

**Chorley
Building
Society**

TRUSTED SINCE 1859



Broker Online User Guide

Intermediary Use Only

Updated February 2020



Contents

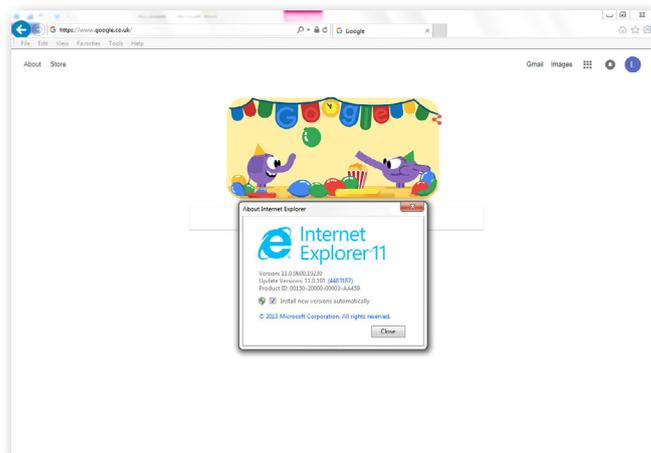
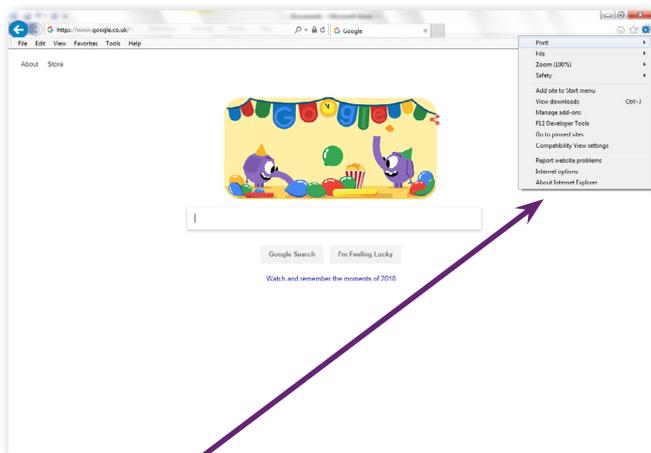
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1. How to Log In

To effectively use the system you will require one of the following operating systems:

Operating system	Browser
Windows	Internet Explorer 11
	Edge (latest versions)
	Google Chrome (latest versions)
	Mozilla Firefox (latest versions)
macOS	Safari 9 and later
	Google Chrome (latest versions)
	Mozilla Firefox (latest versions)

If you do not have one of these, you may experience some usability issues with the system.



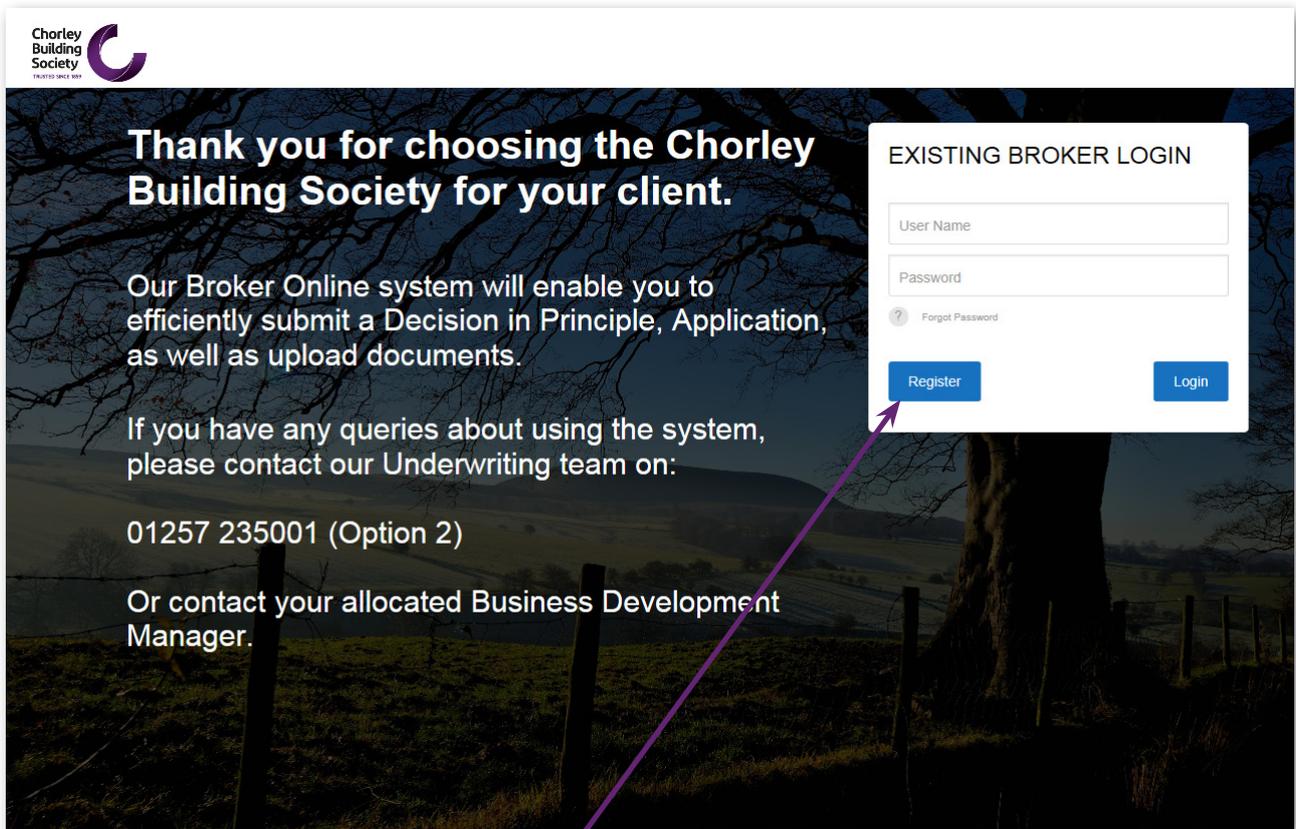
To check what browser version of Internet Explorer you are currently using:

- Open Internet Explorer
- Settings button and selecting “About Internet Explorer”.

2. Online Registration

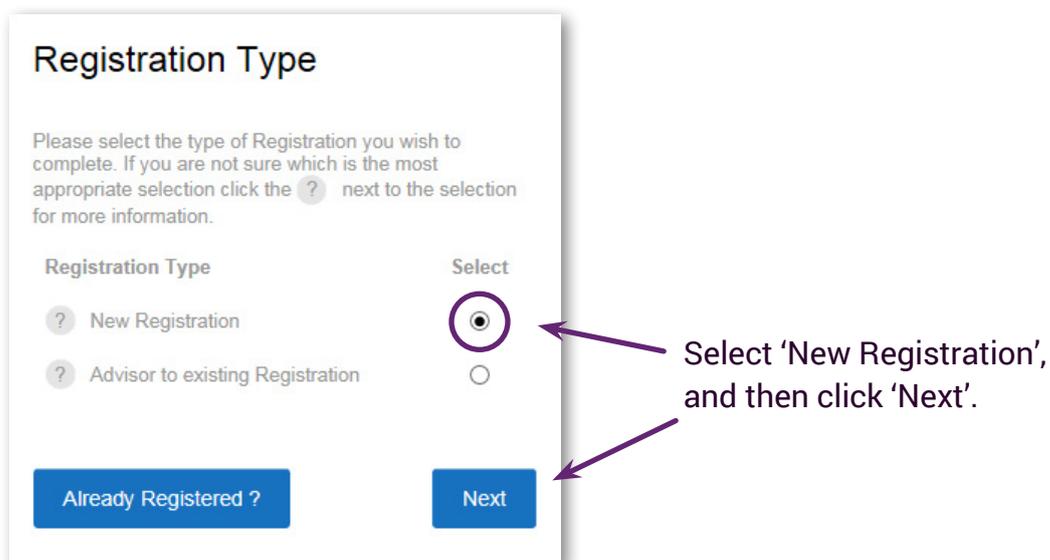
To begin using Broker Online, you must first register as a user.

To begin the registration process you should access the online portal via our website <https://www.chorleybs.co.uk/how-to-apply-for-brokers/>.



The screenshot shows the Chorley Building Society logo in the top left corner. The main heading reads "Thank you for choosing the Chorley Building Society for your client." Below this, the text states: "Our Broker Online system will enable you to efficiently submit a Decision in Principle, Application, as well as upload documents." It then provides contact information: "If you have any queries about using the system, please contact our Underwriting team on: 01257 235001 (Option 2) Or contact your allocated Business Development Manager." On the right side, there is a white box titled "EXISTING BROKER LOGIN" containing input fields for "User Name" and "Password", a "Forgot Password" link, and two blue buttons: "Register" and "Login". A purple arrow points from the "Register" button in the screenshot to the text below.

Select 'Register' in 'Existing Broker Login'



The screenshot shows a form titled "Registration Type". The instructions read: "Please select the type of Registration you wish to complete. If you are not sure which is the most appropriate selection click the ? next to the selection for more information." There are two radio button options: "New Registration" and "Advisor to existing Registration". The "New Registration" option is selected, indicated by a purple circle around its radio button. Below the options are two blue buttons: "Already Registered ?" and "Next". A purple arrow points from the "Next" button in the screenshot to the text below.

Select 'New Registration', and then click 'Next'.

Your Details

Email Address

Select Title

Your Name

Select Job Title

Password

Confirm Password

Previous Next

Once registered, your email address will become your username.

Your password must be 8 characters or longer, and have at least one upper case, lower case and a number, as well as a special character (e.g. ! £\$%^&* -#)

Complete all fields in 'Your Details' and select 'Next'.

Organisation Details

FCA Number

Organisation Name

Post Code

Property Name

Property Number

Road

District

Town

County

Phone Number

Select Network

Select Mortgage

Previous Next

Complete all fields under 'Organisation Details' and select "Next".

Confirm Your Details

Name
Liz Pearson

Email Address
chorleyliz@gmail.com

FCA Number
123456

Thank you for registering. Please confirm your details and press 'Create Account' to complete your registration.

[Previous](#) [Create Account](#)

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

You will then receive this prompt on your screen. Please check the email address that you used to register.

Chorley Building Society
INCORPORATED 1987

Thank you for choosing the Chorley Building Society for your client.

Our Broker Online system will enable you to efficiently submit a Decision in Principle, Application, as well as upload documents.

If you have any queries about using the system, please contact our Underwriting team on:

01257 235001 (Option 2)

Or contact your allocated Business Development Manager.

Thank you for registering your account. Please check your email for further instructions.

