# VIRGIN MONEY ONLINE

User guide



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### Welcome

## Thank you for choosing to use VMO – a quick and easy way for you to do business with us. You can use it to:

- Create Mortgage Illustrations and submit DIPs and Full Applications.
- Track your cases through our VMO Case Management screens no need to call us.
- Archive a completed case and store current cases to help you meet your compliance needs.

VMO gives you the flexibility you need to provide the best possible service to your customers.

Whether you're using VMO for the first time, or looking for a refresher, this guide gives you a quick overview, plus step-by-step instructions on the main features and functionality.

#### You don't have to read it all

We recommend reading the first couple of sections, including our quick start guide and our section on navigating your way around. These will get you up and running.

After that, just use this guide as a reference if you get stuck using specific features. The FAQs at the back are based on real questions our support team are regularly asked by VMO users. Chances are you'll find the answer you need here.

We hope you find the guide useful.

#### The team at Virgin Money

### VMO at a glance

Screens						
Main menu	Case management					
Access to dropdown menu.	Move a case to the next stage.					
Create a Mortgage Illustration or DIP.	Print forms.					
Access to other VMO functions.	Request a DIP.					
	Submit applications and review results.					



	Tips	
Create a Mortgage Illustration for your customer. In a hurry? Use an existing Mortgage Illustration or DIP to create another for your customer if you need to – instead of etarting from scratch.	You can use Mortgage Illustration data to pre-populate a DIP rather than re-input it. You will need an accepted DIP to be able to progress to a Full Application.	You can use the successful DIP to pre-populate the Full Application. Complete the remaining data and submit.

### Your quick start guide

#### Registering

You can register to use VMO 24 hours after you receive your panel registration confirmation email. To register, please call your dedicated Service Team. We will walk you through the registration and login screens and give you your registration ID (see page 8).

#### Navigating

There are two key screens in VMO:

- Main Menu screen this is where you start a mortgage application for new cases by creating a Mortgage Illustration or DIP (see page 15).
- Case Management screen this is where your existing cases are saved. You can review and track them (see page 18), or create a Mortgage Illustration, DIP or a Full Application using existing data.

#### Making a mortgage application

#### 1. Creating a Mortgage Illustration

Although you don't have to create a Mortgage Illustration to submit a case through VMO, if you'd like to create one, you can do this from the **Main Menu screen** or pre-populate it with the data from an existing case via the **Case Management screen**.

Once you've created the Mortgage Illustration, it will be saved and you can access it for review at any time via the **Case Management screen**. From here you can print the Mortgage Illustration or save it as a PDF (see page 20). You can also use the data stored within the Mortgage Illustration to create an additional Mortgage Illustration or to get a DIP.

#### 2. Getting a DIP

You can create a DIP from the **Main Menu screen** or you can pre-populate it with the data from an existing Mortgage Illustration or DIP via the **Case Management screen**. Once the DIP screens are complete, you can go ahead and submit. You'll see the decision usually within a few minutes, and at the most within 15 minutes. The DIP will be saved and you can access it for reviewing and monitoring via the **Case Management screen**.\*\* From here you can print the Mortgage Illustration or save it as a PDF (see page 20). You can also use the data stored within the Mortgage Illustration or to create an additional Mortgage Illustration or to get a DIP (see page 21).

#### 3. Submitting a Full Application

A Full Application can only be created by pre-populating it with the data from an existing DIP. The DIP needs to have an **'Accept'** decision before you can create a Full Application.

Once the Full Application screens are complete, you can go ahead and submit. The Full Application will be saved and you can access it for reviewing and monitoring via the **Case Management** screen (see page 12).

#### 4. Application review

The application will be transferred to your dedicated Service Team for review.<sup>+</sup> We'll aim to contact you within 24 hours of receipt to update you on the progress of your case. Any further information requests or followups will be communicated to you via the **Case Management screen** or by email.

#### 5. Offer issued

The Offer will be produced and sent to you and your customer. You can also print a copy of the Offer from the **Case Management screen**.

\*\* A Decision in Principle is valid for a maximum of 90 days. If you have not moved a case on to Full Application within the 90-day period, a new Decision in Principle will be required.

<sup>+</sup> Your dedicated Service Team is here to help with any queries about mortgage cases you have submitted.

### Navigating



#### Main Menu

The buttons on the right of the Main Menu screen let you access different parts of the VMO system. To return to the Main Menu screen at any time, simply click 'File' and then 'Close' on the screen you're on. You'll be given the option to save your progress (make sure you save anything you want to return to) and then taken back to the Main Menu screen.

#### Navigating from the Main Menu screen:

- Case Management Here you can monitor the progress of your DIPs and Full Applications, as well as print Decision Certificates, Offers and copies of applications for your compliance needs (see page 12).
- Register This lets you set up Administrators and their access levels (see page 11).
- Document Upload This lets you send all relevant documentation related to the application securely.
- Illustration This takes you to the Residential or BTL Illustration screens (see page 19).
- Residential dip This takes you to the Residential DIP screens (see page 27).
- BTL DIP This takes you to the BTL DIP screens (see page 29).
- Product Transfer This will take you through the Product Transfer process.
- Documents Here you can access paper forms including:
  - Residential and BTL Declaration
- Product Information This takes you to our latest product update PDF, also available on our intermediary website.
- Help This takes you to our Frequently
   Asked Questions.

#### Navigation Menu

The Navigation Menu is available at the top of all VMO screens. From here you can access a number of the Main Menu options and switch between any open Illustration, DIP and Full Application screens. You can also use it to get back to the Main Menu and Case Management screens.

### The following options are available under each heading:

- File Save, Close, Save and Close, Exit VMO
- Actions Log In, Log Out, Register, Account Enquiry, Change Details, User Rights, Go to (Main Menu, Case Management, Product Information)
- Forms Illustration, Residential DIP, BTL DIP
- Window This lets you go directly to an open case
- Help View our Frequently Asked Questions

Wirgin Money Online Mortgage Application - [Case Management]
 File Actions Forms Window Help

### Registering to use VMO

🍪 Virgin Money Online Mortgage Application - [Register] - 🗆 🗙
🍪 File Actions Forms Window Help 📃 🖉 🗙
registration and logir       For technical support or policy queries please call your dedicated service team and select the relevant option.         Type of user to Register?       O Supervisor       Intermediary       Intermediary
By registering to use the Virgin Money Online system you agree to follow Virgin Money Good Practice and Security Guidelines. You also confirm that the use of the system and all applications within is for the sole purpose of applying for Virgin Money financial products. Full Terms and Conditions governing the use of this system can be found within Documents.
Is this user already registered?    Yes O No
Title Viser name
First Name
Surname
Date of Birth / / /
Email Address
This email address will receive daily updates on cases that have been submitted by the Administrator.
Should this Administrator also receive email updates for cases submitted by yourself?
⊖ Yes ⊖ No A
Access to the following functionality by an administrator may be restricted to only these sections
DIP functionality Mortgage Illustration
Full App functionality Case Tracking Buy to Let functionality
Elegister Cancel
S Online v 9.1.1.0

See how to register an administrator on the next page

#### For an Intermediary

You can register to use VMO 24 hours after you receive your panel registration confirmation email. To register, please call your dedicated Service Team. We will walk you through the registration and login screens and give you your registration ID.

