The background of the entire page is a solid blue color. Four hands are visible, each holding a set of keys. The hand on the top left is a woman's hand with a ring and bracelets, holding keys with a tag that says 'I LOVE MUM AND DAD'. The hand on the bottom left is an older woman's hand with a bracelet, holding keys with a tag that says '80 and FABULOUS'. The hand on the top right is a man's hand in a white shirt, holding keys with a tag that says 'I LOVE MUM AND DAD'. The hand on the bottom right is a man's hand in a red shirt, holding keys with a tag that says 'MAN WITH VAN 07932 573 00'.

# Mortgages as individual as your most individual individuals

Mortgage Portal User Guide

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Click on a link to jump to the page.

# Getting Started

# Accessing The Portal

- To access the portal you need to be registered with us
- If already registered you can access the portal via this link
- [Metro Bank Broker Portal Login](#)
- Your user name is the email address you registered with
- Your password is the one you created when your registered. It will be 8-12 characters long. It must contain one of each of the following: Upper Case Letter, Lower Case Letter and a Numeric Digit. It may also use the following special characters !#\$'()\*+.-,/:;=?@[\\]^\_{}~
- Your memorable word, you choose at registration and will be alphabetical characters only and non case sensitive.

The image displays two screenshots of the Metro Bank Broker Portal interface. The top screenshot shows the 'LOG-IN DETAILS' form, which includes input fields for 'User Name \*' and 'Password \*', a 'Forgotten Password? >' link, and 'Cancel >' and 'Logon >' buttons. The bottom screenshot shows the 'REGISTRATION' section, featuring a 'New Users - please click here to begin the registration process >' link. Below this is another 'LOGIN DETAILS' form with a 'Memorable word (please enter character) \*' field, three dropdown menus labeled '8th', '7th', and '5th', a 'Forgotten memorable word? >' link, and 'Cancel >' and 'Logon >' buttons.

# Home Page

**BROKER HOME**

ITest

Welcome to the Metro Bank Intermediary Mortgages portal.

If you need any support with the portal or have further questions, please contact the **Broker Help Desk** on 020 3427 1019.

For details of Metro Banks mortgage products and helpful documents, please visit our website:  
<https://www.metrobankonline.co.uk/intermediaries/>

**MESSAGE DETAILS**

Thank you for your continued support; Our current processing timescales are:  
**Today – Tuesday 29th November 2022**  
Mortgage Applications are being acknowledged within 5 working days (subject to all due diligence checks being passed)

We are underwriting & reviewing:-  
Agreements in Principle within 24 Hours.  
Fully Packaged mortgage applications acknowledged  
**Monday 28th November**

Additional documentation and further items for previously unpackaged cases received from Monday 28th November  
Once we have completed our assessment of your application, we will contact you with an update.  
If you have an urgent query, please call 0203 427 1019.

**RECENT CASES**

Case ID	Name	Date Created	Product	Property	Status	Introducer
MT0000023340 >	Test	23 Dec 2022			Expired	ITest
MT0000023324 >	Test	22 Dec 2022			Expired	ITest
MT0000023303 >	Test	20 Dec 2022	IO 5 Year Fix		Expired	ITest

The Home Page Provides:

- Our timescales
- Details of how to Contact us

The message box will also give you any other important information such as if the portal will be closed for maintenance.

You will also find a list of your recent cases for easy access.

# Submission Route

From the Home Page click the User Profile Tab

Under “What do you want to do?” select “Change my Submission Route List”

Select the club/s you want to add to your preferred list from the full list of clubs on the left

Click **+>>** to move these to your preferred list which appears on the right

Enter your password to confirm the changes and click ok

All of the clubs you have on your preferred list will now appear as options when you are submitting on application.

The screenshot shows the Metro Bank user interface. At the top, there is a blue navigation bar with the Metro Bank logo on the left and 'Contact us' and 'Log out' buttons on the right. Below the navigation bar is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile (highlighted), Company Profile, and Calculator. The main content area is titled 'WHAT DO YOU WANT TO DO?' and contains four radio button options: 'Change My Password', 'Change My Submission Route List' (selected), 'Change Allowed Access Rights', and 'Change Memorable Word'. Below this is the 'CHANGE MY SUBMISSION ROUTE LIST' section. It features two columns: 'Select Mortgage Club:' and 'Preferred List:'. The 'Select Mortgage Club:' column has a dropdown menu with options: DEFAULT, Legal & General Interger, London Mortgage Advice Ltd, and Show Test. The 'Preferred List:' column has a dropdown menu with 'Legal & General Mortgage Club'. Between the two columns are '+>>' and '<<-' buttons. Below the dropdowns is a text input field labeled 'Confirm password to perform change: \*'. At the bottom of the form, there is a legend for '\* Mandatory fields' and two buttons: '< Cancel' and 'OK >'. The entire interface is set against a light grey background with a blue footer.

# Illustration

# Applicant and Loan Type

The screenshot shows the 'Applicant & Loan Type' form. The navigation bar at the top includes Home, Illustration (highlighted), AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The form contains a sidebar with menu items: Applicant & Loan Type (selected), Submission Details, Loan Details, Applicant Details, Product Selection, Fees, and Illustration Summary. The main content area is titled 'APPLICANT & LOAN TYPE' and includes the instruction: 'Please select the applicant and loan type you wish to produce an illustration for.' There are two dropdown menus: 'Applicant type \*Ⓢ' with 'Individual' selected, and 'Loan type \*Ⓢ' with 'Residential' selected. A 'Mandatory fields' section is at the bottom left, and a 'Next >' button is at the bottom right.

The screenshot shows the 'Applicant & Loan Type' form. The navigation bar at the top includes Home, Illustration (highlighted), AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The form contains a sidebar with menu items: Applicant & Loan Type (selected), Submission Details, Loan Details, Applicant Details, Product Selection, Fees, and Illustration Summary. The main content area is titled 'APPLICANT & LOAN TYPE' and includes the instruction: 'Please select the applicant and loan type you wish to produce an illustration for.' There are two dropdown menus: 'Applicant type \*Ⓢ' with 'Limited Company' selected, and 'Loan type \*Ⓢ' with 'BTL' selected. A 'Mandatory fields' section is at the bottom left, and a 'Next >' button is at the bottom right.

Applicant type should be set to individual for all cases other than Limited Company BTL.

For Loan type choose Residential or BTL.

# Submission Details

Please ensure the correct submission route is chosen, as it effects the procuration fee payment made to you.

If you are Directly Authorised, please complete the Submission Route Details as below. You can add or remove Mortgage Clubs in the User Profile section of the portal.

The screenshot shows the 'Submission Route Details' form in a web portal. The top navigation bar includes 'Home', 'Illustration', 'AIP', 'Product Switch', 'Case Search', 'User Profile', 'Company Profile', and 'Calculator'. The 'Company Profile' menu item is highlighted with a red box. The main content area shows the 'SUBMISSION ROUTE DETAILS' form with the following fields:

- What kind of sale is this? \* (Radio buttons for 'Advised' and 'Execution only')
- Is the Application being submitted via a Mortgage Club? \* (Buttons for 'Yes' and 'No')
- Mortgage Club \* (Dropdown menu showing 'Legal & General Mortgage ...')
- Mandatory fields section

Navigation buttons for '< Back' and 'Next >' are visible at the bottom of the form.

The screenshot shows the 'Submission Route Details' form in a web portal. The top navigation bar includes 'Home', 'Illustration', 'AIP', 'Product Switch', 'Case Search', 'User Profile', 'Company Profile', and 'Calculator'. The main content area shows the 'SUBMISSION ROUTE DETAILS' form with the following fields:

- What kind of sale is this? \* (Radio buttons for 'Advised' and 'Execution only')
- Is the Application being submitted via a Mortgage Club? \* (Buttons for 'Yes' and 'No')
- Mandatory fields section

Navigation buttons for '< Back' and 'Next >' are visible at the bottom of the form.

If you are an Appointed Representative, please ensure you check with your network whether you need to use a mortgage club to submit applications and receive a proc fee. If you don't use a mortgage club, please complete the Submission Route Details as above. Don't worry we already have details of your Network under your User Profile.

# Loan Details

Home Illustration AIP Product Switch Case Search User Profile Company Profile Calculator

Applicant: | Case Reference:

Applicant & Loan Type  
Submission Details  
Loan Details  
Applicant Details  
Product Selection  
Fees  
Illustration Summary

### LOAN DETAILS

If applicant requires a loan based on a specialist scheme, please click here for specific lending policies

Loan purpose \*  Purchase  Remortgage

Type of loan \* Residential

Estimated value/ purchase price \*

Loan amount \*  LTV= 0%

Term \*  years  months

Repayment type \* Select

\* Mandatory fields

< Back Next >

Here is where you can tell us about the loan your customer is looking for.

Please ensure you have reviewed our [Mortgage Lending Criteria](#) so the case meets the requirements.

Mortgage's must end prior to the customers birthday in the year they reach our maximum age, or their retirement age (if you are intending for the loan to be cleared prior to retirement).

Shared Ownership or Help To Buy are not currently options available.

# Limited Company Details

Here is where you tell us about the Limited Company applying for the mortgage.

Please ensure that you have reviewed our [Mortgage Lending Criteria](#).

The screenshot shows a web application interface for Metro Bank. At the top is a blue navigation bar with icons and labels for: Home, Illustration (highlighted with a red underline), AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below the navigation bar is a header area with 'Applicant: | Case Reference:'. The main content area is divided into two columns. The left column is a vertical menu with items: 'Applicant & Loan Type' (checked), 'Submission Details' (checked), 'Loan Details' (checked), 'Applicant Details' (selected with a right-pointing chevron), 'Product Selection', 'Fees', and 'Illustration Summary'. The right column is titled 'LIMITED COMPANY' and contains two input fields: 'Registered Name \*' and 'Registered Number'. Below these fields is a section labeled '\* Mandatory fields'. At the bottom of the form are two buttons: '< Back' and a blue 'Next >' button.

# Applicant Details

Here is where you tell us about the applicants, you can select up to 4 applicants/directors and the information boxes will appear for each one.

Please ensure that you have reviewed our [Mortgage Lending Criteria](#) with regards to the maximum number of applicants/directors for the type of case required.

It is very important that the applicants/directors names and date(s) of birth are keyed correctly as this information is used to pre-populate the AIP/FMA and could affect the credit score if incorrect.

The screenshot shows the 'Applicant Details' form in the Metro Bank system. At the top is a navigation bar with icons for Home, Illustration (highlighted), AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below the navigation bar is a header area with a person icon and the text 'Applicant: | Case Reference:'. The main content area is divided into two columns. The left column is a sidebar menu with the following items: 'Applicant & Loan Type' (checked), 'Submission Details' (checked), 'Loan Details' (checked), 'Applicant Details' (selected with a right-pointing arrow), 'Product Selection', 'Fees', and 'Illustration Summary'. The right column is titled 'APPLICANT DETAILS' and contains the following fields: 'Number of applicants \*' with radio buttons for 1, 2, 3, and 4 (radio 1 is selected); 'Applicant 1' section with 'Title \*' (a dropdown menu showing 'Select'), 'First name \*' (a text input field), and 'Surname \*' (a text input field). At the bottom of the form area is a legend: '\* Mandatory fields'. At the very bottom of the page are two buttons: '< Back' and a blue 'Next >' button.

# Product Selection

Applicant: | Case Reference:

- ✓ Applicant & Loan Type
- ✓ Submission Details
- ✓ Loan Details
- ✓ Applicant Details
- > Product Selection
- Fees
- Illustration Summary

### LOAN DETAILS

Repayment type: Capital Repayment

Declared term: 30 Years, 0 Months

Loan amount: E90,000

Capital and interest amount: E90,000, Interest only amount: E0

### PRODUCT FILTER

Product category: All products

Rate type: All

Product features: Filter

### AVAILABLE PRODUCTS

Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Arrangement Fee	Select
--------------	--------------	-------------------------	---------	-----------------	--------

When selecting the product you can use the filter boxes to narrow down your search for products in one of our specific ranges, such as Large Loan or Professional.