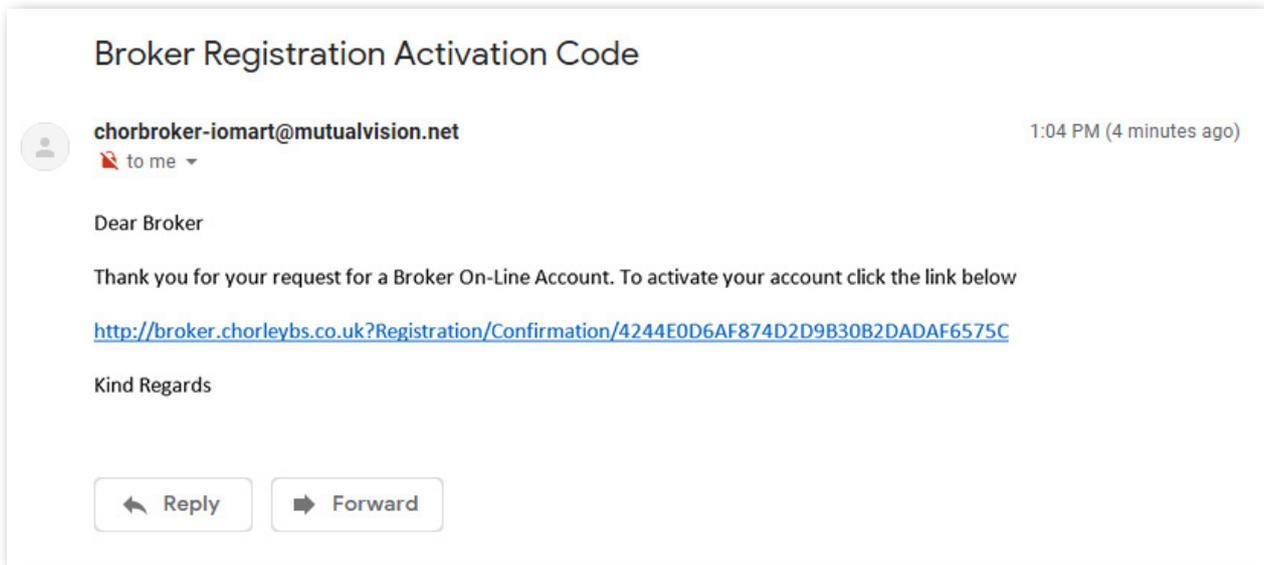
EXISTING BROKER LOGIN

User Name

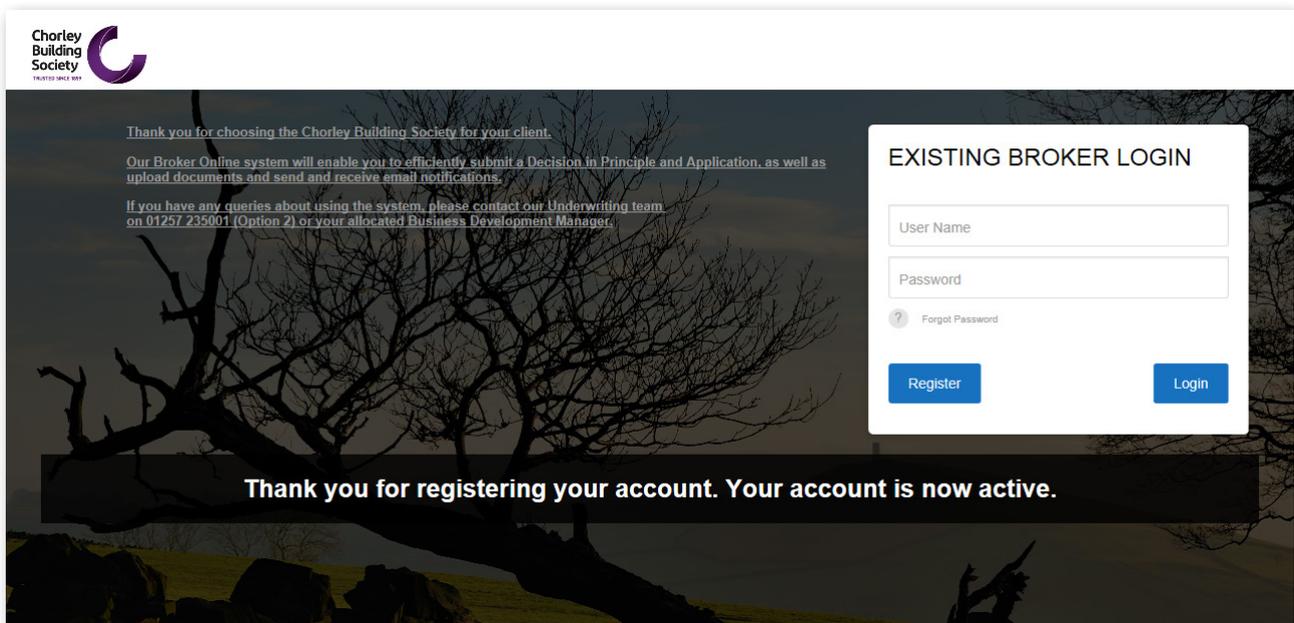
Password

[? Forgot Password](#)

[Register](#) [Login](#)



You will receive an email similar to the one above. Click the link in the email to activate your account:

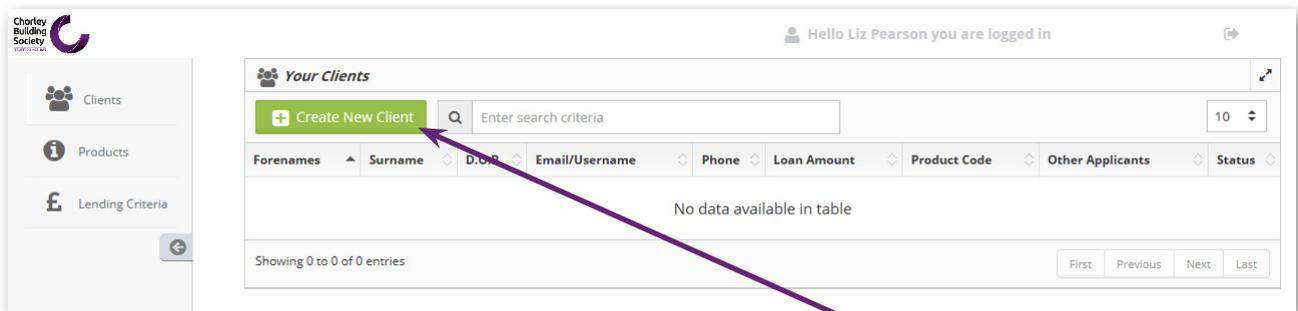


You will then be taken to the following screen which confirms your account is now active.

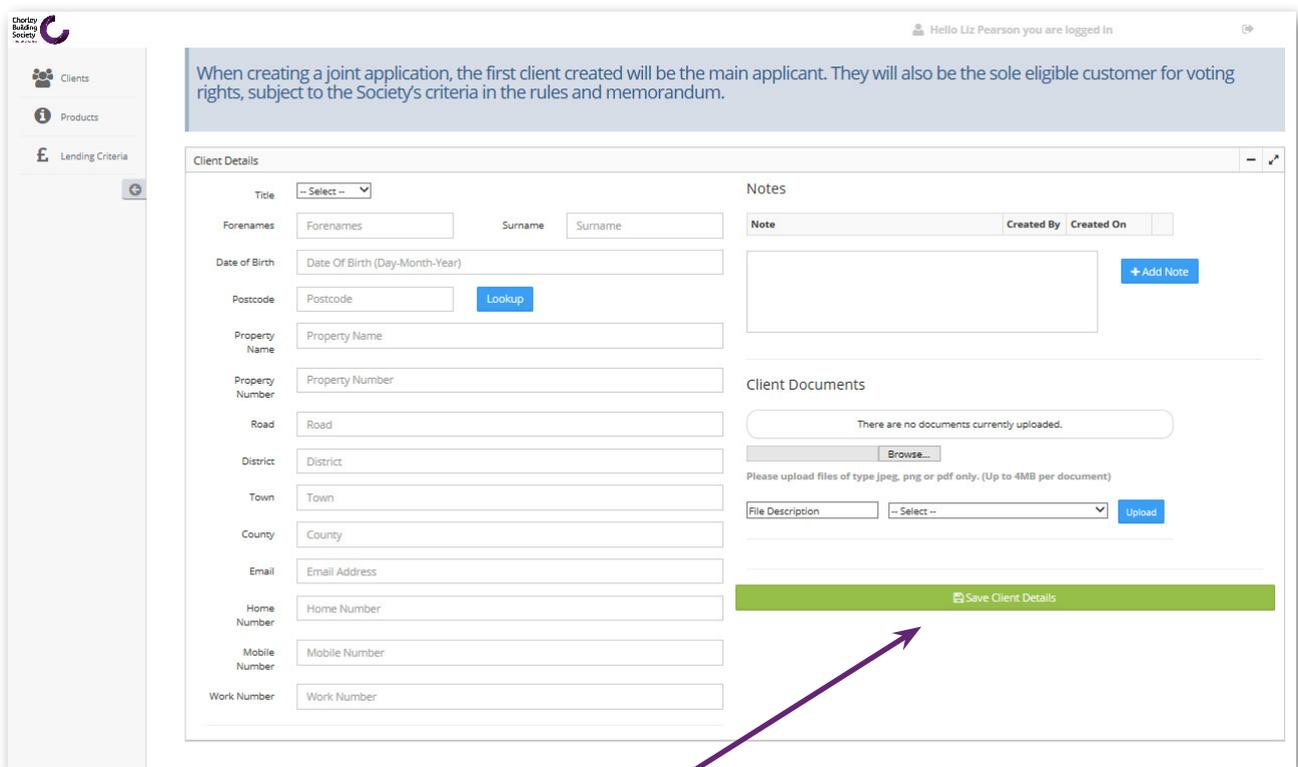
Once your account has been created, you will be able to log into the system with your username (your email address) and your password.

3. How to Create a Client

Once logged in, you will see the page below. This is where you will be able to create new clients and access a list of any clients you have already created.



Before you can submit a DIP you need to create a client by selecting “**Create a New Client**” in the top left hand corner of this page.

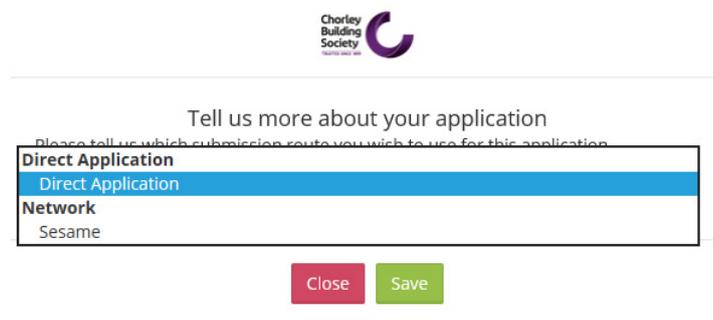


You will be directed to the ‘Customer Details’ page where you should enter information relating to your client and select “**Save Client Details**”.