#### 1. Type of user to register

Please select **'Supervisor'** so you get full access to the VMO system.

#### 2. Registration agreement

We'll ask you to read and agree to the terms of registration.

#### 3. Personal details

Please complete this section using the same details you used for your initial panel registration.

#### 4. Email updates

You can choose whether you want email updates about just your own cases, or for those submitted by your **'Administrators'** as well. (We'll cover **'Administrators'** in the next section.)

#### 5. Registration ID

One of our VMO Support Team will provide this to you as we guide you through the process. Once this screen is complete, the VMO Support Team will ask you to click **'Register'**. You will then be given your own USER ID and ONE TIME PASSWORD.

Our VMO Support Team will stay on the line to talk you through logging in for the first time, and make sure you're ready for business.

### Registering to use VMO

🍪 Virgin Money Online Mortgage Application - [Register]	- 🗆 🗙
🍪 File Actions Forms Window Help	_ & ×
registration and logir       For technical support or policy queries please call your dedicated service team and select the relevant option.         Type of user to Register?       O Supervisor       Intermediary       Intermediary	money
By registering to use the Virgin Money Online system you agree to follow Virgin Money Good Practice and Security Guidelines. You also confirm that the use of the system and all applications within is for the sole purpose of applying for Virgin Money financial products. Full Terms and Conditions governing the use of this system can be found within Documents.	I Agree 2
3 Is this user already registered?	
Title Vser name	<b>A</b>
First Name	
Surname	
Date of Birth / / 🛄 🛕	
Email Address	
This email address will receive daily updates on cases that have been submitted by the Administrator.	
Should this Administrator also receive email updates for cases	
Access to the following functionality by an administrator may be restricted to only these sections	
DIP functionality Mortgage Illustration	
Full App functionality Case Tracking Buy to Let functionality	
<u>R</u> egister <u>C</u> ano	
🛃 Online 📰	v 9.1.1.0

### For an Administrator

Once you're registered as a **'Supervisor'**, you can also register an account for another user (we refer to these as **'Administrators'**). These users can carry out specific tasks on cases on your behalf.

To register an **'Administrator'**, simply log into the VMO system using your own login details, click the **'Register'** button from the **Main Menu screen** and complete the following screen. We can talk you through setting up this additional user while you're on the phone with us.

#### 1. Type of user to register

Please select 'Administrator'.

#### 2. Registration agreement

Please also read and agree to the terms of registration.

#### 3. Already registered

Please answer **'NO'** to this question.

#### 4. Administrator's details

Please make sure you complete this section in full.

#### 5. Email update

You'll also be asked whether you want the **'Administrator'** to receive email updates for the cases you submit as well. If you do, please make sure you've entered their email address.

#### 6. Administrator functionality

This section asks you what functionality you want your **'Administrator'** to have access to.

- **DIP Functionality** allows them to submit a Residential DIP.
- Illustration allows them to produce a Residential and BTL Illustration.
- Full App Functionality allows them to progress a DIP to a Full Application (Residential).
- Case Tracking allows them to track a case from start to finish.
- **BTL Functionality** gives them access to BTL DIPs and Full BTL Applications.

Once this screen is complete, click **'Register'.** You will then be given the USER ID and ONE TIME PASSWORD for the **'Administrator'**. Please make a note of these, shut down VMO and ask the **'Administrator'** to log back in using these details. They can then set their own password and security questions.

### Case management

On this screen you can track the progress of your DIPs and Full Applications, as well as print Decision Certificates and copies of any Illustrations, Offers and applications for your compliance needs.

#### 1. Search for cases

Search for cases using one or more of the following: Case reference number, Applicant surname or Applicant postcode. The 'Intermediary' and 'Club or Network' fields don't need to be selected. Once you've entered this information, click 'Search' (17). The more information you enter the more specific the search results will be.

#### 2. Date

Search for cases using the date they were created or submitted. Once the date is entered, click 'Search' (17).

#### 3. Details

This button will give you the details of a submitted Residential DIP. It's only available for submitted DIPs which are showing as 'Complete' (10).

#### 4. Edit

This lets you edit any cases not yet submitted, which are showing as 'Partially Complete', 'Ready to Submit' or 'Ready to Generate' (10).

#### 5. Pre-populate

From here you can pre-populate (transfer) data from the selected case and use it for a new one, saving you time and effort re-keying. You can copy data in the following ways (for both Residential and BTL cases): Illustration > Illustration Illustration > DIP DIP > Illustration DIP > DIP DIP > Full App (a Full App can only be created

DIP > Full App (a Full App can only be created by populating from a complete and accepted DIP)

#### 6. Illustration / Offer

From here you can access a copy of the Illustration or Offer.

#### 7. Print

From here you have two options:

- Option 1 App summary (this gives you a summary of the case).
- Option 2 Form (this gives you the entire form for an Illustration, DIP or Full Application).

Simply select one and continue.

#### 8. Archive

Once a case is complete and you no longer need to see it in the Case Management screen, you can Archive it for future reference. Simply highlight the case and click 'Archive'. This will move it from your Current Cases to your Archived Cases. Archived Cases can be viewed by clicking the 'Archived Cases' tab just below the 'Details' button (3).