Please refer to the intermediary website for more information on our current [Residential](#) or [Buy To Let](#) mortgage products.

Remember to choose the right product for the application keyed, this is especially important if using one of our specialist ranges such as Limited Company BTL.

# Fees

The fees page will detail the fees associated with the mortgage and ask you to confirm if the applicant would like to pay any arrangement fee upfront or if they want this added to the mortgage.

If the fee is added this will change the overall cost of the mortgage.

If paying upfront the arrangement fee and any valuation fee payable will need to be made when you submit the full mortgage application.

You will then need to add any fee(s) you are charging the customer and select the fee type and when payable. This is so the information is shown on the Mortgage Illustration. We do not collect the fee(s) on your behalf. Don't forget to add if all or part of the fee is refundable should the mortgage not complete for any reason.

Fee	Amount	Add / Pay Fee Upfront
Arrangement Fee *	£1,999.00	<input type="radio"/> Add to loan <input type="radio"/> Pay Upfront
Funds Release Fee	£35.00	
Discharge Fee	£50.00	
Legal Fee	£165.00	
Standard Valuation Fee	£130.00	

Fee Description *	Amount *	When payable *	Refundable amount	Delete
Select		Select		<input type="checkbox"/>

- Select
- Select
- Intermediary Fee
- Intermediary Advice Fee
- Intermediary Processing Fee

When payable \*

- Select
- Select
- On application
- On offer
- On completion

# Illustration Summary

**SUMMARY FOR CASE**  
MT0000024219

**LOAN TYPE / PURPOSE**  
Residential, Purchase

**APPLICANT STATUS**

Applicant Name(s)	Test
Loan Amount	£150,000
Est Valuation	£200,000
Term	35 Years
Property	-
Solicitor	-
LTV	75%
Product	CI 5 Year Fixed Rate 75% Purchase Full Status 5 Year Fixed Rate 5.99%

**ILLUSTRATIONS**

Product	Loan	Repayment type	LTV	Fees Added to Loan	
CI 5 Year Fixed Rate 75% Purchase Full Status 5 Year Fixed Rate 5.99% <small>25/01/23 10-11</small>	£151,999 35 years	Capital & Interest (Repayment)	76%	£1,999	<a href="#">View Illustration</a> <a href="#">Select &gt;</a> <a href="#">Proceed to AIP</a> <a href="#">Select &gt;</a> <a href="#">Select New Product</a> <a href="#">Select &gt;</a>

**FEES AND FEATURES**

Fee	Amount
Arrangement Fee	£1,999
Discharge Fee	£50
Funds Release Fee	£35
Legal Fee	£165
Procuration Fee	£600
Standard Valuation Fee	£130



[View Illustration](#) [Select >](#)

[Proceed to AIP](#) [Select >](#)

[Select New Product](#) [Select >](#)

The mortgage illustration is now complete and you will be directed to the summary page.

You now have three options:

**View Illustration** – this will also allow you to download or print a copy.

**Proceed to Agreement in Principle** – this will pre-populate the information already keyed.

Or select a new product in case the applicant want to compare different rate terms or costs.

# Agreement In Principle

# Pre-requisite Questions and Declarations

This is the first page of the Agreement in Principle (AIP).

The Pre-requisite questions will filter out any cases where you will not be able to proceed.

Where we ask, “Are all applicants 18 or over?” this is to confirm their legal ability to enter a contract, please confirm any minimum age relevant to the product chosen in our [Mortgage Lending Criteria](#).

As part of the Intermediary Declaration, we ask that you confirm you read [Lender Terms of Business for Intermediaries](#).

The screenshot displays the Metro Bank AIP interface. At the top, there is a navigation bar with the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the navigation bar, there are icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: | Case Reference:' and features a sidebar with a list of sections: Prerequisite Questions (selected), Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main content area is divided into three sections: 'PRE-REQUISITE QUESTIONS', 'GDPR DECLARATION', and 'INTERMEDIARY DECLARATION'. The 'PRE-REQUISITE QUESTIONS' section contains three questions with 'Yes' and 'No' buttons: 'Are all applicants aged 18 or over?', 'Does any applicant have diplomatic immunity?', and 'In order to meet your monthly mortgage obligations and / or to fully repay the mortgage debt will there be any reliance on an income or assets that are generated or held in a currency other than sterling?'. The 'GDPR DECLARATION' section includes a declaration statement and an 'Accept declaration' checkbox. The 'INTERMEDIARY DECLARATION' section includes a declaration statement and an 'Accept declaration' checkbox. At the bottom, there are 'Cancel' and 'Next' buttons.

# Application and Loan Type

The screenshot shows the Metro Bank application interface. The top navigation bar includes the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the navigation bar is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: | Case Reference:'. On the left is a sidebar with a list of steps: Prerequisite Questions (checked), Applicant & Loan Type & Intermediary Declaration (active), Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main form area is titled 'APPLICATION TYPE' and contains the following fields: 'Applicant type \*' with a dropdown menu set to 'Individual', 'Loan type \*' with a dropdown menu set to 'Residential', and 'How was sale made? \*' with a dropdown menu set to 'Face to face'. A 'Mandatory fields' section is also present. At the bottom are 'Back', 'Save', and 'Next' buttons.

The screenshot shows the Metro Bank application interface. The top navigation bar includes the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the navigation bar is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: | Case Reference:'. On the left is a sidebar with a list of steps: Prerequisite Questions (checked), Applicant & Loan Type & Intermediary Declaration (active), Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main form area is titled 'APPLICATION TYPE' and contains the following fields: 'Applicant type \*' with a dropdown menu set to 'Individual', 'Loan type \*' with a dropdown menu set to 'BTL', and 'How was sale made? \*' with a dropdown menu set to 'Select'. Below this is a section titled 'CONSUMER BTL VERIFICATION' with the question 'Is this mortgage to be treated as a Consumer Buy to Let? \*' and radio buttons for 'Yes' and 'No'. A 'Mandatory fields' section is also present. At the bottom are 'Back', 'Save', and 'Next' buttons.

Applicant type should be set to individual except for Limited Company BTL's.

A close-up of a dropdown menu. The selected option is 'Limited Company'. The visible options in the dropdown are 'Select', 'Individual', and 'Limited Company'.

For Loan type choose Residential or BTL. If Individual BTL is chosen you will be asked to confirm if the application is a Consumer Buy To Let.

# Submission Route

Please ensure the correct submission route is chosen, as it effects the procurement fee payment made to you.

If you are Directly Authorised, please complete the Submission Route Details as below. You can add or remove Mortgage Clubs in the User Profile section of the portal.

The screenshot shows the Metro Bank portal interface. The top navigation bar includes the Metro Bank logo, a 'Contact us' button, a 'Log out' button, and a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: | Case Reference:'. On the left is a sidebar menu with items: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main form area is titled 'SUBMISSION ROUTE DETAILS'. It contains the following fields: 'What kind of sale is this? \*' with radio buttons for 'Advised' (selected) and 'Execution only'; 'Is the Application being submitted via a Mortgage Club? \*' with 'Yes' and 'No' buttons; and 'Mortgage Club \*' with a dropdown menu showing 'Legal & General Mortgage ...'. At the bottom are 'Back', 'Save', and 'Next' buttons.

The screenshot shows the Metro Bank portal interface for an Appointed Representative user. The top navigation bar is identical to the previous screenshot. The main content area is titled 'Applicant: | Case Reference:'. On the left is a sidebar menu with items: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main form area is titled 'SUBMISSION ROUTE DETAILS'. It contains the following fields: 'What kind of sale is this? \*' with radio buttons for 'Advised' (selected) and 'Execution only'; 'Is the Application being submitted via a Mortgage Club? \*' with 'Yes' and 'No' buttons; and 'Mandatory fields' section. At the bottom are 'Back', 'Save', and 'Next' buttons.

If you are an Appointed Representative, please ensure you check with your network whether you need to use a mortgage club to submit applications and receive a proc fee. If you don't use a mortgage club, please complete the Submission Route Details as above. Don't worry we already have details of your Network under your User Profile.

# Loan Details

The screenshot shows the Metro Bank AIP interface. At the top, there is a navigation bar with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The AIP icon is highlighted. Below the navigation bar, there are buttons for 'Contact us' and 'Log out'. The main content area is titled 'Applicant: | Case Reference:'. On the left, there is a sidebar menu with items: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details (selected), Applicant 1 Details, Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main form area is divided into sections: 'LOAN DETAILS' and 'OCCUPANCY DETAILS'. The 'LOAN DETAILS' section includes fields for 'Loan purpose' (Purchase or Remortgage), 'Loan Type' (Residential), 'Estimated value / purchase price', 'Loan amount' (with an LTV percentage field), 'Term' (Years and Months), and 'Repayment type'. The 'OCCUPANCY DETAILS' section includes a question 'Will this be the applicants main residence?' with Yes/No options. At the bottom, there are 'Back', 'Save', and 'Next' buttons.

Any details you entered as part of the Illustration production will pre-populate throughout the AIP.

The form will add questions based on the answers given to previous questions.

If Purchase is chosen you will be asked if the application is for a First Time Buyer. You will also see options for Shared Ownership and Shared Equity though these are not currently mortgage types we offer. If you choose Remortgage Shared Ownership will show, though not available.

This form contains three questions, each with 'Yes' and 'No' radio button options:

- First time buyers \* ⓘ: Yes (selected), No
- Shared Ownership \* ⓘ: Yes, No (selected)
- Shared Equity \* ⓘ: Yes, No (selected)

## Loan Details Cont.

If Purchase is selected, you will also be asked to provide details of the deposit. Please “Add” all deposit sources. If these include gift(s) please remember you will need to complete our [Gifted Deposit Form](#).

### SOURCE OF DEPOSIT

Source of deposit *	Amount *	Delete
<input type="text" value="Select"/>	<input type="text"/>	<input type="checkbox"/>

[Delete -](#) [Add +](#)

If you choose Remortgage, you will be asked for the breakdown of the loan, this should include any outstanding mortgage and details of all reasons for capital raising.

### LOAN AMOUNT BREAKDOWN

Please indicate how the loan amount will be allocated below:

Loan Allocation *	Amount *	Delete
<input type="text" value="Outstanding Mortgage"/>	<input type="text"/>	<input type="checkbox"/>

[Delete -](#) [Add +](#)

For Interest Only or Part and Part is the repayment strategy details are required. Please key the full values as the system will calculate the amount we accept. If there is no repayment plan cost you can enter £0, but you will need to choose one of the frequency options to move on, it doesn't matter which is chosen, it will not effect the application.

### REPAYMENT STRATEGY SUMMARY

Repayment strategy *	Equity in the property *	Repayment plan cost *	Repayment plan frequency *	Current value *	Delete
<input type="text" value="Savings/Investments"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select"/>	<input type="text"/>	<input type="checkbox"/>

To view our acceptable repayment strategy options please click here [Delete -](#) [Add +](#)

For BTL applications you will need the monthly rent and to confirm occupancy.

Estimated monthly rental income *	<input type="text"/>
<b>OCCUPANCY DETAILS</b>	
Will the applicant or their immediate family occupy more than 40% of the property either at completion of the mortgage or at a later date? *	
<input type="radio" value="Yes"/> <input type="radio" value="No"/>	

# Limited Company Details

Applicant: Sell It | Case Reference: MT1001350046

- Prerequisite Questions
- Applicant & Loan Type & Intermediary Declaration
- Submission Details
- Loan Details
- Company Details
- Applicant 1 Details
- Property Details
- Product Selection
- DPA & Credit Search Permission
- Decision Result
- Fees
- Case Summary

### LIMITED COMPANY DETAILS

Limited Company name \*

Registered number \*

Primary SIC code \*

Date of Registration \*

Trading since \*

### COMPANY REGISTERED OFFICE ADDRESS SEARCH

UK address? \*  Yes  No

### ADDRESS SEARCH

Name or number

Postcode \*

### CORRESPONDENCE ADDRESS SEARCH

UK address? \*  Yes  No

### ADDRESS SEARCH

Name or number

Postcode \*

\* Mandatory fields

Here is where you tell us about the Limited Company applying for the mortgage. Including registered and correspondence addresses, which can be copied if they are the same.