Once saved you will receive a pop-up message in the top right-hand corner of the page informing you the details were saved successfully.

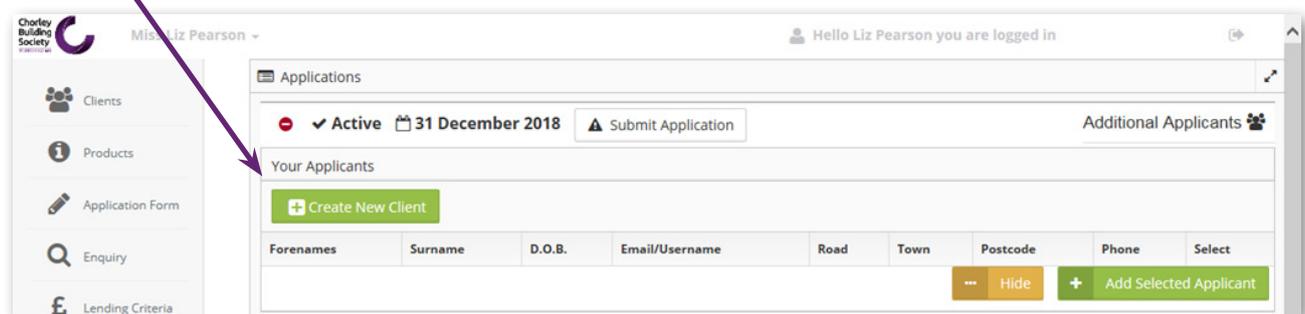


Once you have saved the client's details, you will see the application option at the top of the screen. Here you can select to either complete a "Single Application" or a "Joint Application". Select the appropriate option.



Next select which submission route is to be used by choosing the appropriate Mortgage Club or Network.

If you have selected "joint application", you can add another applicant at this stage by selecting "Create New Client" in the top left hand corner.



This will open a new screen and allow you to create the additional applicant. You can add up to 4 applicants per case. **Ensure you add the additional applicants before creating the DIP.**

Chorley Building Society
Miss Liz Pearson - Hello Liz Pearson you are logged in

Applications
Active 31 December 2018 Submit Application Additional Applicants

Applicant Details

Title Forenames Surname Date of Birth

Postcode Email

Property Name Mobile Number

Property Number Home Number

Road Work Number

District

Town

County

If you have already have the second applicant as a client you will be able to select them from your list. If not select 'Create New Client'.

Chorley Building Society
Ms Minnie Mouse - Hello Liz Pearson you are logged in

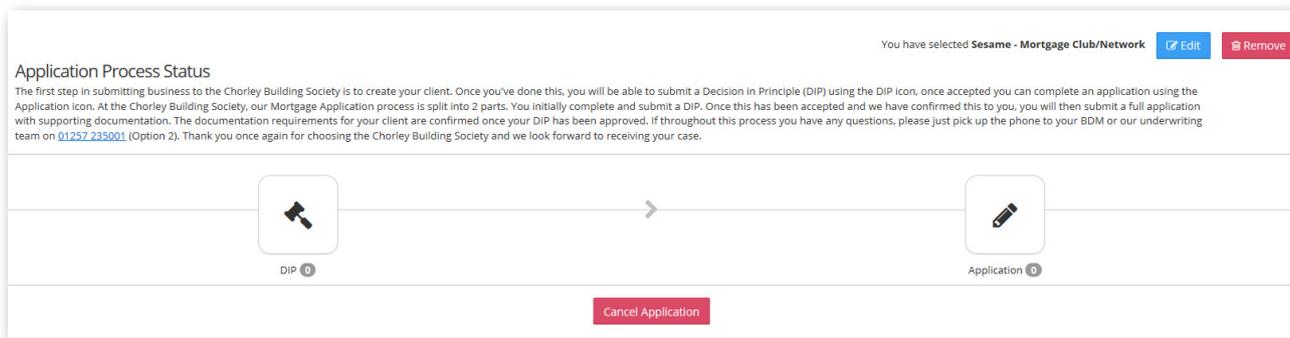
Applications
Active 31 December 2018 Submit Application Additional Applicants

Your Applicants

Forenames	Surname	D.O.B.	Email/Username	Road	Town	Postcode	Phone	Select
Liz	Pearson	12/08/1976	lpear@gmail.com	Cale Lane	Wigan	WN2 1HA	01942 222222	<input type="checkbox"/>
Julian	Allen	04/08/1973		Cale Lane	Wigan	WN2 1HA		<input type="checkbox"/>

4. How to Create and Submit a Decision in Principle

When you have selected all clients you can select the DIP icon.



Select the type of DIP you wish to submit



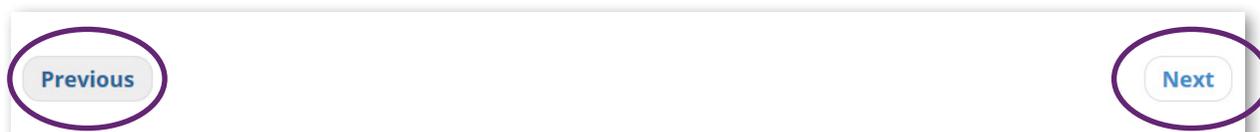
Fully complete all the questions on the DIP form. All mandatory questions are highlighted with a red box. The chevrons at the top of the page indicate completion status. If they are red, there is still mandatory information missing and green indicates full completion.