### Case management

Refer Interr Club Appli	or Cases rence No mediary or Network cant Surname			Date     Date     Fo	Created From Submitted To		Search
Appli	cant Postcode			Sta	atus [Any]	~	Reset
Current	Cases Archived Ca	ils 🖹 E	dit Pre-populate	🖺 Illustration /	Offer 😂 Print	Archive	View BTL
Results	: 7 found Reference No	Club/Net	Name	Form	Status	Status Undated	Transaction Status
•	000024734554-001	Testers P	Smith Jane	Illustration	Complete	27/09/2024 11:22:11	Complete
-		Testers P		DIP	Partially Complete	27/09/2024 11:18:39	Not Submitted
10		Testers P		Illustration	Partially Complete	27/09/2024 11:17:42	Not Submitted
	24734538	Testers P	Smith John	BTL DIP	Ready to Case Track	26/09/2024 16:57:25	Complete
	000024734538-001	Testers P	Smith John	BTL Illustration	Complete	26/09/2024 16:51:06	Complete
	24734503	Testers P	Smith John	DIP	Ready to Case Track	26/09/2024 15:58:16	Complete
	000024734503-001	Testers P	Smith John	Illustration	Complete	26/09/2024 15:53:15	Complete

### Case management

#### DIPs and Full Apps for the same case ALWAYS have the same reference number.

#### 9. View BTL

This button shows you details of a submitted BTL DIP. This button will only be available for a BTL DIP which has been submitted and has a Transaction Status of 'Complete' (10).

#### 10. Current Cases

This will show all your active and completed cases.

- A. Reference No Specific reference number for a Complete Illustration, DIP and Full App.
- B. Club/Net This is the Club or Network the business is being submitted through.
- C. Name Customer's name.
- D. Form Type of record created (for example Illustration, DIP or Full Application).
- E. Status This shows whether the DIP / Full App is 'Partially Complete' or 'Ready to Submit'. It also shows whether the Illustration is 'Partially Complete' or 'Ready to Generate'.
- F. Status Updated This shows the last time you saved any amendments.
- **G. Transaction Status** This shows whether the Illustration, DIP or Full App is 'Not Submitted' or 'Complete' (submitted).

#### 11. Submit / Generate

Submits any cases with a status of 'Ready to Submit' or Illustrations with a status of 'Ready to Generate'.

#### 12. Delete

Deletes any item from your Current or Archived Cases. Once deleted, these items can't be retrieved.

#### 13. Case Track

Once a case has been submitted, highlight the case and select this option to track any updates on it.

#### 14. Main Menu

This will take you back to the Main Menu screen.

#### 15. The status of VMO

The bottom edge of VMO will show the following (from left to right):

- A. If you are connected to the internet it will show as 'Online'. If you are not connected to the internet it will show as 'Disconnected'.
- B. User ID.
- **C.** Version number of the VMO system you are using.

#### 16. Navigation Menu

From here you can access a limited number of the Main Menu options.

#### 17. Search Form Type

Select the relevant 'Form Type' (BTL / Residential Illustration, DIP or Full App) and 'Status' to view cases matching this criteria on the Case Management screen. Case management

To SUBMIT a case you must be connected to the internet.

### Creating an Illustration

You can create a completely new Illustration or pre-populate it with data from another Illustration or DIP. (Residential and BTL data can't be transferred between each other.)

#### Creating a new Illustration

Start by clicking the Illustration option on the Main Menu screen.

This takes you to the Illustration Screen. Here you can choose to link the Illustration to an existing DIP or Illustration, or you can start a new Illustration. (Linking cases will also transfer any data from the linked case.)

You can choose either a **Residential or BTL Illustration**.

Once you have completed all of the required sections of the screen, click 'Next step'.



On all the screens in VMO, the tabs will turn from pink to grey as you complete them, as shown below. Any incomplete tabs will stay pink and the tab being completed will be white.

<b>Grey</b> Completed	White In progress	<b>Pink</b> to be comple <sup>:</sup>	ted	
, i				
🍪 Virgin Mo	ney Online Mortgag	e Application - [Virgin N	Noney Online Illustration Form]	– 🗆 X
🌍 File Acti	ions Forms Wind	low Help		_ <i>5</i> ×
mort	gage illı	ustration	For technical support or policy queries please call your dedicated service team and select the relevant option.	money
illustration	borrowing ap details of	plicant product	fees miscellaneous	
borrowing I	borrowing II			
BORROV	WING DETAILS			
Please pro	ovide the following det	ails to help choose a suit	able mortgage product.	
Which cou be purchas Purchase value	untry is the property to sed/re-mortgaged in? price or estimated		✓ ▲ ▲ Warning: Please enter the amount (with no decima	l places)
Are any ap buyers? Valuation	pplicants first time Type	◯ Yes ◯ No	▲ ~ ▲	
				revious Step
			🛃 Online	• v 9.1.1.0

You will also see red 'warning' triangles as you go through the screens. These triangles highlight mandatory fields and missing or incorrect information.

Simply move your mouse over the red triangle to see the information needed to complete that field.

### Creating an Illustration

Once all the tabs are complete you can save the information to your Case Management screen. Remember you can also save your progress using the Navigation Menu.

🚱 Virgin Money Onlin Mortgage Application - [Virgin N	Noney Online Illustration Form]	– 🗆 X
File Actions Forms Window Help		_ & ×
mortgage illustration	For technical support or policy queries please call your dedicated service team and select the relevant option.	money
illustration borrowing applicant details product	fees miscellaneous	
premiums other		
ADVICE		
Nature of Advice Advised	~	
	<u>G</u> enerate	revious Step
	🛃 Online	v 9.1.1.0

To generate the Illustration, simply highlight the case, so the black arrow is visible to the left hand side.

Then click 'Submit/Generate'. (Remember, only fully complete Illustration can be submitted.)

🥙 Virgin Money Online Mo	rtgage Application -	[Case Management]			- 🗆 ×
Eile Astions E	Window Hole	[case management]			
W File Actions Forms	window Help				
Search for Cases Reference No. Intermediary Club or Network Applicant Surname Applicant Postcode		× ×	Date Created Submitted Form Status [Any]	From / / / To / / /	Search Reset
Current Cases Archived Ca	iils 🖹 Edit 🛨	Pre-populate	ustration / Offer	Print Archive	🕲 View BTL
Reference No		F	<b>0</b>	C	<b>T</b> < <b>D</b> .
notoronoo no.	Club/Net Name	Form	Status	Status Updated	I ransaction Status
	Testers P Tester	Test Illustrat	ion Ready To Ger	nerate 16/09/2024 13:21:57	Vot Submitted
	Testers P Tester	Form Test  Illustrat	Status ion Ready To Ger	Status Updated herate 16/09/2024 13:21:57	I ransaction Status Not Submitted
	Testers P Tester	Form Test  Illustrat	Status ion Ready To Ger	Status Updated herate 16/09/2024 13:21:57	I ransaction Status Not Submitted
	Testers P Tester	Form Test  Illustrat	Status ion Ready To Ger	Status Updated herate 16/09/2024 13:21:57	Not Submitted
For technical support or polic dedicated service team and	cy queries please call select the relevant opt	rom Test  Illustrat	Status ion Ready To Ger	Delete Car	Not Submitted

#### Creating an Illustration from an existing case

An Illustration can be pre-populated with data from an existing DIP or Illustration by highlighting the relevant case in the **Case Management screen** and clicking **'Pre-populate'.** This will transfer the data from the existing case into the new Illustration.

