



Clydesdale
Bank

Intermediaries online application - help guide

This guide provides useful information that may help when using our Online Application system based on common queries from users.

Further information can be found in our Frequently Asked Questions document, available from www.clydesdalebankintermediaries.co.uk/tools-and-calculators.

If after reading this guide you have any queries about the Online Application system, please contact your Relationship Manager.

Registration

Before you can submit applications, there are a few pieces of information we require.

Firstly, only intermediaries already on our approved panel can register to use this system.

Registration is quick and easy and should take you no more than 5 minutes.

Once registration details have been submitted, an email will be sent with a one-time link. When this link is clicked, it will take you to the log-in page. If the one-time link results in an error message, this will not lock the account and you should return to the log-in page and complete log in. Once you've logged in, you will be required to contact the Broker Risk & Governance Team using brg.team@cybg.com confirming your Firm Name and FCA number to complete the registration process before you can access the application or Case Tracker systems.

If the registration email is not received within 30 minutes it means either an incorrect email address was supplied or that your firewalls are preventing the email being received – you should retry registration and if no email is received again, contact your IT department.

The link will expire after 24 hours if not activated.

General navigation

The screenshot shows a web form titled "Bank Details". On the left is a vertical menu with several sections, each with a colored circle icon: "Intermediary Information" (grey), "Intermediary Details" (green), "Advice/Sale Information" (green), "Applicants Information" (grey with a red circle and a plus sign), "Test, Tested, Testing" (grey), "Identity" (yellow), "Customer Details" (green), "Occupation Details" (green), and "Bank Details" (red). The main content area has the title "Bank Details" and contains the following fields: "Sort code*" with a text input box, "Account number*" with a text input box, "Name of bank*" with a text input box, and a "Bank Address" label above a larger text input box.

You can check the status of your application or identify any missing information at a glance, with the helpful colour coded menu on the left hand side. This allows you to identify which areas of your application still require completion.

- Green indicator on the left hand menu indicates that a section is complete, with all information required.
- Amber/yellow indicator on the left hand menu indicates a section that has been started, but not all items with an asterisk have been completed.
- Red indicator on the left hand menu indicates a section has a field that has been answered incorrectly, for example a letter has been provided rather than a number or vice versa.
- Grey indicator on the left hand menu indicates a section that is yet to be started.

The + symbol next to Applicants Information is where to click to add a second applicant.

Any period of 30 minutes inactivity will result in automatic log out of the system. If you are automatically logged out due to inactivity, the system will not save the information that has been input on to the application form.

Navigating to another section within the application, or clicking on 'Back' or 'Next' at any point during the application will prompt the system to save the information already completed.

My Applications Hub

The My Applications screen is where all information relating to your applications can be found. In this section you can:

- Change your user details
- Start a new application
- View and amend any unsubmitted applications
- View recently submitted applications
- Access the Case Tracker..

Online Case Tracker

The reference number provided within the online application system which is also printed on the app form is a submission reference number and not a case reference number. It is used for technical support purposes but should not be quoted on correspondence. After the case has been set up a case reference number starting MO will be assigned.

New applications

Please note that any fields marked with an asterisk (*) are mandatory fields.

All details included in the 'Applicants Information' section are applicant specific. Following this, any information such as financial information should be input on a joint basis.

Expenditure should be input based on the client's financial position with new mortgage being applied for in place.

For clarity, 'Monthly Expenditure Details – All Other Properties Owned', this section should include residential property expenditure and all other properties.

Intermediary Information

☒ Intermediary Details

☒ Advice/Sale Information

Applicants Information

Test Tested Testing

☒ Identity

☒ Customer Details

☒ Occupation Details

☒ Bank Details

☒ Current Mortgage Details

Financial Information

☒ Assets

☒ Liabilities

☒ Expenditure

Expenditure

Ref: 01262200

If a joint application, the following section must be completed on a joint basis. All figures should reflect the post-completion position.

Monthly Expenditure – BTL Being Placed With Clydesdale Bank

Mortgage (£)*

Water rates (£)*

Council tax (£)*

Ground rent/Service charge (£)*

Insurances (£)*

Monthly Expenditure – All Other BTLs

Mortgage (£)*

Water rates (£)*

Council tax (£)*

Ground rent/Service charge (£)*

Insurances (£)*

Once you have successfully completed the application and fully submitted it then you will be taken to the 'Next Steps' screen where you are able to attach documents with corresponding headings. A full list of packaging requirements can be found at www.clydesdalebankintermediaries.co.uk/how-to-apply. From the 'My Applications' hub after submitting an application, clicking on the 'View' button next to the application in the 'Submitted Applications' table will also take you to the 'Next Steps' screen.

Additional System Notes

Where the system has a look up function, there is also the option to manually enter details if preferred e.g. Bank Sort Code, Addresses.

Interest Only section for details relating to repayment vehicles is optional for Buy to Let applications, however is mandatory for residential Interest Only applications.

The 'Additional Information' section is available to include any details relating to the entire application that may be relevant. This is the opportunity to include any supporting information.