



Online Mortgage Submissions FAQs

Login and Registration

1. If I'm having trouble logging in, what should I do?

- To log in, you will need to enter your username and password which you created when you completed the registration process.
- If you have tried unsuccessfully to log in three times you will automatically be locked out. If this occurs please contact the Intermediary Service team on **0345 602 2338**.
- If you forget your log in details please contact the Intermediary Service team on **0345 602 2338**.

2. How long does it take to register?

- Registration is quick and straightforward to complete and should only take approximately 5-10 minutes. There are the five simple steps including:
 - Read and accept our terms of business.
 - Provide your own personal details including the FCA number for your firm.
 - Confirm your address details and which club/network you are a member of.
 - Set up your user name, password and security question for future login.
 - We will then confirm that your application is complete.

3. How do I register with more than one club or network?

- Introducers wishing to use multiple clubs or networks should register against one initially and when you take a case through to full application submission you can choose the club you are submitting the business through.

4. My permissions have changed (for example, gone from AR to DA), do I need to re-register?

- Yes, you will need to re-register with your new status using the online registration system.

5. How do administrators register?

- Following completion of an introducer's own personal registration, introducers who have administrators working on their behalf should send an email to isadministrators@newcastle.co.uk and include:
 - Full name of the administrator and the name of the firm they belong to.
 - Role required: Full admin (can process, edit and view cases on an introducer's behalf) or read only (can view cases only on an introducer's behalf).
 - Name of the introducer whom the administrator will be working on behalf of. (This may be more than one introducer therefore we will need details of all the introducers and they must also be registered before this access can be granted).
 - Your contact telephone number should we need to confirm any details with you.
 - Upon receipt of this email we will assess the registration and arrange for the access to be granted or contact you to discuss further.

DIP and Application

6. Do I have to be logged in to complete the affordability calculator?

- No, you can still complete an affordability calculator when you are not logged in however the information you submit will not be saved.
- You can complete an affordability calculator when logged in and revisit this at a later date to continue with the online DIP/full application submission.

7. What do I need to do if a DIP isn't approved?

- If the response is a decline you can discuss the case further with Intermediary Service team on **0345 602 2338**.

8. What if my client's circumstances change?

- If there is any change in circumstances you may use the clone function prior to submitting the full application
- If there is a change in circumstances once we have received your full application then please contact our Intermediary Service team on **0345 602 2338**.

9. Can I retrieve a copy of the DIP Certificate/Declaration & Keyed Data Form?

- Yes, you can log in at any point and manage existing DIPs/applications and print out the Application Documents applicable to the status of your case.

10. I've submitted a DIP before you have gone live with the full application function, can I still view my DIP cases?

- Yes, any DIP's submitted will be available to view and may be edited depending on the status within your login area. Where you have received an accept decision and have not submitted a paper application you will be permitted to proceed to full application submission online. If you have already submitted a paper application and we are in receipt of it, you will not be able to submit another application online.

11. From start to finish, how long will the online DIP and full application take?

- The process should only take approximately 20/30 minutes and may be a little longer with more than one Applicant. The DIP response will be automatically generated and provided within a couple of seconds. If accepted you can proceed immediately to full application submission.

12. What if the system crashes when I'm submitting a DIP or full application?

- If you experience any problems when submitting a case via our online system please call our Intermediary Service team on **0345 602 2338**.

13. Do I still book funds in the same way as before?

- No, Funds will be allocated to your application once the submit button has been pressed; you should however pay any fees as soon as possible in order to secure the product. If we do not receive fees, supporting documentation and a signed declaration form within five days of submission, the application will be cancelled.

General

14. Why have you developed the online adviser registration, DIP and full application submission functions?

- We have been working hard to improve the service we provide to our intermediary partners, making it easier for you to manage and submit cases to us.
- The online adviser registration, decision in principle (DIP) and full application submission function have been developed to save you time and make the process of submitting business easier and more streamlined.

15. Do I have to use the new online DIP/full application system to submit a case?

- Yes, completion of the online DIP/full application is now a mandatory part of our application process for all cases. We are no longer able to accept the previously used DIP or paper application forms.
- In order to complete an online DIP/full application submission you need to register using our online registration system.

16. Will these online systems improve the application process for me and my client?

- Yes, the new systems will allow you to receive an instant decision in principle confirming whether your client has been approved for a mortgage with us. This eliminates the need for you to send us paper forms which can take longer. If your client(s) have obtained an accept decision you will be able to continue to full application submission online.
- Using your login details you will also be able to manage existing DIPs/applications including:
 - View/edit/apply functions which are now available for DIPs/applications prior to submission.
 - View the decision of a DIP.
 - View and print a DIP certificate for your client(s) who have obtained an accept decision.
 - Clone a DIP; you can use this function to copy a DIP you have already keyed and make any changes, e.g. change loan amount, term etc. Note: Any material changes may trigger a 'Refer' to our underwriting team.
 - Proceed to full application following an accept decision.
 - Print declaration and data keyed forms

17. What other system developments are you working on?

- We continue to invest in our systems to provide you with a better service and will keep you updated.
- The next phase of our development plan will focus on enhancing the full application process.
- This aims to include:
 - Ability to upload documents when you submit a full application through the online system as the application progresses to offer.
 - Automatic case updates

18. My client has a BFPO address, can I proceed with an online application?

- No, your client will be required to contact Newcastle Building Society directly to complete an application.

If you have any further questions, not answered in this document, please contact the Intermediary Service team on **0345 602 2338**.