### Viewing and printing an Illustration

#### Step 1

Go to the Case Management screen in VMO. Highlight the Illustration and click **'Submit/Generate'** (if this has already been done, move to step 2).

			Dete				
Reference No.				Created 5			
ntermediary			~				
Club or Network			~	SubmittedIo			
Applicant Surname			F	orm [Anv]	~	Search	
opplicant Postcode			 s	Status [Any]	~	Reset	
			_J 				
📓 Det	ails 🖹 E	dit 🚯 Pre-popula	ate 🛅 Illustration	n / Offer 🛞 Print	Archive	🛅 View BTL	
ent Cases Archived C	ases						
sults: 2 found							
Reference No.	Club/Net	Name	Form	Status	Status Updated	Transaction Status	•
000028286459-00	Testers P	Tester Test	Illustration	Ready To Generate	16/09/2024 17:08:40	Not Submitted	
r technical support or pol dicated service team and	icy queries plea I select the rele	ase call your evant option.		ubmit/Generate	Delete Cas	e <u>T</u> rack Main M	enu 9.1.1.0
r technical support or pol dicated service team and to <b>'Yes'</b> when you <b>mit</b>	icy queries plea select the rele bu see the	ase call your evant option. e following sc	creen.	ubmit/Generate	Delete Cas	e Track Main M	enu 9.1.1.0
r technical support or pol dicated service team and " <b>'Yes'</b> when yc <b>mit</b>	icy queries plea select the rele bu see the Are ye	ase call your evant option. e following sc ou sure you war	creen.	ubmit/Generate	<u>D</u> elete Cas ∰ Online ■	e <u>Track Main M</u>	enu 9.1.1.0

#### Step 2

The Illustration will show as **'Complete' (1)** in the transaction status and you can now view/ print it by clicking the **'Illustration/Offer'** button **(2)**.

You will see the Illustration in a PDF format, which you can print or save. The Illustration will be saved in the **Case Management screen** until you delete or archive it. To access it again, simply click the **'Illustration/Offer'** button.

#### **Example Illustration:**



### Submitting a DIP

The example shown is for a Residential DIP but the process is the same for BTL.

You can create a completely new DIP or it can be pre-populated with data from an existing Illustration or another existing DIP.

To create a brand new DIP, click the relevant DIP option from the **Main Menu screen**.

You can choose to link the DIP to an existing Illustration by entering the Illustration reference **(1)**.

#### Note

Selecting the 'DIP' option from the 'Forms' on the Case Management or selecting the DIP from the Main Menu displays this message first



🍪 Virgin Mor	ney Online Mor	tgage Applicat	ion - [Virgin M	oney Online Dll	P Form]				- 🗆	×
🍘 File 🛛 Acti	ons Forms	Window Hel	р							_ & ×
decis	ion in	princ	iple	For technical su dedicated servic	pport or policy e team and s	v queries plea elect the relev	se call your vant option.	Virgin	ma	oney
intermediary	applicant details	financial details	mortgage required	summary						
declarations										
Please sel Which club Has any a Had a p IVA , DF	ect Intermediary o or network are applicant for this I roperty taken int RO etc)?	you using? loan ever: to possession b	y a lender (inclu	uding voluntarily	)? Been decla	✓ ▲ ared insolver	If you have : wish to use number here	a Virgin Mone with this DIP i e	y Illustration nsert the re 	n you if
Is this a jo	int application? es ○ No ⊿		ease select type	of Ioan	ige 🛕			(	<u>N</u> ext Ste	<del>.p &gt;&gt;</del>
							🝠 Online			v 9.1.1.0

When you get to the **'summary'** tab, please check all previous tabs are grey (this shows all required information has been input).

If any of the previous tabs are still pink, simply click on the relevant tab to go back to that section of the form and complete or amend the missing/incorrect information.

#### Incomplete:

🌀 Virgin Mor	ney Online Mor	tgage Applicati	on - [Virgin N	Ioney Online Dll	P Form]	_	- ×
Image: Window File       For technical support or policy queries please call your dedicated service team and select the relevant option.							
intermediary	applicant details	financial details	mortgage required	summary			
summary							
Virgin Mo there	oney is committe fore important th	d to offering you at you carefully	Thi: an excellent s check these d	s is a Summary service and these letails are correct	of your Requirements details are critical to us providing an and complete. Please amend any inc	accurate Decision prrect details before	in Principle. It is e submitting.

#### Complete:



### Submitting a DIP

Once all the tabs are complete (grey) and you're happy to proceed,

click 'Confirm and save'.



Once the DIP is saved it will instantly show on your Case Management screen, with the status 'Ready to Submit' if complete and 'Partially Complete' if information is missing. To submit the DIP, simply highlight the case, so that the black arrow is visible to the left-hand side and click 'Submit/Generate'.

You'll usually get a response in just a few minutes and at most we'll get a decision to you within 15 minutes of submitting. Once a decision has been made it will be displayed in the **Case Management screen** using a traffic light system.

Image: Search for Cases     Date
Search for Cases
Reference No.       Intermediary <ul> <li>Created</li> <li>From</li> <li>J</li> <li>Submitted</li> <li>To</li> <li>J</li> <li>Search</li> </ul> Applicant Surname         Form         [Any]         Search           Applicant Postcode         Status         [Any]         Reset           Details         Edit         Pre-populate         [Illustration/Offer]         Print         Archive         [Vrew/BTL]           Intermediary         Intermediary
Current Cases Archived Cases
Results: 2 found       Reference No.       Club/Net. Name       Form       Status       Status       Updated       Transaction Status         28330393       Testers P       Test-app Test       DIP       Ready to Submit       2)/09/2024 15:10:49       Not Submitted         000028330393-001       Testers P       Test-app Test       Illustration       Complete       36/09/2024 15:07:56       Complete
dedicated service team and select the relevant option.

