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# 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](http://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. Once you've logged in, you will be required to contact the Helpdesk to complete the registration process before you can access the application or Case Tracker systems.

If the one-time link is used more than once it will result in an error message however this will not lock the account and you should return to the log in page and complete log in.

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 application interface for 'Bank Details'. On the left is a vertical navigation menu with the following items: 'Intermediary Information' (grey), 'Intermediary Details' (green dot), 'Advice/Sale Information' (green dot), 'Applicants Information' (grey with a red plus icon), 'Test Tested Testing' (grey), 'Identity' (yellow dot), 'Customer Details' (green dot), 'Occupation Details' (green dot), and 'Bank Details' (red dot). On the right, the 'Bank Details' form includes fields for 'Sort code \*', 'Account number \*', and 'Name of bank \*'. A 'Bank Address' section is partially visible at the bottom.

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 has not been completed.
- Red indicator on the left hand menu indicates a section that contains invalid information, for example an expired item.
- 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 automatically.

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 post-completion position.

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

**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 (£) *	<input type="text"/>
Water rates (£) *	<input type="text"/>
Council tax (£) *	<input type="text"/>
Ground rent/Service charge (£) *	<input type="text"/>
Insurances (£) *	<input type="text"/>

**Monthly Expenditure - All Other BTLs**

Mortgages (£) *	<input type="text"/>
Water rates (£) *	<input type="text"/>
Council tax (£) *	<input type="text"/>
Ground rent/Service charge (£) *	<input type="text"/>
Insurances (£) *	<input type="text"/>

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](http://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.

## Identity Screens

The identity screen allows you to submit details for the customer identification. This screen allows you to select whether it is a single ID document being used, or dual documents.

The screenshot shows a web application interface for the 'Identity' screen. On the left is a sidebar with the following sections:

- Intermediary Information**
  - Intermediary Details
  - Advice/Sale Information
- Applicants Information** (with a red plus icon)
  - Test Tested Testing
  - Identity

The main content area is titled 'Identity' and contains the following text and form:

Is the evidence to verify the identity of the applicant a single document or dual documents? \*

Please select  
Single  
Dual

Back

## 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.

If the customer has no fees to pay, then a zero (0) must be entered in order to proceed.