# Applicant/Directors Details

This page will repeat for each applicant/director once sections for the previous applicant have been completed.

Applicant: | Case Reference: MT0000023277

Prerequisite Questions

Applicant & Loan Type & Intermediary Declaration

Submission Details

Loan Details

Applicant 1 Details

Applicant Details

Applicant Address Details

Applicant Income Breakdown

Applicant Income Summary

Applicant Commitments

Applicant BTL Portfolio

Household Expenditure

### APPLICANTS

Number of Applicants:  1  2  3  4

### PERSONAL DETAILS

Title \*

First Name \*

Middle Name

Surname \*

Gender \*

Country of Birth \*

Date of Birth \*

Applicant: | Case Reference: MT1001350046

Prerequisite Questions

Applicant & Loan Type & Intermediary Declaration

Submission Details

### DIRECTORS

Number of Directors:  1  2  3  4

Property Details

Product Selection

DPA & Credit Search Permission

Decision Result

Fees

Case Summary

Estimated Retirement Age \*

Nationality \*

Does the applicant have more than 1 nationality? \*  Yes  No

Permanent Rights to reside in the UK \*  Yes  No

Length of Residency \*  years  months  From Birth

Marital Status \*

### CONTACT DETAILS

Email Address \*

Confirm Email Address \*

### PREVIOUS NAMES

Has the applicant ever been known by another name in the last 5 years  Yes  No

Click the “From Birth” button for the system to pre-populate your customers age in the years and months boxes.

If you are keying a Let To Buy you will be asked if the applicants know where they are moving to.

### CORRESPONDENCE ADDRESS

Does the applicant already know on completion where they will be moving to? If yes, we will capture the correspondence address during the AIP \*  Yes  No

# Applicant/Directors Details Cont.

The Directors page will appear for each of the Limited Company Directors chosen.

The screenshot shows a navigation bar with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below the navigation bar, the user is identified as 'Applicant: | Case Reference: MT1001350046'. A sidebar on the left contains a checklist with three items: 'Prerequisite Questions', 'Applicant & Loan Type & Intermediary Declaration', and 'Submission Details', all marked with checkmarks. The main content area is titled 'DIRECTORS' and features a section for 'Number of Directors' with four radio button options labeled 1, 2, 3, and 4. The '1' option is selected.

The screenshot shows a form titled 'COMPANY ASSOCIATION'. It contains three columns: 'Company \*', 'Primary Role within company \*', and '% Shareholding \*'. The 'Company \*' column has a dropdown menu with 'Sell It' selected. The 'Primary Role within company \*' column has a dropdown menu with 'Director' selected. The '% Shareholding \*' column has a text input field with '100' entered. Below the form, there is a section for 'Mandatory fields' and three buttons: 'Back', 'Save', and 'Next'.

You will need to confirm the director's association to the company and their shareholding they own. This section needs to show 100% ownership between directors, or the application will be declined.

# Address Details

Applicant: | Case Reference: MT0000023277

**UK ADDRESS**

Have you ever had a UK address? \*  Yes  No

**CURRENT ADDRESS SEARCH**

Is the address a UK address? \*  Yes  No

Name or number

Postcode \*

Residential status \*

From \*

To \*

\* Mandatory fields

The address page will show for each applicant/director. If the applicant has not lived at their current address for three years, previous address boxes will show until the last three years history has been keyed.

**PREVIOUS ADDRESS SEARCH**

Is the address a UK address? \*  Yes  No

Name or number

Postcode \*

Residential status \*

From \*

To \*

# Employment Breakdown

The screenshot shows the Metro Bank application interface. At the top, there is a blue header with the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the header is a navigation bar with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area displays the 'Employment Breakdown' section, which is part of a larger application process. On the left, there is a sidebar menu with various sections, including 'Prerequisite Questions', 'Applicant & Loan Type & Intermediary Declaration', 'Submission Details', 'Loan Details', 'Applicant 1 Details', 'Applicant Details', 'Applicant Address Details', 'Applicant Income Breakdown', 'Primary Employed Income Details', 'Applicant Income Summary', 'Applicant Commitments', 'Applicant BTL Portfolio', 'Household Expenditure', 'Property Details', 'Product Selection', 'DPA & Credit Search Permission', 'Decision Result', and 'Fees'. The 'Applicant Income Breakdown' section is currently selected. The main content area shows the 'EMPLOYMENT STATUS' section with a dropdown menu set to 'Employed' and a question 'Do you hold a share of 25% or more in the firm?' with 'Yes' and 'No' buttons. Below this is the 'SECONDARY EMPLOYMENT STATUS' section with a question 'Does the applicant have any secondary employment?' and 'Yes' and 'No' buttons. The 'OTHER SOURCES OF INCOME' section has a question 'Does the applicant have any other sources of income?' and 'Yes' and 'No' buttons. The 'INCOME CHANGES' section has a question 'Are you aware of any changes to your income and expenditure that are likely to affect your ability to meet your mortgage payments?' and 'Yes' and 'No' buttons. At the bottom, there is a 'Mandatory fields' section and navigation buttons for 'Back', 'Save', and 'Next'.

The Employment Breakdown Page will ask you complete what types of income the applicant has.

If Employed, Fixed Term Contractor or Self-Employed is selected as Primary income the Secondary Income box will show and show these options again.

If Employed is selected as either the Primary or Secondary income then you will be asked if the customer owns more than 25% of the business. If you answer “Yes” to this question, we will treat the customer as Self – Employed and you will see boxes that are relevant to that on the next screen.

On BTL applications you will be asked to confirm if the applicant is a basic rate tax payer.

The screenshot shows a section titled 'BASIC RATE TAX PAYER'. Below the title is a question 'Are you only a basic rate tax payer?' with 'Yes' and 'No' buttons. The 'No' button is currently selected.

# Employment

The screenshot shows the 'EMPLOYMENT STATUS' and 'EMPLOYMENT DETAILS' sections of the Metro Bank application form. The 'EMPLOYMENT STATUS' section includes a dropdown menu for 'Employment status' currently set to 'Employed'. The 'EMPLOYMENT DETAILS' section includes fields for 'Full time' (radio buttons for Yes/No), 'Employed since' (date range), 'Is the employment permanent?' (radio buttons for Yes/No), 'Still within probationary period?' (radio buttons for Yes/No), and 'Occupation'.

The screenshot shows the 'PRIMARY INCOME' and 'CURRENT ANNUAL INCOME & ALLOWANCES' sections. It features a table for entering income and assessable income for various categories. Below the table is an 'INCOME TOTAL' section with a 'Calculate Income' button. The 'PREVIOUS EMPLOYMENT' section includes a question about previous employment for less than 12 months.

	Income	Assessable income
Basic income * Ⓞ	<input type="text"/>	<input type="text"/>
Car allowance Ⓞ	<input type="text"/>	<input type="text"/>
Other allowances Ⓞ	<input type="text"/>	<input type="text"/>
Bonus Ⓞ	<input type="text"/>	<input type="text"/>
Commission Ⓞ	<input type="text"/>	<input type="text"/>
Overtime Ⓞ	<input type="text"/>	<input type="text"/>

On the Employment screen you will be asked to key the breakdown of the employed income. Please key the full annual amount of any allowance, bonus, commission or overtime the correct percentage will be calculated.

If the applicant has not been in their role for at least 12 months you will be asked details of previous employment.

# Fixed Term Contractor

**METRO BANK** Contact us Log out

Home Illustration AIP Product Switch Case Search User Profile Company Profile Calculator

Applicant: Case Reference: MT0000023277

- Prerequisite Questions
- Applicant & Loan Type & Intermediary Declaration
- Submission Details
- Loan Details
- Applicant 1 Details
- Applicant Details
- Applicant Address Details
- Primary Employed Income Details

**EMPLOYMENT STATUS**

Employment status \*

**EMPLOYMENT DETAILS**

Full time \*  Yes  No

Employed since \*  To

Occupation \*

On the Fixed Term Contractor Screen you will be asked to key the breakdown of income, please key the full annual amount of any allowance, bonus, commission or overtime when the decision is run, the correct percentage will be used. Note, the total income box will show the full figure keyed.

When keying the “Employed since” use the date the applicant started contracting, not the start date of the current contract.

Applicant Income Summary

Applicant Commitments

Applicant BTL Portfolio

Household Expenditure

Property Details

Product Selection

DPA & Credit Search Permission

Decision Result

Fees

Case Summary

**PRIMARY INCOME**

**CURRENT ANNUAL INCOME & ALLOWANCES**

	Income	Assessable income
Basic income * <input type="text" value="£150,000"/>	<input type="text" value="£150,000"/>	<input type="text" value="£150,000"/>
Car allowance <input type="text" value="£0"/>	<input type="text" value="£0"/>	<input type="text" value="£0"/>
Other allowances <input type="text" value="£0"/>	<input type="text" value="£0"/>	<input type="text" value="£0"/>
Bonus <input type="text" value="£12,000"/>	<input type="text" value="£12,000"/>	<input type="text" value="£12,000"/>
Commission <input type="text" value="£0"/>	<input type="text" value="£0"/>	<input type="text" value="£0"/>
Overtime <input type="text" value="£0"/>	<input type="text" value="£0"/>	<input type="text" value="£0"/>

**INCOME TOTAL**

Total income from employment

To see our policy on income click here > [Calculate Income](#)

**PREVIOUS EMPLOYMENT**

Have you been in your current employment for less than 12 months? \*  Yes  No

If the applicant has not been Contracting for at least 12 months you will be asked details of previous employment.

# Self-Employed

The screenshot shows the Metro Bank application interface. The top navigation bar includes the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below this is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area displays the applicant's details and a sidebar with a checklist of steps: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Applicant Details, Applicant Address Details, Primary Self Employed Income Details, Applicant Income Summary, Applicant Commitments, and Applicant BTL Portfolio. The 'EMPLOYMENT STATUS' section has a dropdown menu set to 'Self-Employed'. The 'SELF-EMPLOYED DETAILS' section includes fields for 'Full time' (Yes/No), 'Ownership type' (a dropdown menu with options: Select, Limited Company, Partnership, LLP, Solo Trader), 'Date commenced trading', 'Is all of the income from this employment derived from BTLs?', and 'Occupation'.

The screenshot shows the 'SELF EMPLOYED INCOME' section of the application form. It includes a sidebar with a table of contents: Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main content area is titled 'SELF EMPLOYED INCOME' and asks the user to provide their earned income from the company. It features three sections for 'YEAR 1', 'YEAR 2', and 'YEAR 3'. Each year section contains two rows: 'Earnings from business' and 'Year ending', each with an input field. A legend at the bottom indicates that fields with an asterisk are mandatory.

For Self-Employed applicant you will need to select the companies ownership type and for those not sole traders the percentage ownership.

Then key in the income being used with the most recent year first.

# Retired/Lending into Retirement

The screenshot shows the Metro Bank application interface. At the top, there's a blue header with the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the header is a navigation bar with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant' with a case reference of MT0000023277. On the left, there's a sidebar with a list of sections: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Applicant Details, Applicant Address Details, Applicant Income Breakdown, Applicant Income Summary, Applicant Commitments, Applicant BTL Portfolio, Household Expenditure, Property Details, and Product Selection. The main form area has three sections: 'EMPLOYMENT STATUS' with a dropdown menu set to 'Retired'; 'OTHER SOURCES OF INCOME' with a 'Yes/No' toggle set to 'No'; and 'INCOME CHANGES' with a 'Yes/No' toggle set to 'No'. At the bottom, there are 'Back', 'Save', and 'Next' buttons.

If the applicant is already retired a second page for you to input income, they currently receive will not show, this will need to be added to the [Other Income](#) section.

If the applicant is due to retire during the life of the loan, then income they will receive at the time of retirement will need to be added to the lending into retirement section which will show on the employment summary.