If for any reason the system can't connect to our server and submit the case, an error message will appear with the contact number for you to call so we can resolve the issue and get the case progressed for you.

### Submitting a DIP

Examples shown below:

#### ACCEPTED

You'll see a green box to the left of the case reference

🍪 Virgin Money Online Mortgage Application - [Case Manage	ement] – 🗆 🗙
🍪 File Actions Forms Window Help	_ <i>8</i> ×
Search for Cases Reference No. Intermediary Club or Network Applicant Surname Applicant Postcode	Date         Created       From       /       /         Submitted       To       /       /         Form       [Any]       Search         Status       [Any]       Reset
Current Cases Archived Cases Results: 2 found Reference No. Club/Net. Name 24734503 Testers P Smith John 000024734503-001 Testers P Smith John	Form         Status         Status Updated         Transaction Status           DIP         Complete         27/09/2024 11:58:26         Complete           Illustration         Complete         26/09/2024 15:53:15         Complete

#### DECLINED

You'll see a red box to the left of the case reference.

	🖹 Detai	ls	Edit: 🚯 Pre-	-populate	ion / Offer 🛛 😂	Print 🛞	Archive	🗎 View BTL	
Current Cases	Archived Cas	ses							
Den ha 26									
Results: 2 found Refer	a rence No.	Club/Net	Name	Form	Status	Status	Updated	Transaction Status	5
Results: 2 10000 Refer	a <b>ence No</b> . 165	Club/Net. Testers P.	Name Smith John	Form DIP	Status Complete	Status 26/09/2	<b>Updated</b> 024 15:34:26	Transaction Status Complete	s
Refer 247344 000024	a ence No. 465 4734465-001	Club/Net. Testers P Testers P	Name Smith John	Form DIP Illustration	Status Complete Complete	Status 26/09/2 26/09/2	<b>Updated</b> 024 15:34:26 024 15:27:34	Transaction Status Complete Complete	5

#### REFERRED RESIDENTIAL DIP

Applicant Surname Applicant Postcode			F	orm [A itatus [A	ny] ny]		~	Search Reset	
Current Cases	Detai	ls 🖹 🗄	edit: 🕂 Pre-populat	e 🖺 Illustration	/ Offer	Print	🍪 Ar	chive 🏌	View BTL
Results: 2 found Reference No. Club/Net. Name Form Status Status Updated Transaction Status 124734503 Testers P. Smith. John DJP Ready to Case Track 26/09/2024 15:58:16 Complete									
000024	4734503-001	Testers P.,	Smith John	Illustration	Complete		26/09/2024	15:53:15	Complete

#### REFERRED BTL DIP

Applicant Postcode			318	itus [Any]	~	Nesei
🗎 Detail	s 🗎 Ed	ii: Pre-populate	Billustration /	Offer 🛞 Print	Archive	View BTL
Current Cases Archived Cas	es					
Results: 2 found Reference No.	Club/Net.	Name	Form	Status	Status Updated	Transaction Status
24734538	Testers P	Smith John	BTL DIP	Ready to Case Track	26/09/2024 16:57:25	Complete

### Viewing the details of your DIP once submitted

#### Residential – ACCEPT

Highlight the case and click 'Details'.

Intermediary Club or Network			~	Submit	ted T	•			
Applicant Surname				Form Status	[Any] [Any]		~	Search Reset	]
Current Cases Archived Car	ails 🖹 🗄	dit 🕆 Pre-popul	ate 🖺 III ust	ration / Offer	😂 Pr	int 🛞	Archive	View BTL	
Current Cases Archived Car Results: 4 found Reference No.	ases Club/Net.	dit 🔁 Pre-popul	ate Billust	ration / Offer Status	Pr	int 🔯	Archive (	View BTL Transaction State	itus
Current Cases Archived Ca Results: 4 found Reference No. 24734503	ases Club/Net. Testers P	Name Smith John	Form DIP	ration / Offer Status Comple	Pr Pr s	Status 27/09/2	Archive *	View BTL Transaction Sta Complete	itus
Current Cases Archived Ca Results: 4 found Reference No. 24734503 24734538	ils E ases Club/Net. Testers P Testers P	Rame Smith John Smith John	ate International Internationa	Status Comple Comple	Pr s ete ete	Status 27/09/2 26/09/2	Archive ( Updated 024 11:58:26 024 16:57:25	View BTL Transaction Sta Complete Complete	itus
Current Cases Archived Ca Results: 4 found 24734503 24734538 000024734538-001	Club/Net. Testers P Testers P Testers P	Rame Smith John Smith John Smith John	Termer Form DIP BTL DIP BTL Illust	Status Comple comple ration Comple	Pr ete ete ete	Status 27/09/2 26/09/2 26/09/2	Archive ( Updated 024 11:58:26 024 16:57:25 024 16:51:06	View BTL Transaction Sta Complete Complete Complete	tus

You'll see the following message, allowing you to view your Decision Certificate.

🍪 Accepted 🛛 🗙	
	Virgin Money
Your customer's Decision in Principle request has been Accepted.	
This decision is based on the information provided. Should the information change, for whatever reason, we reserve the right to review our decision. We will need to obtain confirmation of the information.	Decision Certificate
If your customer has property details or is remortgaging, you can continue now by closing	Application: 24734503
this decision and proceed to complete a full application. This can then be submitted online and all other supporting documents should be printed and posted to your usual Mortgage Processing Centre.	Issued on: 27/09/2024 (valid for 90 days from the date of issue)
We cannot guarantee your customer a mortgage product until we receive the fully completed mortgage application form together with the full application fee.	We, Clydesdale Bank PLC (trading as Virgin Money), will accept a mortgage application from
The application is subject to our Standard Terms and Conditions, which includes satisfactory status checks and a satisfactory valuation report on the property.	as follows:
This Decision in Principle is valid for 90 days from the date below.	605 000
Application Reference Number: 24734503	A Secured Mortgage of up to
Product 27/09/2024	This mortgage decision in principle is subject to: – A satisfactory valuation of the property to be mortgaged.
Maximum Secured Amount £25000.00	- The information you have supplied to us being correct.
Maximum Unsecured Amount: £0.00 Total Amount Available: £25000.00	<ul> <li>Any terms and conditions that apply to the product.</li> <li>A change in personal circumstances or in any information you have given us may affect our decision to proceed with a loan to you.</li> </ul>
LESSON SU	Please note, the maximum loan amount stated is based upon the interest rate you have selected at decision stage. If this rate changes upon full application this may affect the maximum amount you can borrow.
	To progress the application copies of the following documents will be required:
Qase	
	Please remember, we also require:
	Signed Declaration     Direct Dabit debails
	Execution Only Confirmation Form and evidence (if applicable)
	You must tell us immediately if any of the information you have given changes, or if something happens, or is likely to happen.
	which might affect our decision to offer you a mortgage loan. Full details of the terms and conditions on which we will make the loan will be sent out in our offer documentation. Due to the competitive nature of our mortgage products they may be withdrawn without notice. A wortgage product cannot be booked until we receive a fully completed mortgage application form, together with valuation, administration and product fees where appropriate.
	YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE
	Cycesare Ban PLC Inteling as Vigin Moneyh ia kuthorited by the Prudential Regulation Automoty and regulated by the Financial Conduct Automoty and the Prudential Regulation Automoty Annotal Renove Regulate in 1.2 11972. Order Regulates of regulates of regulates devide agreements are not regulated by the Protectian Conduct Automoty Cyclessate Bans PLC is registered in Social of Unio 50001111; Registered Officer 127 Boomeel Street, Stagpard 3-786. VMP34V10