If you have multiple clients the tabs at the top of the page will tell you which client details you should be completing (black text on white background)



At the bottom of each page, use the next button to move forward. If you need to revisit previous questions, click "previous"



Where required to provide multiple lines of information, use the “Add New Row” button to get further fields

Do you have any mortgages or other secured loans?	Lender	Address against which the loan is secured	Account Number	Outstanding Term (Years)	Outstanding Term (Months)	Outstanding Balance	Monthly Payment	Is this to be repaid?
<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
<input type="button" value="Add New Row"/>								

When selecting a product from the drop down list, please be aware that the fees that appear are only the fees you can elect to add, there may be other fees applicable to the mortgage and scheme that cannot be added and would need to be paid:



Fees that can be added to your loan amount

Fee Name	Fee Amount	Select
Scheme Fee	£1,500.00	<input type="checkbox"/>



On the final page of the Enquiry form you will see a summary of the completed form, the colours indicate missing information. Red means mandatory information has not been completed, and you will be unable to submit the DIP until this has been completed

Page 1

Broker Declaration

Applicant Details

Employment Details

Page 2

Income

Monthly Expenditure

Page 3

Mortgages or secured loans

Mortgaged Buy to Let Properties

Other encumbered properties owned / part owned

Unsecured loans / credit cards / HP

Loan Requirements

If the answer is YES to any of the above, please enter the full details below.

You can click on the item on this list to take you to the non-completed fields.

Page 1

Applicant Details

Employment Details

Page 2

Income

Sole Trader / Partnership Income

Limited Company Income

Page 3

Mortgages or secured loans

Mortgaged Buy to Let Properties

Unsecured loans / credit cards / HP

Loan Requirements

If the answer is YES to any of the above, please enter the full details below.

Previous

Complete DIP Form

To submit the DIP select **“Complete DIP Form”**.

You will then receive the following pop up to confirm your DIP has been submitted to our Underwriting team.

Chorley Building Society

Your application has been referred

Thank you for submitting a request for a Decision in Principle to the Chorley Building Society Mortgage Team. Your request will be processed within 24 hours by one of our Underwriters. If you have any queries in the meantime, please do not hesitate to contact your BDM or ring the Mortgage team directly on [01257 235001](tel:01257235001) (Option 2).

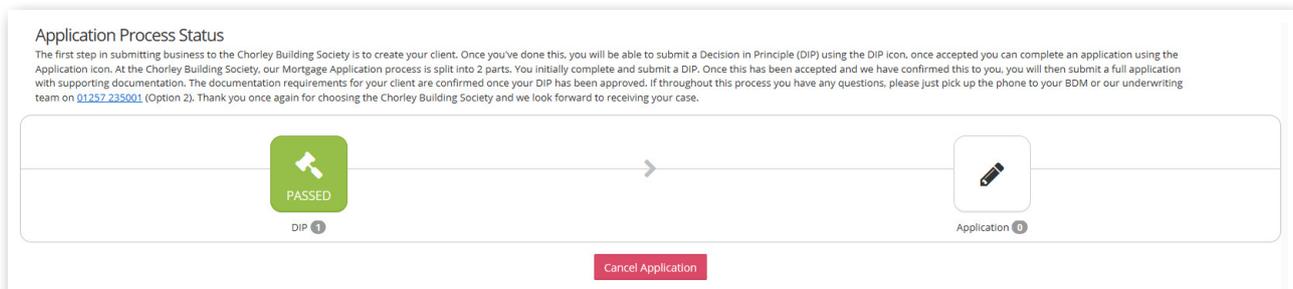
Enquiry Type	Residential - House Purchase
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Close

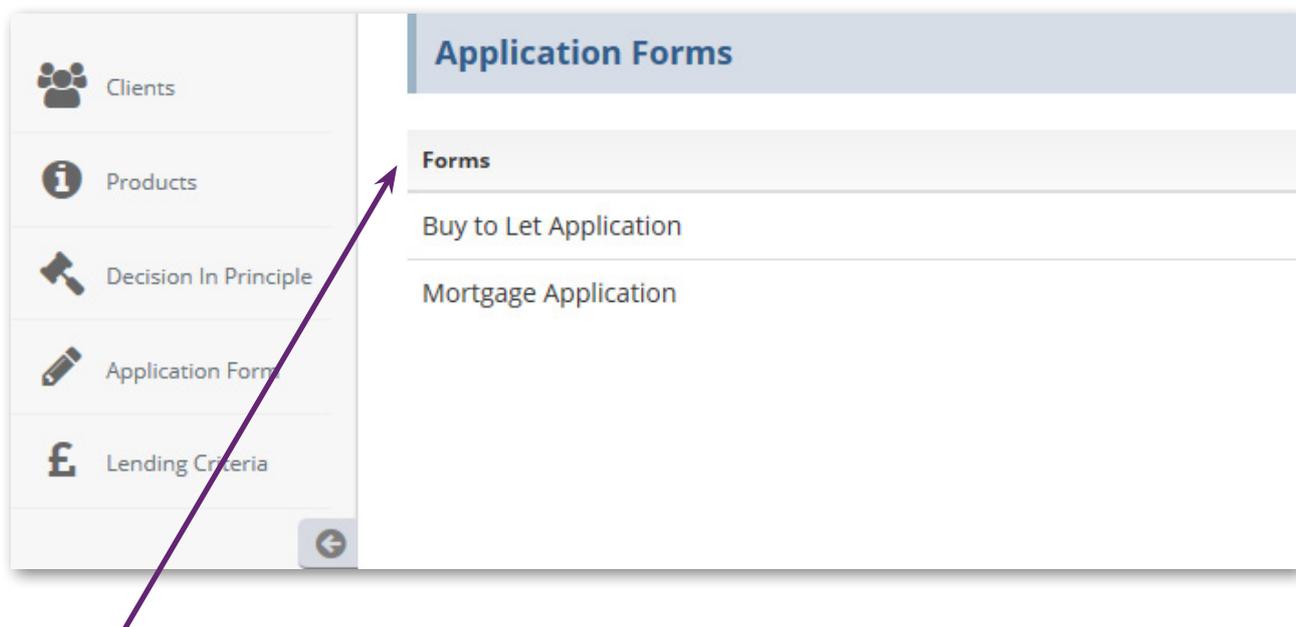
5. How to Progress a Decision in Principle to Application

