your Business Development Manager. Please ensure you have the case reference, client name and the reasons why you would like to appeal the decline. Where applicable this should be supported by appropriate documentation.
10. **Case Summary**

- The Case Summary screen simply summarises the client’s requirements. It will contain an Agreement in Principle letter which you are able to print and pass to your client.

- A number of items will have appeared under the Checklist Items section. This will show what documentary evidence will be required in order to submit a full mortgage application. You will need to scan this evidence and attach it to the checklist item on the Mortgage Portal. To ensure that you have a full list of the checklist items outstanding you must click on the radio button which will expand the checklist box.

- When ready, click on “proceed” to complete the full mortgage application. Please note you will need to complete the email address for your applicants at the full mortgage application stage to ensure that documents are emailed out to the client at later stages of the mortgage process including the offer letter.

- You are able to save and retrieve the case from case search for up to 28 days, or you can create a new illustration for a different product based on the details entered.
How to submit an application

To submit an application, the Full Mortgage Application (FMA) Screens need to be completed once you have either clicked on the Next steps panel at Decision a Mortgage Illustration or retrieved the case from Case Management. The good news is that as the Agreement in Principle has previously been completed the information pre populates across to the FMA screens so few details will be left to submit the mortgage application.

1. Loan Details

- At the FMA stage you are given the ability to amend the loan details that were originally selected for your client. This is done by selecting the yes radio button that asks if loan details have changed since the AIP.

Proceed on to complete: Property Details, Access Details and Product Choice.
2. Application Declaration

• Confirmation is required here that your client is happy for a full credit search to be undertaken.

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3. Solicitors Details

- A specialist company, ULS, now manages our solicitors panel – this will mean that our solicitors panel contains high quality property lawyers who have passed a number of checks. If your solicitor wishes to join ULS please ask them to use this link: https://panelapplications.ulst.co.uk/Login.aspx

- Enter Solicitor Details - Company name, Postcode and click Search.
4. Payment Details and Payment Result

- The Payment Details screen enables you to get a valuation fee payment processed–please read the statement and confirm that your client is happy for a valuation fee payment to be made. Click Yes or No.
- If yes, click make payment enter the debit/credit card details and process the payment.
- Payment Result. The outcome of the payment – i.e.: whether it was successful or declined will then be displayed.
5. Uploading

- Once all the data has been entered and the application summary section has been reached, you should also scan and upload all available checklist items.

- To upload a document and get to the screen above you either need to select ‘add new’ under documents or click ‘upload’ next to the appropriate checklist item. This screen enables you to upload the documentation that you have received from the customer.

- Click on the arrow of document type and sub type and select the type of document you are uploading.

- Click Browse and the system will look for the document in your computer drive. PDF and Word files are acceptable.

- Enter a document description for example ‘Scan of Passport’ or ‘3 Months Bank Statements’.

- Click ‘upload’.

![Document Upload Screen](image-url)
Navigating the system and case tracking

1. Main Menu
On the left hand side of every screen of the system there is list of all the available stages to submit an application. When you begin a new stage all of the screens within that stage will be shown on this menu to give you an indication of progress.

2. Top Menu Bar
This provides a list of screens that you are able to move to simply by clicking on the heading of your choice.

- Select “Products” to filter and view available products
- Select “Literature” to download material about Metro Bank
- Select “Illustration” to create a quick a Mortgage Illustration
- Select “AIP” to gain an Agreement In Principle
- Select “Case Search” to retrieve and track cases
- Select “User Profile” to review and amend your contact details including password
3. Recent Cases

• Your 10 most recent cases can be accessed directly from the home page. Click on select to go to the case summary screen.

• By selecting a case you will be able to see a Case summary as each processing stage is reached.

• Checklist items are displayed and will show when we have received and satisfied each item.

• Under case search you are able to search for clients not listed in the most recent 10. This can be done using your own reference, case ID or client’s surname.
Further Support:

We hope you have found this user guide helpful. If you have any further questions please do not hesitate to contact your Business Development Manager (contact details of which can be found on our website).

Alternatively, get in touch with our Broker Helpdesk on 020 3427 1019, (Monday-Friday, 9am-5:30pm) or intermediary.enquiries@metrobank.plc.uk, where our experienced team are on-hand to answer any questions you may have.