This is another example of a Residential DIP certificate with required documents



### Viewing the details of your DIP once submitted

#### BTL - ACCEPT

Highlight the case and click 'View BTL'.

🍃 Virgin Money Online Mo	ortgage Application - [Case Ma	nagement]		- 🗆 🗙
File Actions Forms	Window Help			- 8
Search for Cases Reference No. Intermediary Club or Network Applicant Surname Applicant Postcode	ails 🗈 Edit 🔁 Pre-popu	Date Created Created Submitted Form [Any] Status [Any] Ulate [1]Ustration / Offer [3]	From       /       /         To       /       /         V       /       /         Print       Image: Archive (1)	Search Reset
Current Cases Archived Ca Results: 2 found Reference No. 24734538 000024734538-001	ases Club/Net. Name Testers P Smith John Testers P Smith John	Form         Status           BTL DIP         Complete           BTL Illustration         Complete	Status Updated 26/09/2024 16:57:25 26/09/2024 16:51:06	Transaction Status Complete Complete
For technical support or poli dedicated service team and	icy queries please call your I select the relevant option.	Submit/Generate	Delete Cas	e <u>Track</u> Main Menu

When you see the following screen, click the case number and click 'Details'.

<b>A</b>							
🎲 Property Manage	ment				×		
Buy To Let Property Details Applicant Name: Smith John							
Reference No.	House	Street	Status	Status Updated			
24734538	1	Test Road	Complete	27/09/2024 12:03:05			
					_		
🚯 Illustration 🔛	Details 🛛 😂 Print	Offer	Case <u>T</u> rack	Al <u>C</u> lose			

#### Another example with BTL DIP and Residential DIP BTL DIP has been selected and the '**View BTL**' button selected

🍪 Virgin Money Online Mo	ortgage Application - [Case Manager	ment]			- 🗆 ×
🍘 File Actions Forms	Window Help				_ 8 ×
Search for Cases Reference No. Intermediary Club or Network Applicant Surname Applicant Postcode	affs 🔄 Edit: 🎦 Pre-populate	Date Date	Created From Submitted To m [Any] us [Any] Offer 💱 Print	/ / / / / / / / / / / / /	Search Reset
Results: 4 found <b>Reference No.</b> 24734538 000024734538-001 24734503 000024734503-001	Club/Net. Name Testers P Smith John 1 Testers P Smith John Testers P Smith John 1 Testers P Smith John	Form BTL DIP ( BTL Illustration ( DIP ( Illustration (	Status Complete Complete Complete	Status Updated 26/09/2024 16:57:25 26/09/2024 16:51:06 27/09/2024 11:58:26 26/09/2024 15:53:15	Transaction Status Complete Complete Complete Complete
For technical support or poli dedicated service team and	icy queries please call your I select the relevant option.	<u>Sub</u> n	nit/Generate	Delete Case	v 9.1.1.0

#### Another example with BTL DIP and Residential DIP

#### Only the **BTL DIP** has been selected

File	Actions Forms	Window H	Help				- 8
Search f	for Cases			Date			
Refe	rence No.				Created E		
Inter	mediary			~			
Club	or Network			~	Submitted	• _ / _ /	
Appl	icant Surname			E	(M) [Amu]		Search
~PP					tuo [Ariy]	~	Peast
Аррі	Icant Postcode			36	Ius [Any]	~	Nesel
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	H 0613						MON DIE
Current	Cases Archived Ca	ses					
Result	s: 4 found						
	Reference No.	Club/Net	Name	Form	Status	Status Updated	Transaction Status
	24734538	Testers P	Smith John	BTL DIP	Complete	26/09/2024 16:57:25	Complete
	24734503	Testers P	Smith John	DIP	Complete	27/09/2024 10:51:06	Complete
-	000024734503-001	Testers P	Smith John	Illustration	Complete	26/09/2024 15:53:15	Complete
-							
	chnical support or polic	y queries ple	ase call your	C-0.4	mit/Generate	Delete	e Track Main Men
For tec	ted convice team and	select the rele	evant option.	<u> </u>	MILLION CIGHICIGUE		
For tec dedica	teu service team anu						

You'll see the following message, allowing you to view your Decision Certificate.

G Accepted	×	Virgin Money
Accepted Var customer's Decision in Principle real This decision is based on the information providence of the information of the information. Hyper customer has property details or is real of the real of the information. Hyper customer has property details or is real of the information. Hyper customer has property details or is real of the real of the information. Hyper customer has property details or is real of the information. Hyper customer property details or is real of the real of t	week has been Accepted. vided. Should the information change, for wo our decision. We will need to obtain nortgaging, you can continue now by closing pplication: This can then be submitted up product until we receive the fully would be printed and posted to your usual up product until we receive the fully would be printed and posted to your usual up product until we receive the fully would be printed and posted to your usual up product until we receive the fully would be printed and posted to your usual up product until we receive the fully would be printed and posted to your usual up product until we receive the fully would be printed and posted to your usual up product until we receive the fully would be printed and posted to your usual to posted be printed and posted to your usual to posted be printed and posted to your usual to posted be printed and posted to your usual to posted be printed and posted to your usual to posted be printed and posted to your usual to posted be printed and posted to your usual to posted be printed and posted to your usual to posted be printed and posted to your usual to posted be printed and posted to your usual to posted be printed and posted to your usual to posted be printed and posted to your usual to posted be printed and posted to your usual to posted be posted by the poste	<section-header>         Spring Address         Decision Coercification         Application         Application         The Concent of the Control of</section-header>
		Please remember, we also require:         9. Signed Declaration         0 intert Debit details         • Execution Only Confirmation form and evidence (if applicable) <b>Direct Debit details</b> • Month and the second of t