## LENDING INTO RETIREMENT

Do you have any sources of Income into retirement? \*

Yes No

## LENDING INTO RETIREMENT

Source *	Annual Amount *	Spousal Benefit (%) *	Delete
Select			

Delete - Add +

Metro Bank Lending into Retirement Policy can be viewed [here](#) >

# Other Income

## OTHER INCOME

Does the applicant have any other sources of income? \*

Yes

No

## OTHER INCOME

Source *	Annual Amount *	Spousal Benefit (%) *	Delete
Select			
Select			Delete - Add +
State Pension			
Private Pension			
Occupational Pension			
Investment Income			
Dividends			
Net BTL Income			
Maintenance			
Trust Income			
Personal Independence Payment for Life			

Other Income is where you can add income that the applicant receives now from other sources other than employment. Income that they may receive in the future should not be included here.

If the other income is not listed then it is not accepted, for more information on incomes we accept please refer to our [Mortgage Lending Criteria - Employment/Income](#).

Investment Income should be keyed at the accepted level, not the total value of the investment.

If the application is for a BTL then Net BTL Income should not be included.

# Commitments

If the current residential mortgage is not being paid off on completion you will need to select the reason for this from the dropdown list.

If a BTL Remortgage this section will appear for you to key the current mortgage details.

Lender *	Outstanding balance *	Monthly payment *	End date *	Repay on completion?	Source of funds for debt repayment *	Delete
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

Add any other mortgages (excluding BTL's) the customer has on any property in this section, remember to add if they are being cleared on completion and where the funds are coming from for this.

# Commitments Cont.

## STORE/CREDIT CARDS

Does the applicant have any credit or store cards? \*

Yes No

Card provider *	Outstanding balance *	Repay on completion?	Source of funds for debt repayment *	Delete
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

Add + Delete selected -

For the remaining commitment section please enter all commitments separately using the **Add +** button to add more lines. Please ensure outstanding balances reflect the customers latest Equifax credit file.

## LOANS

Does the applicant have any unsecured loans? \*

Yes No

Lender *	Outstanding balance *	Monthly payment *	End date *	Repay on completion?	Source of funds for debt repayment *	Delete
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

Add + Delete selected -

If the debt has less than 3 months to run, it needs to be added but it can be marked as repaid on completion selecting savings as the source of funds for repayment.

## MAIL ORDER ACCOUNTS

Does the applicant have any mail order accounts? \*

Yes No

Lender *	Outstanding balance *	Repay on completion?	Source of funds for debt repayment *	Delete
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

Add + Delete selected -

### DEBT MANAGEMENT PLANS

Does the applicant have any live debt management plans? \* @

Yes No

Provider *	Outstanding balance *	Monthly payment *	Start date *	Repay on completion?	Delete
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Add + Delete selected -

### OTHER COMMITMENTS (NON LIFESTYLE)

Does the applicant have any other binding financial commitments? \*

Yes No

Commitment type *	Details *	Monthly payment *	End date *	Repay on completion?	Source of funds for debt repayment *	Delete
Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

Add + Delete selected -

The other commitments section is for items not included in normal household expenditure.



- Select
- Select
- School Fees
- Season ticket loan
- Student Loan
- Child care
- Maintenance
- Other

# BTL Portfolio

This section is to be used on both residential and BTL applications to provide information on the BTL's the applicant has in the background.

Please answer yes to "BTL Portfolio?" if the applicant owns any, wholly or in part, BTL's in their own name or in that of a Limited Company.

In the BTL Portfolio section please complete the information based on the BTLs the applicant owns (or part owns) currently. If the application is for a BTL Remortgage include the subject property, if for a BTL Purchase do not include the subject property as it is not currently owned.

A maximum portfolio size is only applicable to BTL cases please refer to our [BTL Mortgage Lending Criteria](#) for more information.

The screenshot shows the Metro Bank BTL Portfolio application form. The top navigation bar includes the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the navigation bar are icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: Case Reference: MT0000023277'. On the left is a sidebar menu with a list of sections: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Applicant Details, Applicant Address Details, Applicant Income Summary, Applicant Commitments, Applicant BTL Portfolio (highlighted), Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main form area has a section titled 'BTL PORTFOLIO?' with a question: 'Does the applicant own, wholly or in part, any investment / Buy to Let properties in either a personal name or as a director / guarantor? \*'. Below the question are 'Yes' and 'No' radio buttons. The 'Yes' button is selected. Below this is a section titled 'BTL PORTFOLIO DETAILS' with several input fields: 'Total number of properties with a Buy to Let mortgage? \*', 'Estimated value of portfolio? \*', 'Total Outstanding Balance of Mortgages? \*', 'Total monthly portfolio rental income? \*', and 'Total monthly portfolio mortgage payments? \*'. There is also a question: 'Is the portfolio managed by an agent on the applicant's behalf? \*' with 'Yes' and 'No' radio buttons. At the bottom of the form are 'Back', 'Save', and 'Next' buttons. A note at the bottom left of the form area says '\* Mandatory fields'.

# Household Expenditure

The screenshot displays the Metro Bank application interface. At the top, there is a blue navigation bar with the Metro Bank logo and icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below the navigation bar, the main content area is titled 'Applicar' with a case reference of 'MT0000023277'. On the left, a sidebar menu lists various steps: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submits, Loan Details, Applicant 1 Details, Household Expenditure (selected), Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main content area is divided into two sections: 'DEPENDANTS FOR ALL APPLICANTS' and 'HOUSEHOLD EXPENDITURE'. The 'DEPENDANTS' section has two dropdown menus for 'Number of non-applicant adult dependents' and 'Number of child dependents'. The 'HOUSEHOLD EXPENDITURE' section includes a heading 'Expenditure Type' and a 'Monthly' label. Below this, there are ten rows of expenditure categories, each with a corresponding input field: Food and non-alcoholic drinks, Alcohol drinks, tobacco and narcotics, Clothing and footwear, Housekeeping (gas and electricity payments), Household goods and services, Health, Transport, Communication (mobile phones, broadband, etc.), Recreation and culture, Restaurants and Hotels, Miscellaneous goods and services, Household insurances, and Council tax. A legend at the bottom left indicates that asterisks (\*) denote mandatory fields. At the bottom of the form, there are three buttons: 'Back', 'Save', and 'Next'.

This page will not appear for Limited Company or self-funding BTLs.

The household expenditure should be keyed as it is expected to be on completion of the mortgage, therefore if the application is for a purchase you will need to estimate the figures. If the application is for a remortgage the information should be copied from the applicants bank statements.

If the application is for a Joint Borrower/Sole Proprietor or where there will be two households on completion case you should add the expenditure for both households together to enter here.

# Property Details

The screenshot shows a sidebar on the left with a list of sections: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details (highlighted with a blue arrow), Product Selection, DPA & Credit Search, and Permission. The main content area contains a toggle for 'Has the applicant(s) already found a property?' with 'Yes' selected. Below it is a dropdown for 'Property is in which jurisdiction?' set to 'England and Wales'. The 'PROPERTY ADDRESS SEARCH' section has input fields for 'Name or number' and 'Postcode', and a 'Find Address' button.

The Property Details section is optional for remortgages based on the answer to the question “Has the applicant(s) found a property?” However you will need to confirm if the intended property is in England and Wales or Scotland. The property address search will show if you answer yes or the application is for a purchase.

Following this you will be asked a series of questions about the property, its build, type, age, number of rooms and particular features such as ex-local authority. Follow on questions will appear depending on the information provided for example if flat is selected, you will be asked the number of floors and if there is a lift and are there any Incentives for purchases.

If the application is a BTL then additional questions around the EPC and tenancy will be asked.

The 'INCENTIVES' section contains a question: 'Are there any incentives, discounts or allowances in relation to the property?' with a toggle switch where 'No' is selected.

This section contains five questions with input fields: 'EPC rating' (dropdown menu), 'Type of tenancy' (dropdown menu), 'Rental occupancy type' (dropdown menu), 'Total number of households' (text input), and 'Total rental occupants' (text input).

# Product Selection

Next is choosing the product required, you can use the filter option to select the type of product/product term required.

Please remember to select the correct product range or the product you are looking for will not show.

You can change the product at the stage you fully submit the application.

The screenshot displays the Metro Bank application interface. At the top, the Metro Bank logo is on the left, and 'Contact us' and 'Log out' buttons are on the right. A navigation bar below the logo contains icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area shows 'Applicant:' and 'Case Reference: MT0000023338'. On the left is a sidebar menu with items: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Applicant 2 Details, Household Expenditure, Property Details, Product Selection (highlighted), DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main area is divided into three sections: 'LOAN DETAILS' with fields for Repayment type (Capital Repayment), Declared term (35 Years, 0 Months), Loan amount (£475,000), and Capital and interest amount (£475,000, Interest only amount £0); 'PRODUCT FILTER' with dropdowns for Product category (All products) and Rate type (All), and a Filter button; and 'AVAILABLE PRODUCTS' which is a table with columns: Product Name, Initial Rate, Initial Monthly Payment, Max LTV, Arrangement Fee, and Select.

Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Arrangement Fee	Select
--------------	--------------	-------------------------	---------	-----------------	--------

# Further Information and Declaration

**LOAN REASON**

Please indicate the loan reason below:

Loan Reason*	Delete
Select	<input type="checkbox"/>

[Add +](#)

Loan Reason – in this section please add additional lines to select all of the relevant reasons for the application. So if you are doing a Joint Borrower/Sole Proprietor Purchase, you will need to add a line for Purchase and an additional one for Joint Borrower/Sole Proprietor. This section is particularly important if doing a Post Contract Variation (PCV).

**APPLICANT DETAILS**

Please provide applicant and household information:

Applicant*	Household*	On Deeds*	Delete
Select	Select	Select	<input type="checkbox"/>

[Add +](#)

Applicant Details – You will need to add a line here for each applicant on the mortgage and choose which household in which they reside and if they are going on the deeds. So, if doing a 2 person application for a son and his mum who is a joint borrower, you would have son Applicant 1, Household 1 and yes, mum Applicant 2, Household 2 and no.

**FINANCIAL SOURCE**

---

**ADDITIONAL DETAILS**

Is this a remortgage where a Help to Buy loan will remain on completion? \*  Yes  No

Financial source, is to confirm which country the money to pay the mortgage, and provided the deposit is coming from.

Additional Details Question should be answered Yes if the application is for a HTB remortgage.

**CONSENT**

Metro Bank would like to carry out a credit search, to do this your permission/and the permission of anyone with whom you have a financial link, is required.

Please confirm if you consent to the credit search \*  Yes  No

Declaration by intermediary of applicant: I confirm that the applicant and where appropriate his/her financial link have provided consent to a credit search being carried out by Metro Bank

Confirm \*

---

**USE OF PERSONAL DATA**

The next stage of the application requires Metro Bank to carry out a credit search (per applicant) using a credit reference agency.

If you decide to proceed to a full application this search will place an electronic footprint on the credit file of each mortgage customer because you are seeking a commitment from a lender to lend.

Confirm \*

---

**PRIVACY NOTICE**

By submitting the AIP you are confirming that you have the applicant(s) authority to do so and that the information has been provided by the applicant(s) for this purpose.

Confirm \*

\* Mandatory fields

[< Back](#) [Save >](#) [Next >](#)

# Further Information and Declaration Cont.

**COMPANY INFORMATION**

Has the Limited Company traded by any other name/s now or previously? \*

Yes No

Please provide HMRC registration number (if available)

Is the Limited Company incorporated in the UK? \*

Yes No

Do you have any other addresses that you use for the limited company in addition to the registered address and correspondence address? \*

Yes No

Does the limited company currently (or plan to in the future): \*

a) Own any Mortgage Backed Securities, or;  
b) Deal in any way in the securitisation of assets, or;  
c) Carry out any financial activity other than investing in and owning individual properties

Are there any countries outside of the UK where the Limited Company is a tax resident? \*

Yes No

Does the Limited Company receive any income by way of cash? \*

Yes No

Does the Limited Company have any secondary SIC Codes? \*

Yes No

If the application is for a Limited Company BTL, then you will need to complete the company information section and any further information.