Once your DIP has been reviewed by an Underwriter, you will receive an email confirming the outcome.

When your DIP has been passed, the box will turn green on your application status screen and you are then able to submit an application for full underwrite .



Click the Application icon and you will then be asked to select the type of application you require.



You will then be taken straight to the application form.

Complete the form with all the relevant information. Remembering that any mandatory fields will be highlighted in red. You will also be able to see the coloured chevrons at the top of the screen indicating the status of your application.

You will not be able to submit the application if any red (or mandatory) fields requiring completion.

Page 2

Income

Sole Trader / Partnership Income

Limited Company Income

Page 3

Mortgages or secured loans

Mortgaged Buy to Let Properties

Unsecured loans / credit cards / HP

Loan Requirements

If the answer is YES to any of the above, please enter the full details below.

Page 4

Previous

Complete Application Form

Once fully completed click **“Complete Application Form”**.

The following pop up box will then appear and you need to attach all the documents we requested following acceptance of your DIP.


 Chorley Building Society
ESTABLISHED 1864

You are almost ready to submit your application

Your application is ready to submit. Please upload the documents that were requested in your DIP acceptance email to support this application. Once you have uploaded all relevant documents, please press submit.

Please upload your supporting documents

There are no documents currently uploaded.

Browse...

Please upload files of type jpeg, png or pdf only. (Up to 4MB per document)

File Description

Upload

Submit Application

No documents have been uploaded for this customer. Please ensure that the related customer documents and customer notes are up to date before the application is submitted.

Chorley Building Society

You are almost ready to submit your application

Your application is ready to submit. Please upload the documents that were requested in your DIP acceptance email to support this application. Once you have uploaded all relevant documents, please press submit.

Please upload your supporting documents

There are no documents currently uploaded.

Browse...

Please upload files of type jpeg, png or pdf only. (Up to 4MB per document)

File Description

Upload

No documents have been uploaded related customer documents

01. Mortgage Application Customer Declaration
 02. Proof Of Personal Identification
 03. Proof Of Address Identification
 04. Signature Verification
 05. Latest 3 Month's Payslips
 06. Latest P60
 07. Latest 2 Year's Sa302
 08. Latest 2 Years Accounts
 09. Latest 2 Year's Corresponding Tax Overviews
 10. Last 3 Month's Business Bank Statements
 11. Latest Full Month Personal Bank Statement
 12. Gifted Deposit Declaration
 13. Right To Buy Document
 14. Help To Buy Authority To Proceed
 Other
 Other 1
 Other 2
 Other 3
 Other 4
 Other 5
 Illustration

Please ensure you get your customer to sign the Mortgage Application Customer Declaration and upload this. You will find this form within the application form or as a standalone document in the online portal or website.

Once you have uploaded the required documents, click **Submit Application**.

You may need to refresh the page following submission of your application by either pressing F5 or the refresh icon at the top left of the screen

You will then see the following message

Chorley Building Society

Thank you for your Application!

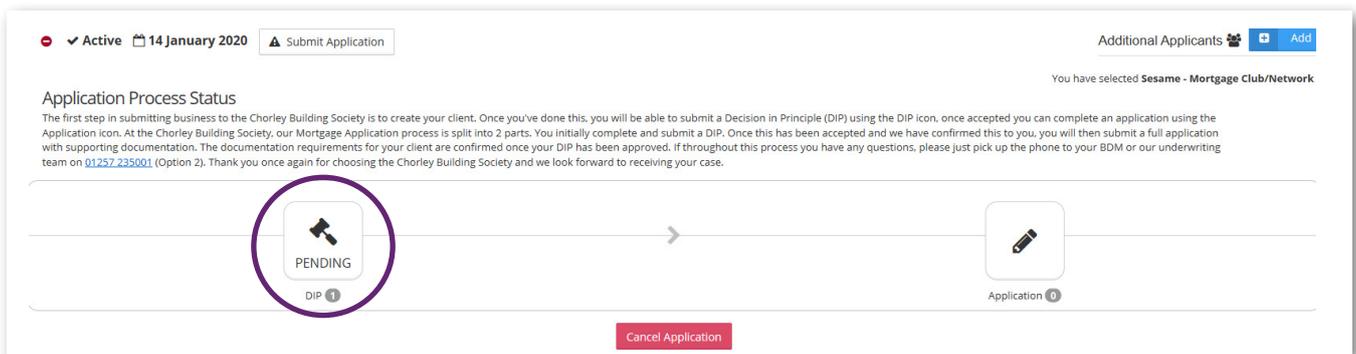
Thank you very much for submitting an application, this has been sent to our Underwriting team for review. Our service level is currently 5 working days. If you have any questions in the meantime, please do not hesitate to contact your BDM or a member of our underwriting team on 01257 235001 (Option 2).