This is another example of a BTL DIP certificate with required documents

our customer's Decision in Principle req	uest has been Accepted.	
his decision is based on the information pro hatever reason, we reserve the right to revie onfirmation of the information.	vided. Should the information change, for w our decision. We will need to obtain	Decision Certificate
your customer has property details or is ren is decision and proceed to complete a full a nine and all other supporting documents sho	nortgaging, you can continue now by closing pplication. This can then be submitted build be printed and posted to your usual	Application: 27899406 Issued on: 22/05/2024 (valid for 90 days from the date of Issue)
longage Processing Centre.	and the first section the full	We, Clydesdale Bank PLC (trading as Virgin Money), will accept a mortgage application from
ompleted mortgage application form together	with the full application fee.	Jon-test Test-btl-print
ne application is subject to our Standard Ter atisfactory status checks and a satisfactory	ms and Conditions, which includes valuation report on the property.	as follows:
his Decision in Principle is valid for 90 days	from the date below.	A Secured Mortgage of up to £130,000
Application Reference Number: Date Issued: Product: Maximum Secured Amount:	27899406 22/05/2024 Flexible £130000.00	This mortgage decision in principle is subject to: - A satisfactory valuation of the property to be mortgaged. - The information you have supplied to use being correct. - Any terms and conditions that apply to the product. - A change in personal incrumstances or in any information you have given us may affect our decision to proceed with a loan to yo
Total Amount Available:	£130000.00	Please note, the maximum loan amount stated is based upon the interest rate you have selected at decision stage. If this rate changes upon full application this may affect the maximum amount you can borrow.
		Full Found of the second se
<u>ښ</u> ې کې	ion Critificate	2 SUY 10 LEt properties must have an energy performance range of A-E. Please ensure a valid EPC certificate is available for the value of the value of the being carried out. ? Applicant 1 - Valid passport or driving licence plus one utility bill
jiw Des	ion Cetificate	Play 10 Let properties must have an energy performance range of ALE. Plage ensure a valid EPC certificate is     available for the value of the value into being carried out.     Applicant 1 - Valid passport or driving licence plus one utility bill      Please remember, we also require:     - Signed Declaration     - Orrect Debit details     Excusion Only Confirmation Form and evidence (if applicable)

### Making changes to a DIP

#### Not submitted

Highlight the case in the Case Management screen and click **'Edit'**. This will open the DIP screens ready for you to make changes.

#### Submitted

The DIP can be amended up to three times without impacting your customer's credit file. Please call your dedicated Service Team and tell us the change you need to make.

If you want to make a change to the name, address or date of birth, you will need to submit a new DIP.

To see any amendments to the decision amount, once you've spoken to our VMO Support Team, please highlight the DIP and click 'Case Track'.

When you see the following message, click 'Yes' and you'll see a response on the Case Management screen, usually within a few minutes and at most we'll get back to you within 15 minutes.

Case Track by A	Application ID	×
?	Are you sure you want to submit a case track request for this case?	
	<u>Y</u> es <u>N</u> o	

To view the response, highlight the case and click **'Details'** (as you did for the initial decision). The response will be shown as an initial decision (see page 25).

### Full Application

#### **Creating a Full Application**

The example shown is for a Residential DIP but the process is the same for BTL.

Highlight the relevant DIP from your **Case Management screen** and click **'Pre-populate'**.

(Remember, Full Applications can only be pre-populated from an accepted DIP.)

Pre-populate from an Illustration or from a DIP

Search for Cases Reference No. Intermediary Club or Network Applicant Surname Applicant Postcode	Details E f	Edit Pre-pop	Date Date Date	] Created ] Submitted orm [Any] atus [Any] / Offer 😂	From / / / [ To / / / / [ / [ / [ / [ / [ / [ / [	Search Reset
Results: 5 found Reference No 000024734571- 24734503 24734538 000024734538- 000024734503-	Club/Net. 001 Testers P Testers P 001 Testers P 001 Testers P	Name Smith John Smith John Smith John Smith John	Form Illustration DIP BTL DIP BTL Illustration Illustration	Status Complete Complete Complete Complete	Status Updated 02/10/2024 12:00:28 27/09/2024 11:58:26 26/09/2024 16:57:25 26/09/2024 16:51:06 26/09/2024 15:53:15	Transaction Status Complete Complete Complete Complete Complete
For technical support or dedicated service team	policy queries ple and select the rel	ase call your evant option.	<u>S</u>	bmit/Generate	Delete Case	e <u>T</u> rack <u>M</u> ain Menu v 9.1.1.0

Pre-populate from an Illustration displays this message

🍪 Pre-populate new form	×
Please choose what to pre-populate from case 000024734571-001 (Illustration):	
◯ Illustration	
OK Cancel	
<u>QK</u> <u>Cancel</u>	

-	gin Money Online Mor	tgage Appl	ication - [Case Manage	ment]			– 🗆 X
File	Actions Forms	Window	Help				_ 5 ×
C	h (						
Searci	n for Cases			Date			
ne	sierence ivo.				Created From	n 🗌 / 🗌 / [	
Inte	ermediary			~	Cubacittad To		
Clu	ub or Network			$\sim$	Submitted 10		
Ap	oplicant Surname			Fo	rm [Any]	~	Search
Ap	plicant Postcode			Sta	atus [Any]	~	Reset
Currer	nt Cases Archived Cas	ls 🖹 🗄	dit Pre-populate	🖀 Illustration /	/Offer 🕃 Print	Archive	View BTL
Resu	ults: 5 found Reference No	Club/Net	Name	Form	Status	Status Undated	Transaction Status
	000024734571-001	Testers P	Smith John	Illustration	Complete	02/10/2024 12:00:28	Complete
•	24734503	Testers P	Smith John	DIP	Complete	27/09/2024 11:58:26	Complete
		T . D	Smith John	BTI DIP	Complete	26/09/2024 16:57:25	Complete
	24734538	Testers P	Siniarsonin				Comproto
	24734538 000024734538-001	Testers P Testers P	Smith John	BTL Illustration	Complete	26/09/2024 16:51:06	Complete
	24734538 000024734538-001 000024734503-001	Testers P Testers P Testers P	Smith John Smith John	BTL Illustration Illustration	Complete Complete	26/09/2024 16:51:06 26/09/2024 15:53:15	Complete Complete
For to dedic	24734538 000024734538-001 000024734503-001 echnical support or polic; cated service team and s	y queries ple release the rele	Smith John Smith John ase call your evant option.	Illustration Illustration	Complete Complete	26/09/2024 16:51:06 26/09/2024 15:53:15 Delete Case	Complete Complete

You'll see the following screen. To go to Full Application, please make sure you view your Decision Certificate, if you haven't already. Once this is viewed, the Full App button will become available.