Does the Limited Company have any trading offices outside the UK? \*

Yes No

Does the structure of the Limited Company contain Bearer Shares? \*

Yes No

Is the Limited Company a Shell Company? \*

Yes No

Does the company undertake any of the following activities? \*

- Adult Entertainment
- Employment agency or recruiter specialised in foreign workers
- 50% or more of the business' income is in the form of cash
- Receives funding from unregulated investments
- Issue sell, promote or advise on unregulated investment
- Manufacture/distribution/sale of cannabinol products
- Production, trading or other involvement with cryptocurrencies or distributed ledger technology

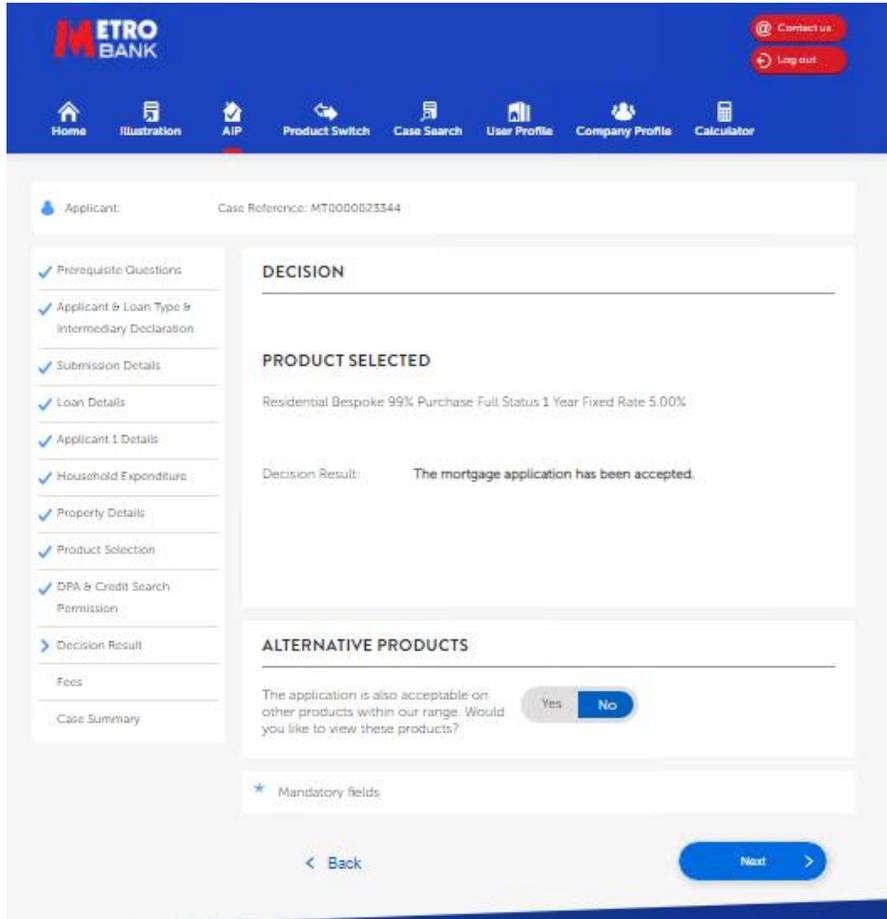
Does the Limited Company have any legal interests or ownership in any other companies? \*

Yes No

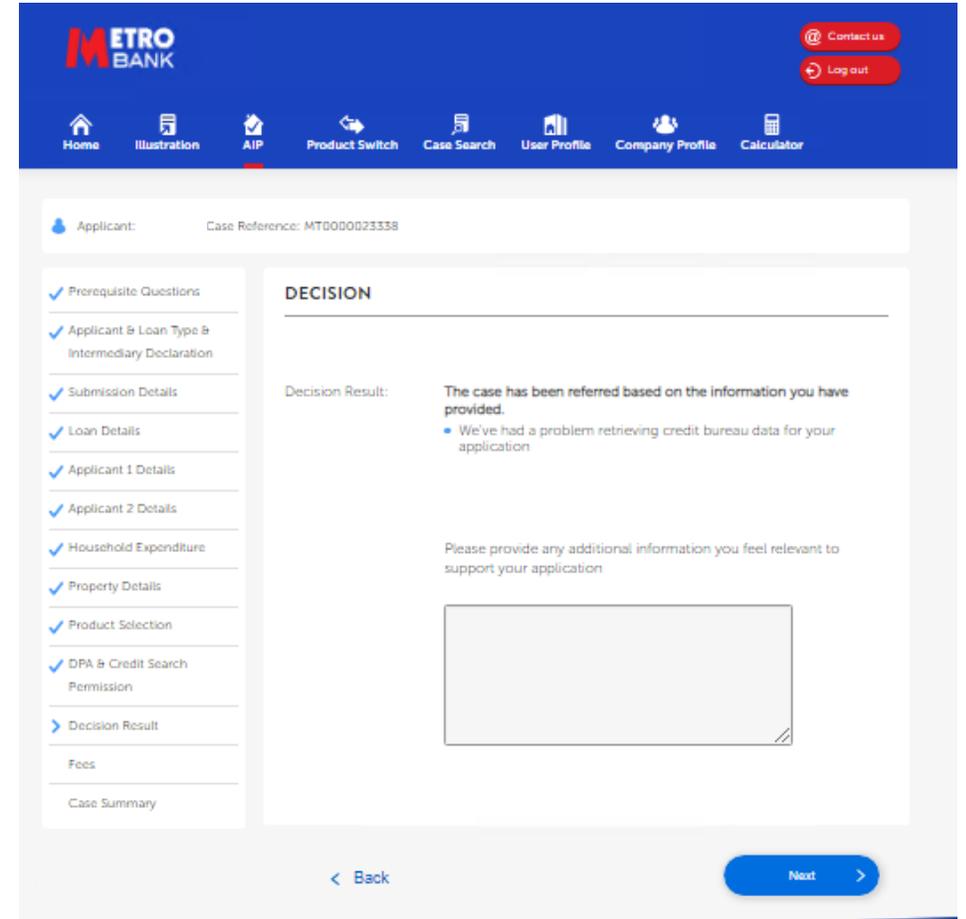
Does the Limited Company own have any assets, property or land outside the UK? \*

Yes No

# Decision Result



A soft foot print search is conducted and our decision returned. If the case is declined the reasons will be detailed on screen, as if the case is referred. If referred you will have space to add a note for further information. Please note from this page you are able to scroll back if you think you have made an error on your application. Once you leave this page the reasons for refer/decline will not show so please take notes.



# Fees

The screenshot shows the Metro Bank mortgage application interface. The top navigation bar includes the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the navigation bar is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant' and shows 'Case Reference: MT0000023344'. A sidebar on the left lists various steps in the application process, with 'Fees' selected. The main content area is divided into sections: 'RESIDENTIAL' (99% PURCHASE FULL STATUS 1 YEAR FIXED RATE 5.00%), 'CORE FEATURES' (ERC, PAP), 'LENDER FEES' (a table of fees), and 'INTERMEDIARY FEES' (a question about charging a fee). At the bottom, there are 'Back', 'Save', and 'Submit' buttons.

Fee	Amount	Add / Pay Fee Upfront
Arrangement Fee *	£1.00	<input type="radio"/> Add to loan <input type="radio"/> Pay Upfront
Funds Release Fee	£35.00	
Discharge Fee	£50.00	
Legal Fee	£165.00	
Standard Valuation Fee	£300.00	

The fees page will detail the fees associated with the mortgage and ask you to confirm if the applicant would like to pay any arrangement fee upfront or if they want this added to the mortgage.

If the fee is added this will change the overall cost of the mortgage.

If paying upfront the arrangement fee and any valuation fee payable will need to be made when you submit the full mortgage application.

You will then need to add any fee(s) you are charging the customer and select the fee type and when payable. This is so the information is shown on the Mortgage Illustration. We do not collect the fee(s) on your behalf. Don't forget to add if all or part of the fee is refundable should the mortgage not complete for any reason.

# Application Summary

Great your Agreement In Principle (AIP) has now been submitted from here you have three options Proceed to FMA, Edit or Copy the AIP.

The screen gives details of the loan summary which gives details of the product chosen. The product validity will be validated when you proceed to FMA.

In Documents you will find the ESIS and AIP letter for your customer.

You will also be given details of the documents we require for the application. Any Pre FMA Submission items need to be uploaded at the end of FMA, though you have up to 30 days to do this, we do not look at the application until these documents have been uploaded, so any timeframes we have start from when all of these have been uploaded.

You may also have FMA checklist items, we recommend where possible these are uploaded at the same time to prevent delays in underwriting.

You can add any supporting notes to the case from this screen. The note function is not live, these will be added to the case to be reviewed by an underwriter as part of standard timescales.

The screenshot shows the Metro Bank application summary interface. The top navigation bar includes Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content is divided into several sections:

- SUMMARY FOR CASE:** MT0000023344
- LOAN TYPE / PURPOSE:** Residential, Purchase
- PROCEED OPTIONS:** Proceed to FMA, Edit AIP, Copy AIP
- APPLICATION STATUS:** AIP Illustration Produced (checked), AIP in Progress (checked), AIP Accept (checked), Application in Progress, Application Pre-Submission, Application Submitted, Acknowledged, Valuation Instructed, Valuation Assessed, Offer Issued, COT Received, Completed
- CUSTOMER DETAILS:** Applicant Name(s), Property, Solicitor, Estimated Valuation (£500,000), New Loan Amount (£450,000), Gross LTV (90%)
- LOAN SUMMARY:** Table with columns: Segment, Product description, Rate, Repayment type, Balance, Remaining term. Data: NEW, Residential Bespoke 95% Purchase Full Status 1 Year Fixed Rate 5.00%, 5, Capital Repayment, £450,000.00 CRI amount £450,000.00 IO amount £0.00, 35 years 0 months
- DOCUMENTS:** Agreement in Principle Letter, ESIS (Illustration), Privacy Notice - Applicant
- CHECKLIST ITEMS:** PRE-FMA SUBMISSION CHECKLIST with items like Bank statements, Employment, and Source of Deposit.
- NOTES:** None

# Full Application

# Product Validity

The screenshot displays a web application interface for a mortgage application. At the top, there is a navigation bar with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below the navigation bar, the user is logged in as 'Applicant' with a Case Reference of 'MT0000024295'. The main content area is divided into a sidebar on the left and a main panel on the right. The sidebar contains a list of application steps: Full Mortgage Application (selected), Applicant 1 Details, Access Details, Solicitor Details, Direct Debit Details, Product Selection, Declarations, Decision Result, Fees, Payment Details, and FMA Summary. The main panel is titled 'PRODUCT VALIDITY CHECK' and contains the following text: 'The product selected at AIP, CI 5 Year Fixed Rate 75% Re-Mortgage Full Status 5 Year Fixed Rate 6.09% (E250 Cashback, No valuation fee) is still available.' Below this, there is a section titled 'PROGRESS OPTIONS' with the text: 'If you have seen an alternative Product, but wish to amend the loan or property details, this Product may not still be available. Product selection will be available at FMA Decision.' There are two questions with 'Yes' and 'No' radio buttons: 'Do you wish to amend the Loan details originally agreed at Agreement in Principle?' and 'Do you wish to amend the Property details originally agreed at Agreement in Principle?'. Below these is an 'FMA DECLARATION' section with the text: 'Please ensure you certify whether the customer's identity has been verified on a face-to-face or no face-to-face basis accurately, to ensure you comply with the Anti-Money Laundering regulation. As an FCA approved intermediary responsible for adhering to Anti-Money Laundering Regulations, you have a duty to ensure that this document reflects your dealings with customers.' There are three lines of text for confirmation: 'I confirm that I am acting on behalf of the customer(s) and have their permission to process and disclose their information.', 'I confirm that, to the best of my knowledge and belief, the information contained in this application is true.', and 'I confirm that the customer(s) have received and been given time to consider an ESIS for the mortgage applied for.' There is a 'Confirm' checkbox. At the bottom right, there is a 'Next' button with a right arrow. A legend at the bottom left indicates that '\*' denotes mandatory fields.