Ok

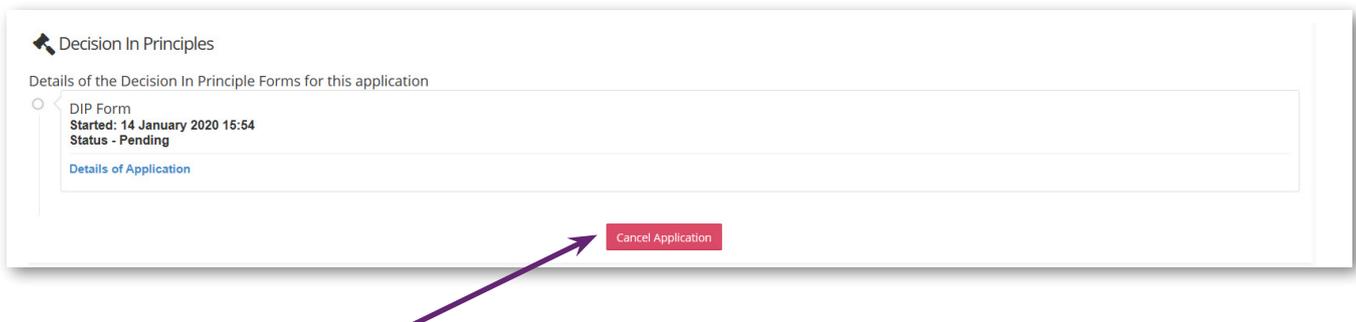
6. Accessing a Partially Completed Decision in Principle or Application

If you have to leave the system for any reason part way through submission of a DIP or an Application, when you re-enter the system you will find the details saved to the point at which you left them.

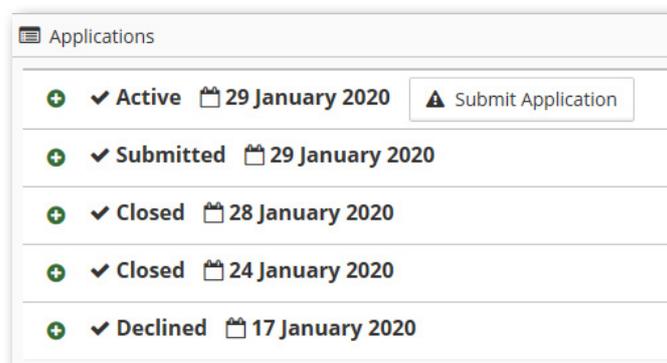
To access a case log in and select the appropriate client. You will then see that the application is “Pending”, simply click on the icon to restart the DIP or Application.



By clicking on “Pending” a list of DIP / Application forms for this client will be displayed. To continue with the relevant application click on “Details of Application” to return to the relevant form.



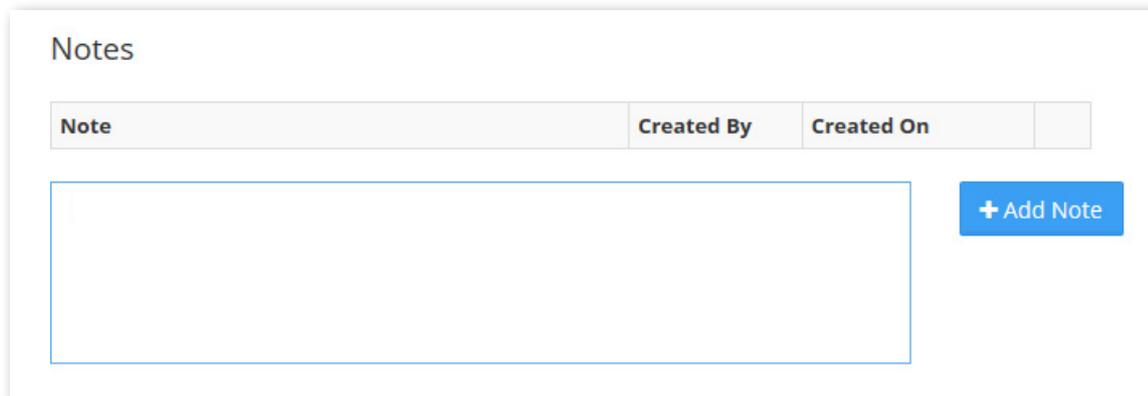
You can also select “Cancel Application” in this area if your client is no longer proceeding.



If you have submitted multiple DIPs or Applications they will be listed as per the image above. To view the application you wish to continue with click on the + sign and the field will open up to enable you to continue with that application

7. Notes

Once your client details have been saved you can also upload any notes which may support your application. You can simply complete the text box and select 'Add Note'



The screenshot shows a 'Notes' section with a table and a text input field. The table has three columns: 'Note', 'Created By', and 'Created On'. Below the table is a large text input field and a blue button labeled '+ Add Note'.

Note	Created By	Created On
------	------------	------------

[+ Add Note](#)

In addition the Underwriters may add notes to the case which will also populate in this field.