The first thing that will happen when you proceed to FMA is that the system will check the product you chose is still available.

You will then be asked if you want to change any of the loan details, if not this page will not appear when you proceed.

Similarly with the property details, however if the application is for a purchase and you didn't submit the information as part of the AIP, then you will not be asked this and the property details page will automatically appear.

# Loan Details

This page will only appear if you have selected that you want to change the loan details. The additional sections relating to deposit, repayment strategy and loan amount breakdown will also appear as required. Don't forget to add in the amount of any Help To Buy loan acting as part of the deposit.

**SOURCE OF DEPOSIT**

Source of deposit *	Amount *	Delete
Select		<input type="checkbox"/>

Delete - Add +

**REPAYMENT STRATEGY SUMMARY**

Repayment strategy *	Equity in the property *	Repayment plan cost *	Repayment plan frequency *	Current value *	Delete
Savings/Investments			Select		<input type="checkbox"/>

To view our acceptable repayment strategy options please click here

Delete - Add +

Please indicate how the loan amount will be allocated below:

Loan Allocation *	Amount *	Delete
Outstanding Mortgage		<input type="checkbox"/>

Delete - Add +

# Applicant Details

Home Illustration AIP Product Switch Case Search User Profile Company Profile Calculator

Applicant: | Case Reference: MTO000023344

- Full Mortgage Application
- Applicant 1 Details
  - Applicant Details
  - Primary Employment Details
- Property Details
- Access Details
- Solicitor Details
- Direct Debit Details
- Product Selection
- Declarations
- Decision Result
- Fees
- Payment Details
- FMA Summary

### APPLICANT DETAILS

Please provide details of countries that you are subject to tax?

If you are resident in countries that are not subject to income tax, please provide residency card number

In which countries are you tax resident? *	Tax / Social Security number / Local equivalent *	Delete
Select		<input type="checkbox"/>

Add Delete

### PERSONAL DETAILS

Home Telephone Number

Work Telephone Number

Mobile Telephone Number

Preferred Contact Number \*

Email address \*

### KEEPING YOUR CLIENT INFORMED

Metro Bank and its group of companies would like to keep your client informed of products, services, and member offers that we consider relevant to them. We will not share their information with external companies for the purposes of marketing.

If your client does not wish to be contacted by a particular method, please check 'No' in the boxes below:

Contact by phone \*  Yes  No

Contact by mail \*  Yes  No

Contact by email \*  Yes  No

Contact by SMS \*  Yes  No

For the applicant details section, you will need to confirm which country(ies) the applicant is a tax resident of and their Tax Identification Number, for the UK that would be their NI Number. You will also be asked for their contact details please ensure we have an accurate mobile number for every applicant as this will be used to send them a password to access their offer via DocuSign.

# Employment/Fixed Term Contractor

The screenshot shows the Metro Bank application interface. At the top, there is a blue header with the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the header is a navigation bar with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: | Case Reference: MT0000023344'. On the left, there is a sidebar menu with the following items: Full Mortgage Application (checked), Applicant 1 Details (checked), Applicant Details (checked), Primary Employment Details (selected), Property Details, Access Details, Solicitor Details, Direct Debit Details, Product Selection, Declarations, Decision Result, Fees, Payment Details, and FMA Summary. The main form area is titled 'PRIMARY EMPLOYMENT DETAILS' and contains the following fields: Employment Status (dropdown menu with 'Employed' selected), Occupation (text input with 'Manager' entered), Job Title (text input), Company Name (text input), Nature of Business (dropdown menu with 'Select' selected), Company telephone number (text input), and Employed by a family member (radio buttons for 'Yes' and 'No'). Below this is the 'HEAD OFFICE ADDRESS' section, which includes: 'Is the address a UK address?' (radio buttons for 'Yes' and 'No'), 'Name or number' (text input), 'Postcode' (text input), and a 'Find Address' button. At the bottom of the form, there is a legend for 'Mandatory fields' and three buttons: 'Back', 'Save', and 'Next'.

Further details will be asked about the applicants employment such as job title, company name and contact details.

You will also need to select the nature of business from the dropdown list.

# Self-Employed

The screenshot shows the Metro Bank application interface. At the top, there is a navigation bar with the Metro Bank logo, a 'Contact us' button, and a 'Logout' button. Below this is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: | Case Refere | 13345'. On the left, there is a sidebar with a list of application steps: Full Mortgage Application, Applicant 1 Details, Applicant Details, Primary Employment Details (selected), Applicant Commitments, Access Details, Solicitor Details, Direct Debit Details, Product Selection, Declarations, Decision Result, Fees, Payment Details, and FMA Summary. The main form area is titled 'PRIMARY EMPLOYMENT DETAILS' and contains the following fields: Employment Status (Self-Employed), Occupation (Director), Ownership type (Limited Company), Name of Business, Nature of Business, Is the address a UK address? (Yes), Name or number, Postcode, and Accountant used to prepare accounts (Yes). At the bottom, there are 'Back', 'Save', and 'Next' buttons. A legend indicates that fields with an asterisk are mandatory.

This close-up shows the 'ACCOUNTANT DETAILS' and 'ADDRESS SEARCH' sections. The 'ACCOUNTANT DETAILS' section includes: Accountant used to prepare accounts (Yes/No), Accountant Company, Accountant Contact Name, Qualifications (Select), and How long have accountants acted for the applicant? (Years/Months). The 'ADDRESS SEARCH' section includes: Is the address a UK address? (Yes/No), Name or number, Postcode, and a 'Find Address' button. A legend at the bottom indicates that fields with an asterisk are mandatory.

For self-employed applicants you will be asked if an accountant is used to prepare accounts and will need to provide the details and their qualifications.

Please refer to the [Mortgage Lending Criteria](#) for further information on which accountants qualifications are acceptable.

# Applicants Commitments

The screenshot shows the Metro Bank application interface. At the top, there is a navigation bar with the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below this is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area displays the applicant's case reference (MTD000023345) and a list of application steps on the left, including 'Full Mortgage Application', 'Applicant 1 Details', 'Applicant Details', 'Primary Employment Details', 'Applicant Commitments', 'Access Details', 'Solicitor Details', and 'Direct Debit Details'. The 'Applicant Commitments' section is active, showing 'CURRENT LENDER DETAILS' with input fields for 'Name of Lender \*' and 'Account Number \*'. A 'Mandatory fields' section is also visible. At the bottom of the form, there are 'Back', 'Save', and 'Next' buttons.

If the applicant has a current mortgage the name of the lender and account number will be needed.

If you have stated that commitments are to be repaid by/on completion then the account number will be required for each of these.

The screenshots show three sections of the application form: 'STORE/CREDIT CARDS', 'LOANS', and 'MAIL ORDER ACCOUNTS'. Each section contains a table with input fields for lender details.

Card provider	Outstanding balance	Account number (not card number) *
ABC	£1,000	23568945

Lender	Outstanding balance	Monthly payment	Account number *
XYZ	£2,500	£35	12457890

Lender	Outstanding balance *	Account number *
123	£300	15261520

# BTL Portfolio

If during the AIP you stated the applicant had a BTL portfolio then the FMA will ask for the address, lender, purchase date and price, balance, value, monthly payment and rent charged. This will be repeated for up to 3 properties.

If the applicant has more than 3 BTL properties and the application is for a residential mortgage you will need to complete the [BTL Pack - Non Portfolio Landlord](#) form.

If the application is for a BTL and more than 3 properties are held please completed the [Portfolio Landlord Document Pack](#).

The screenshot displays the Metro Bank application interface. At the top, a navigation bar includes icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below the navigation bar, the user is logged in as 'Applicant: ' with a Case Reference of MT0000024295. A sidebar on the left lists various application sections, with 'BTL Portfolio' currently selected. The main content area is titled 'BTL PROPERTY ADDRESS SEARCH' and contains several input fields: 'Name or number', 'Postcode \*', 'Lender name \*', 'Purchase date \*', 'Purchase price \*', 'Loan amount outstanding \*', 'Monthly repayment \*', 'Estimated value \*', and 'Monthly rent \*'. A 'Find Address' button is positioned below the 'Postcode \*' field. The form is repeated at the bottom of the page.

# Property Details

The screenshot shows a sidebar on the left with a list of sections: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details (highlighted with a blue arrow), Product Selection, DPA & Credit Search, and Permission. The main content area contains a toggle for 'Has the applicant(s) already found a property?' with 'Yes' selected. Below is a dropdown for 'Property is in which jurisdiction?' set to 'England and Wales'. The 'PROPERTY ADDRESS SEARCH' section has input fields for 'Name or number' and 'Postcode', and a 'Find Address' button.

The Property Details section will appear if not completed on a purchase as part of the AIP or you confirmed you wanted to amend the property details.

Following this you will be asked a series of questions about the property, its build, type, age, number of rooms and particular features such as ex-local authority. Follow on questions will appear depending on the information provided for example if flat is selected, you will be asked the number of floors and if there is a lift and are there any Incentives for purchases.

If the application is a BTL then additional questions around the EPC and tenancy will be asked.

The 'INCENTIVES' section contains a question: 'Are there any incentives, discounts or allowances in relation to the property?' with a toggle switch where 'No' is selected.

This section contains five questions with input fields: 'EPC rating' (dropdown menu), 'Type of tenancy' (dropdown menu), 'Rental occupancy type' (dropdown menu), 'Total number of households' (text input), and 'Total rental occupants' (text input).

# Access Details

You will need to enter the details of who to contact to book the valuation should a physical valuation be required.

If the applicant is chosen but the case is a purchase please add a note to explain why.

Other occupants over 17 need to be added, they will be provided a waiver to sign from the solicitor.

**METRO BANK** Contact us Log out

Home Illustration AIP Product Switch Case Search User Profile Company Profile Calculator

Applicant: Case Reference: MT0000023344

- Full Mortgage Application
- Applicant 1 Details
- Property Details
- Access Details**
- Solicitor Details
- Direct Debit Details
- Product Selection
- Declarations
- Decision Result
- Fees
- Payment Details
- FMA Summary

### ARRANGEMENTS TO ACCESS PROPERTY

Provide details for the valuer to gain access to inspect the property:

Contact \*

Contact Name \*

Contact Telephone Number \*

Contact Email

Please provide any additional information which will help the valuer to gain access

### OTHER OCCUPANTS

Upon completion, will there be any other occupants living at the property who are aged 17 or over? \*

\* Mandatory fields

[< Back](#) [Save >](#) [Next >](#)

# Solicitor Details

APPLICANT SOLICITOR DETAILS

Solicitor company name

Postcode \*

[Find Solicitor](#)

SOLICITOR SEARCH RESULTS

Solicitor name	Solicitor address	Select
Solicitor to be confirmed	London E1W1UN, United Kingdom	<input checked="" type="radio"/>

Results 1 - 1 of 1 Page 1

SELECTED SOLICITOR

Solicitor contact name \*

Firm name

Telephone number

Fax number

Email address

DX number

Solicitor address

\* Mandatory fields

[Back](#) [Save](#) [Next](#)

The solicitor section will show on cases where a Legal Assist product has not been chosen.

Just key the first 3 letters of the solicitor's name or the postcode of the firm and click search to find the solicitor. If the name of the firm is not listed then unfortunately, they are not on our panel.

Select the solicitor from the list and add the name of the person dealing with the application.

# Direct Debit

The screenshot shows the Metro Bank website interface. At the top, there is a navigation bar with the Metro Bank logo and links for Home, Illustration, ASP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below the navigation bar, there is a sidebar with a list of menu items: Full Mortgage Application, Applicant 1 Details, Property Details, Access Details, Solicitor Details, Direct Debit Details (highlighted), Product Selection, Declarations, Decision Result, Fees, Payment Details, and FMA Summary. The main content area is titled 'DIRECT DEBIT GUARANTEE' and contains the following text:

**DIRECT DEBIT GUARANTEE**

- The Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Metro Bank PLC will notify you (normally 10 working days) in advance of your account being debited or as otherwise agreed. If you request Metro Bank PLC to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Metro Bank PLC or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Metro Bank PLC asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Metro Bank PLC.

Below the guarantee section is the 'DIRECT DEBIT DECLARATION' section, which includes a checkbox for 'Confirm'.

At the bottom is the 'DIRECT DEBIT ASSOCIATION' section, which includes a checkbox for 'Applicant associated with bank account'.

The screenshot shows the 'BANK DETAILS' form. It contains the following fields:

- Sort Code \* (text input)
- Account number \* (text input) with a 'Find Bank' button to its right.
- Bank name (text input)
- Address (text area)
- Account Holder Name \* (text input)
- Payment date \* (dropdown menu with options 1, 2, 3, 4, 5)

A legend at the bottom left indicates that fields with an asterisk (\*) are mandatory.

Once you have added the sort code and account number you will need to click **Find Bank**, the account will then be verified and the bank details will pre-populate, you will just need to add the account holders name and the date the customer wishes to make the payment.

A copy of the direct debit guarantee will be available for you to download to give to the customer if requested, after the pre-submission checklist items have been uploaded. However, we will send a copy to the customer with the offer (when issued) via DocuSign.

# Product Selection

The product selected at AIP will still show, however if you wish to choose an alternative product you can do so here.

Please ensure you have chosen the right product for the application keyed, so a HTB product has been chosen for a Help To Buy Remortgage.

Applicant: Case Reference: MT0000024295

- Full Mortgage Application
- Loan Details
- Applicant Details
- Property Details
- Access Details
- Solicitor Details
- Direct Debit Details
- Product Selection**
- Declarations
- Decision Result
- Fees
- Payment Details
- FMA Summary

### LOAN DETAILS

Repayment type: Capital Repayment

Declared term: 30 Years, 0 Months

Loan amount: £250,000

Capital and interest amount: £250,000 Interest only amount: £0

### SELECTED PRODUCT

To ensure you are able to take advantage of our latest offering, please re-affirm your customer's product selection or search our range for an alternative option.

Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Arrangement Fee	Select
CI 5 Year Fixed Rate 75% Re Mortgage Full Status 5 Year Fixed Rate 6.09% (£250 Cashback, No valuation fee)	6.09%	£1,513.37	75%	£1,999.00	<input checked="" type="radio"/>

### PRODUCT FILTER

Product category: CI 5 Year Fixed Rate

Rate type: 5 Year Fixed Rate

Product features:  Free Valuation,  CashBack250

[Filter](#)

### AVAILABLE PRODUCTS

Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Arrangement Fee	Select
CI 5 Year Fixed Rate 75% Re Mortgage Full Status 5 Year Fixed Rate 5.99%	5.99%	£1,497.27	75%	£1,999.00	<input type="radio"/>
CI 5 Year Fixed Rate 75% Re Mortgage Full Status 5 Year Fixed Rate 6.09% (£250 Cashback, No valuation fee)	6.09%	£1,513.37	75%	£1,999.00	<input type="radio"/>

# Declaration

The screenshot shows the Metro Bank application interface. At the top, there is a blue header with the Metro Bank logo and navigation icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. In the top right corner, there are buttons for 'Contact us' and 'Log out'. Below the header, the main content area is titled 'Applicant' with a case reference of 'MT0000023344'. A sidebar on the left lists various application steps, with 'Declarations' currently selected. The main content area is divided into three sections: 'CONSENT', 'USE OF PERSONAL DATA', and 'PRIVACY NOTICE'. Each section contains explanatory text and a 'Confirm' checkbox. The 'CONSENT' section includes a 'Yes' button. At the bottom of the form, there are 'Back', 'Save', and 'Next' buttons. A legend indicates that an asterisk (\*) denotes mandatory fields.

We need you to consent on the applicant behalf to run a credit search, it is important that the applicant has agreed to this. A hard footprint will be left on the applicant's credit file once you have clicked on the “Next” button.

# Decision Result

Home Illustration AIP Product Switch Case Search User Profile Company Profile Calculator

Applicant: Case Reference: MT0000024295

- ✓ Full Mortgage Application
- ✓ Loan Details
- ✓ Applicant 1 Details
- ✓ Property Details
- ✓ Access Details
- ✓ Solicitor Details
- ✓ Direct Debit Details
- ✓ Product Selection
- ✓ Declarations
- > Decision Result
- Fees
- Payment Details
- FMA Summary

### DECISION

### PRODUCT SELECTED

CI 5 Year Fixed Rate 75% Re-Mortgage Full Status 5 Year Fixed Rate 6.09% (£250 Cashback, No valuation fee)

Decision Result: The mortgage application has been accepted.

### ALTERNATIVE PRODUCTS

The application is also acceptable on other products within our range. Would you like to view these products?  Yes  No

\* Mandatory fields

< Back Next >

This page will confirm if the application has been accepted and the product chosen, if you want to change the product before paying any related fees you can do so here.

# Fees

Applicant: Test Test#      Reference: MT0000024295

- Full Mortgage Application
- Loan Details
- Applicant 1 Details
- Property Details
- Access Details
- Solicitor Details
- Direct Debit Details
- Product Selection
- Declarations
- Decision Result
- Fees**
- Payment Details
- FMA Summary

**CI 5 YEAR FIXED RATE 75% RE-MORTGAGE FULL STATUS 5 YEAR FIXED RATE 6.09% (£250 CASHBACK, NO VALUATION FEE)**

**PRODUCT FEATURES**

£250 Cashback

No valuation fee

**CORE FEATURES**

ERC

**LENDER FEES**

Fee	Amount	Add / Pay Fee Upfront
Arrangement Fee *	£1,999.00	<input checked="" type="radio"/> Add to loan <input type="radio"/> Pay Upfront
Funds Release Fee	£35.00	
Discharge Fee	£50.00	
Legal Fee	£165.00	

This will ask if the applicant wants to add any arrangement fee to the loan, or to pay this upfront. You will not be able to proceed until the fees are paid.

You can also amend or add any broker fee you maybe charging. This is for information only, it will show on the ESIS but we do not collect this for you.

**INTERMEDIARY FEES**

Is the intermediary, charging the applicant a fee for this application? \*  Yes  No

Fee Description *	Amount *	When payable *	Refundable amount	Delete
Intermediary Fee	£500	On application	£250	

# Payment Details

Applicant: | Case Reference: MT0000023344

- Full Mortgage Application
- Applicant 1 Details
- Property Details
- Access Details
- Solicitor Details
- Direct Debit Details
- Product Selection
- Declarations
- Decision Result
- Fees
- Payment Details
- FMA Summary

### ESIS

Please ensure that your customer(s) have been provided an updated ESIS, which they have read and understood before any fees (if applicable) are taken or an application is submitted.

[Please click here to view the ESIS >](#)

I confirm that the applicant/s has/have read and saved my product illustration and I am happy to proceed

### FEES NOW DUE

To proceed with the mortgage application, the following fees are now payable. These fees are not refundable, and not transferable. We will not progress the application until any up-front fees have been paid.

Standard Valuation Fee: £300

By making a payment you confirm you have the authority of the card holder to use the card details for this purpose.

If the payment card details are not available to you now, the case may be saved at this point and you can return to make the fee payment, and submit the application, at a later point.

The selected product is not secured until the application is submitted.

Make the payment now and submit this full mortgage application? \*

Yes No

[Make payment & submit >](#)

\* Mandatory fields

[Back](#) [Save](#) [Submit](#)

Applicant: | Case Reference: MT0000024295

- Full Mortgage Application
- Loan Details
- Applicant 1 Details
- Property Details
- Access Details
- Solicitor Details
- Direct Debit Details
- Product Selection
- Declarations
- Decision Result
- Fees
- Payment Details
- FMA Summary

### ESIS

Please ensure that your customer(s) have been provided an updated ESIS, which they have read and understood before any fees (if applicable) are taken or an application is submitted.

[Please click here to view the ESIS >](#)

I confirm that the applicant/s has/have read and saved my product illustration and I am happy to proceed

### NO OUTSTANDING FEES DUE

Your application has no fees to pay upfront, select submit to confirm and submit the application.

\* Mandatory fields

[Back](#) [Save](#) [Submit](#)

To proceed you will need to pay the fees due, including a standard mortgage valuation fee.

# Full Application Summary

**SUMMARY FOR CASE**  
MT0000024295

**LOAN TYPE / PURPOSE**  
Residential, Remortgage

**PROCEED OPTIONS**  
Copy AIP >

**APPLICATION STATUS**

- Application Pre-Submission
- AIP in Progress
- AIP Accept
- AIP Illustration Produced
- Application in Progress
- Application Accept
- Application Pre-Submission
- Application Submitted
- Acknowledged
- Valuation Instructed
- Valuation Assessed
- Offer Issued
- COT Received
- Completed

**CUSTOMER DETAILS**

Applicant Name(s):  
Property: , Milton Keynes, United Kingdom  
Solicitor: Solicitors  
Estimated Valuation: £500,000  
New Loan Amount: £250,000  
Gross LTV: 50%

**LOAN SUMMARY**

Segment	Product description	Rate	Repayment type	Balance	Remaining term
NEW	CI 5 Year Fixed Rate 75% Re-Mortgage Full Status 5 Year Fixed Rate 6.09% (£250 Cashback, No valuation fee)	6.09	Capital Repayment	£250,000.00 Cbi amount £250,000.00 IO amount £0.00	30 years 0 months

**DOCUMENTS**

- ESIS (Illustration) > 06/02/23 15:06 @metrobank.plc.uk
- Agreement in Principle Letter > 06/02/23 14:28 @metrobank.plc.uk
- Privacy Notice - Applicant > 06/02/23 14:27 @metrobank.plc.uk

Upload document >

You are now taken to the application summary page, from here you can add notes to the case and upload documents.

Please remember you need to upload the pre-submission checklist items to progress the application or to instruct the valuation. Once done, we will acknowledge the application and progress to underwriting.

The underwriter will need the items on the FMA submission checklist to fully underwrite the application and to issue an offer, so please upload these as soon as you can.

**CHECKLIST ITEMS**

**PRE-FMA SUBMISSION CHECKLIST**

Checklist item	Upload Document
App 1 - Other Income - Investment - Most recent annual portfolio summary and evidence of current holdings 06/02/23 14:27	Upload >
App 1 - Primary Employment - Employed - Last 3 months payslips and last P60 06/02/23 14:27	Upload >
App 1 - Other Income - Rental - HMRC Self Assessment (SA100) with Inland Revenue mark confirming profit from land and property and both deductible and non-deductible expenses 06/02/23 14:27	Upload >

**FMA SUBMISSION CHECKLIST**

Checklist item	Upload Document
BTL Portfolio - Fully completed Metro Bank Buy to Let portfolio form. Available on the Helpful Documents section of the Intermediary website 06/02/23 14:27	Upload >
All Applicants - Bank statements from one or more accounts that evidence a minimum of 1 salary receipt (where applicable) in the last 30 days and payments to all commitments, secured and unsecured Lending agreements 06/02/23 14:27	Upload >

**NOTES**

None

Add new >

# Additional Information

# Uploading Documents

Checklist item	Upload Document
All Applicants - Bank statements from one or more accounts that evidence a minimum of 1 salary receipt (where applicable) in the last 30 days and payments to all commitments, secured and unsecured Lending agreements 06/02/23 14:27	<a href="#">Upload &gt;</a> <a href="#">View &gt;</a> 06/02/23 15:15 <a href="#">View &gt;</a> 06/02/23 15:14 <a href="#">View &gt;</a> 06/02/23 15:13

To upload a document for a particular checklist item use the upload button next to the item.

You can upload more than one document to each checklist and will be able to see how many and when they were uploaded. You can also view any uploaded item by clicking on the view button.

**DOCUMENTS**

- Application Form > 06/02/23 15:12 | i@metrobank.plc.uk
- Direct Debit Instruction > 06/02/23 15:12 | i@metrobank.plc.uk
- ESIS (Illustration) > 06/02/23 15:12 | @metrobank.plc.uk
- Agreement in Principle Letter > 06/02/23 14:28 | i@metrobank.plc.uk
- Privacy Notice - Applicant > 06/02/23 14:27 | @metrobank.plc.uk

[Upload document >](#)

To add any additional documents, you can use the general upload button at the bottom of the documents section. You will need to add in the document type and sub-type such as Document>Income or Form>Identification.

Lastly but probably the most important you need to complete the Document Description on both ways you can upload, please ensure this is an accurate description of what is being uploaded.

# Instruct Valuation

**SUMMARY FOR CASE**  
MT0000024295

**LOAN TYPE / PURPOSE**  
Residential, Remortgage

**PROCEED OPTIONS**  
Copy AIP >

**APPLICATION STATUS**

- Application Submitted
- AIP in Progress
- AIP Accept
- AIP Illustration Produced
- Application in Progress
- Application Accept
- Application Pre-Submission
- Application Submitted
- Acknowledged
- Valuation Instructed
- Valuation Assessed
- Offer Issued
- COT Received
- Completed

**CUSTOMER DETAILS**

Applicant Name(s)	Test##01, Test
Property	Milton Keynes, United Kingdom
Solicitor	Solicitors
Estimated Valuation	£500,000
New Loan Amount	£250,000
Gross LTV	50%

**LOAN SUMMARY**

Segment	Product description	Rate	Repayment type	Balance	Remaining term
NEW	CI 5 Year Fixed Rate 75% Re-Mortgage Full Status 5 Year Fixed Rate 6.09% (£250 Cashback, No valuation fee)	6.09	Capital Repayment	£250,000.00 C6I amount £250,000.00 IO amount £0.00	30 years 0 months

**DOCUMENTS**

- Application Form > 06/02/23 15:11 @metrobank.plc.uk
- Direct Debit Instruction > 06/02/23 15:12 @metrobank.plc.uk
- ESIS (Illustration) > 06/02/23 15:12 @metrobank.plc.uk
- Privacy Notice Applicant > 06/02/23 14:27 @metrobank.plc.uk

**CONTACT US**

Once submitted and any pre-submission checklist items uploaded you will see the “Instruct Valuation” button appear on the case summary page. To instruct the valuation click on the button and accept the declaration on the following page.

This is the only stage you can instruct the valuation. If you do not instruct the valuation, you will need to wait for the application to be acknowledged for the valuation to be instructed by us.



Applicant: Case Reference: MT0000024295

**VALUATION INSTRUCTION**

Valuation type: Standard

**VALUATION DECLARATION**

You acknowledge that the valuation report Metro Bank obtains is solely for Metro Bank's benefit to determine whether and how much Metro Bank will lend you. The report will not be detailed and will be based on a limited inspection. If Metro Bank provides you or your conveyancer with a copy, you must not rely on the report and should obtain your own detailed report or structural survey. This valuation fee is not refundable once the valuation has taken place, even if Metro Bank does not offer you a mortgage, unless stated otherwise on your illustration.

Please select to send the valuation instruction

Cancel > Request >

The valuation instruction request will go straight to our panel surveyors to get the valuation booked in. Please remember once the valuation has been done the fee (if any) is non-refundable.

# Pay Fees (PCV's)

The screenshot shows a web application interface for a mortgage application. The top navigation bar includes Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is divided into several sections:

- SUMMARY FOR CASE:** MT0000024438
- LOAN TYPE / PURPOSE:** Residential, Remortgage
- PROCEED OPTIONS:** Copy AIP >
- APPLICATION STATUS:** A list of application stages with progress indicators (e.g., AIP in Progress, AIP Accept, AIP Illustration Produced, Application in Progress, Application Accept, Application Pre-Submission, Application Submitted, Acknowledged, Valuation Instructed, Valuation Assessed, Offer Issued, COT Received, Completed).
- CUSTOMER DETAILS:**
  - Applicant Name(s):
  - Property: Milton Keynes, United Kingdom
  - Solicitor: Solicitors
  - Estimated Valuation: £400,000
  - New Loan Amount: £200,000
  - Gross LTV: 50%
- LOAN SUMMARY:**

Segment	Product description	Rate	Repayment type	Balance	Remaining term
NEW	CI 2 Year Fixed Rate 75% Re-Mortgage Full Status 2 Year Fixed Rate 6.09% (No valuation fee, £250 Cashback)	6.09	Capital Repayment	E200,000.00 Cbl amount E200,000.00 IO amount E0.00	30 years 0 months
- DOCUMENTS:**
  - ESIS (Illustration) > 06/02/23 17:05 @metrobank.plc.uk
  - Agreement in Principle Letter > 06/02/23 17:02 @metrobank.plc.uk
  - Privacy Notice - Applicant > 06/02/23 17:02 @metrobank.plc.uk

A "Make Payment" button is located at the bottom left of the application status section.

The screenshot shows a detailed view of the application, including the ESIS section and a payment confirmation area.

- Applicant:** | **Case Reference:** MT0000024438
- Payment Details:** FMA Summary
- ESIS:**

Please ensure that your customer(s) have been provided an updated ESIS, which they have read and understood before any fees (if applicable) are taken or an application is submitted.

Please click here to view the ESIS >

By continuing on from this page it is being acknowledged that the applicant/s has/have read and saved my product illustration and I am happy to proceed
- To proceed with this application, the following fees are now payable:**
  - Transfer of Equity Fee (Non refundable)
- Make Payment >**

Sometimes there maybe additional fees to pay for an application such as on a Transfer of Equity or when the property value means the valuation falls outside our standard fee scale. When this happens we will add the bespoke fee to the case and you will be able to use the “Make a Payment” function on the portal, to save you having to call us to take the payment manually.

# Case Search

**CASE SEARCH**

Case ID	<input type="text"/>	Case Status	<input type="text" value="Select"/>
Applicant Surname	<input type="text"/>	Property Post Code	<input type="text"/>
Date Created from	<input type="text" value=""/>	Date Created to	<input type="text" value=""/>
Include all Introducers	<input type="checkbox"/>	Introducer Name	<input type="text"/>

The case search function is accessible via the navigation bar at the top of the screen of the portal it allows you or your administrator to search for cases using a variety of search parameters.

Particularly useful for admin users who look after multiple advisers as they can search under all or a particular individual. If they search under case status they can quickly see which applications need documents uploaded, such as those at “Application Pre Submission”.

# Forgotten Password

**LOG-IN DETAILS**

User Name \*

Password \*

[Forgotten Password? >](#)

**FORGOTTEN PASSWORD DETAILS**

Please provide all of the following to request password notification

Email address \*

Place of Birth \*

**CHANGE PASSWORD CONFIRMATION**

We will now send you an email with a temporary password.

Use this when you next log-in and you will then be able to change your password.

If you have forgotten your password, you can simply click on the forgotten password link on the login page. This will ask for your email address and one of the security questions you answered when you registered. We will then instantly send you an email with a temporary password enabling you to log in and change your password.

# Forgotten Memorable Word

**LOGIN DETAILS**

Memorable word (please enter character) \*    2nd     7th     4th

[Forgotten memorable word? >](#)    [Cancel >](#)    [Logon >](#)

**MEMORABLE WORD RECOVERY DETAILS**

An email containing your memorable word hint has been sent to you.

[Login >](#)

**MEMORABLE WORD RECOVERY DETAILS**

Please enter your user name and password

User Name \*

Password \*

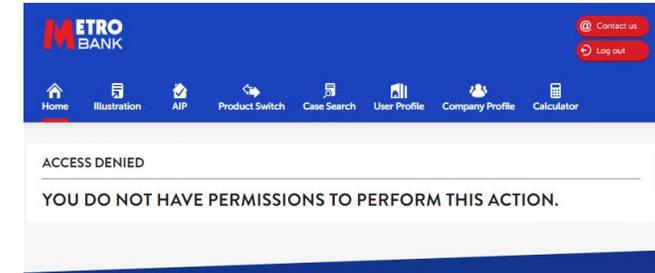
[< Cancel](#)    [Continue >](#)

If you have forgotten your memorable word, you can simply click on the forgotten memorable word link on the login page. This will ask for your email address and password. We will then instantly send you an email with a reminder of what it is enabling you to log in.

Of course if you still can't remember you can [Get In Touch](#) for some more help.

# User/Company Profile

The screenshot shows the Metro Bank User Profile page. The top navigation bar includes Home, Illustration, AIP, Product Switch, Case Search, User Profile (highlighted), Company Profile, and Calculator. The main content area is titled 'WHAT DO YOU WANT TO DO?' and has three radio button options: 'Change My Password' (selected), 'Change My Submission Route List', and 'Change Allowed Access Rights'. Below this, there are two sections: 'CHANGE PASSWORD' and 'MEMORABLE WORD'. The 'CHANGE PASSWORD' section has fields for 'Old password', 'New password', and 'Confirm new password', with a note: 'The password should be between 8 - case letter, numeric digit. May also contain'. The 'MEMORABLE WORD' section has a note: 'You are required to provide 3 characters of this memorable word each time you log in to the portal. It must be a single word (no spaces) between 8 and 15 characters in length.' and fields for 'Memorable word', 'Memorable word reminder', and 'Confirm password to perform change'. A 'Cancel' button is visible at the bottom left of the form.



Under the user profile tab you can change your password, memorable word or [Submission Route](#).

If you are looking to change your contact details or access rights please [Get In Touch](#) and we will help you with that.

This also applies to any details you need to change under the company profile.

## Top Hints & Tips

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- If the case is for a Post Contract Variation, such as Mid Term Rate Switch or Transfer of Equity please ensure you get in touch to discuss this first. by emailing [pcvenquiries@metrobank.plc.uk](mailto:pcvenquiries@metrobank.plc.uk) or calling the helpdesk on 0203 427 1019 and asking for the PCV Team.
- Ensure information is keyed correctly into the system – if full names, DOB's or address history is incorrect this can affect the credit score on the case or even if we are able to obtain credit file information.
- Please only progress the application to fully submitted once you have all of the documents, for what's required you can refer to our [Residential Packaging Checklist](#) or [BTL Packaging Checklist](#).
- If your customer has failed Electronic ID checks then certified ID and 2 x Proof of Address are required. Please refer to our [ID Requirements Guide](#) on the helpful documents page for details and the correct wording for certification.
- It is important that a separate email and mobile number for each customer is provided, as this is needed for them to receive a copy of the offer, via DocuSign.
- Please upload documents under the checklist allocated for that item. If you are adding additional documents, please ensure you clearly mark what these are. Please be aware our [time scales](#) run from the last document uploaded, so each time you upload a document that is classed as day 1.
- If there is information you want to provide us on a case to explain something, please add a note in the portal for our underwriters to review. This is not an instant answer function and should not be used to chase cases.

## Useful Links

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[Metro Bank Broker Portal Login](#)

[Intermediary Website](#)

[Lenders Terms of Business for Intermediaries](#)

[Mortgage Lending Criteria](#)

[BTL Mortgage Lending Criteria](#)

[Residential Mortgage Products](#)

[Buy To Let Mortgage Products](#)

[Mortgage Calculators](#)

[Packaging Guides](#)

[Gifted Deposit Form](#)

[Budget Planner](#)

[Helpful Documents](#)

[BTL Pack - Non Portfolio Landlord](#)

[Portfolio Landlord Document Pack](#)

# Getting in touch...

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## Intermediaries

To enquire about joining the Metro Bank Intermediary panel, to discuss a new application, or if you are experiencing any problems using the Mortgage Product Switching Portal please get in touch;

 mortgage.brokerregistrations@metrobank.plc.uk

 0203 427 1019

 [metrobankonline.co.uk/intermediaries](https://metrobankonline.co.uk/intermediaries)

## Customers

For all matters relating to Mortgage Accounts, customers can contact our Mortgage Servicing Team;

 mortgageservicing@metrobank.plc.uk

 0345 319 1200

 [metrobankonline.co.uk/mortgages](https://metrobankonline.co.uk/mortgages)

 Mortgage Admin team,  
**Metro Bank Plc,**  
PO Box 1130,  
Uxbridge UB8 9XX