🍘 Pre-populate new form	× SPre-populate new form ×
Please choose what to pre-populate from case 24734503 (DIP):	Please choose what to pre-populate from case 24734503 (DIP):
	ODIP
Illustration	O Illustration
🔿 Full App	Full App
The Decision Certificate must be viewed before yo are able to proceed to a Full Application	u The Decision Certificate must be viewed before you are able to proceed to a Full Application
<u>V</u> iew Decision Certificate	View Decision Certificate
OK	
<u>O</u> K <u>C</u> ancel	

Go through the screens in the same way as for the Illustration / DIP, making sure you complete all sections, ensuring all tabs are grey (complete).

Examples of Residential FAF and BTL FAF

Eilo Actio	Eorma	Window He	ala						
File Actio	ins Forms	A.	-iP	For technical o	upport or policy	u queries please	call your		^
tull ap	plica	tion		dedicated servi	ice team and s	elect the relevar	it option.	Virgin n	noney
Application N	lumber: 2788	1949							
ntermediary	applicant details	financial details	mortgage required	property details	solicitor	fees	direct debit	confirmation	
general inf									
GENERAL	INFORMATIC	N				Discourse and and	Internet Frank		
Application	Reference Nur	nber	27881949			A Tester	Intermediary	~	
If you have you wish to insert the re	a Virgin Money use with this a f number here	Illustration pplication	00002788194	9 -		Which Club or Testers PLC	Network are y	ou using for this	application?
Is this a joir	nt application?	Please	e select type of lo	an		Please confirm I	now you verified	the Applicant(s) i	dentity?
⊖ Ye	s 🖲 No	۲	New Loan	Remortgage		Face to	Face O No	n Face to Face	
Is this a Sh	ared Ownershi	p application?							
⊖ Ye	s 💿 No								
						5	🍹 Online		v 9.1.1.0
Virgin Mone File Action	y Online Mor	tgage Applica Window He	tion - [Virgin M	1oney Online F	ull Applicatio	n]	🦉 Online		d Step >> v 9.1.1.0
Virgin Mone File Action Full application N	y Online Mor ns Forms Dplica Buy to Le Iumber : 2473	tgage Applica Window He t t 4538	tion - [Virgin M Ip	<b>foney Online F</b> For technical s dedicated serv	ull Applicatio	n] y queries please select the releva	Conline	-	d Step >>
Virgin Mone File Action Full ap Application M	ay Online Mor ns Forms Oplica Buy to Le lumber : 2473 applicant details	tgage Applica Window He t t 4538 financial details	tion - [Virgin M lp property 1	Money Online Fi For technical s dedicated serv fees	ull Application upport or polic ice team and s direct de	y queries please select the releva	Call your call your nt option.		d Step >> v 9.1.1.( × - 5 MONE
Virgin Mone File Action Full application M Application M ntermediary	y Online Mor ns Forms DDIICO Buy to Le Iumber : 2473 applicant details	tgage Applica Window He t t538 financial details	tion - [Virgin M Ip property 1	Noney Online From technical standard dedicated serv	ull Application upport or polic ice team and s direct de	y queries please elect the releva	Call your nt option.		d Step >>
Virgin Mone File Action Full application N Application N Intermediary eneral inf	y Online Mor ns Forms DDICCO Buy to Le Jumber : 2473 applicant details	tgage Applica Window He t t 4538 financial details	tion - [Virgin M Ip property 1	Noney Online Fraction For technical served dedicated served fees	ull Applicatio	n] y queries please select the releva	Call your nt option.		d Step >>
Virgin Mone File Action Full application M ntermediary eneral inf GENERALL Application N	ny Online Mor ns Forms DDIICO Buy to Le Iumber : 2473 applicant details	tgage Applica Window He ttion t 4538 financial details	tion - [Virgin M lp property 1 24734538	Noney Online Fr For technical s dedicated serv fees	ull Applicatio	y queries please select the releva bit confirma	Contine	vu verified the App	v 9.1.1.(         v 9.1.1.(      v 9.1.1.(      v 9.1.(
Virgin Mone File Action Full application M Application M eneral inf GENERAL Application M Virgin Money	ay Online Mor ns Forms D Buy to Le Buy to Le lumber : 2473 applicant details	tgage Applica Window He t t538 financial details N	tion - [Virgin M lp property 1 24734538 r 00002473453	Noney Online From technical served dedicated served fees	ull Applicatio	y queries please elect the releva bit confirma	Conline Coll your nt option. Confirm how yo Confirm	Le Contraction Con	v 9.1.1.( v 9.1.1.)
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Virgin Mone File Action Full ap Application M Intermediary eneral inf GENERAL Application M Virgin Money Do any of 1 Current Date Please select	ay Online Mor ns Forms DDIICA Buy to Le lumber : 2473 applicant details INFORMATIO lumber r Illustration re the applicants t Intermediary	tgage Applica Window He t 4538 financial details N ference numbe have buy-to-let	tion - [Virgin M lp property 1 24734538 r 00002473453 t mortgaged prop 02 / 10 A Tester	Noney Online Fi For technical s dedicated serv fees 8 - 001 perties?	ull Applicatio	in] y queries please elect the releva bit confirma identity () f identity () f identity () f () f	Call your tion confirm how your confirm how your Face to Face s is the ourrent thend it in the for	U U U U U U U U U U U U U U U U U U U	v 9.1.1.( v 9.1.1.( v 9.1.1.( ) Face
Virgin Mone File Action Full application M Intermediary eneral inf GENERAL Application N Virgin Money Do any of 1 Current Date Please selec Which Club of for this applie	y Online Mor ns Forms DDICCE Buy to Le lumber : 2473 applicant details INFORMATIO lumber r Illustration re the applicants the applicants the applicants	tgage Applica Window He tion 4538 financial details N ference numbe have buy-to-let	tion - [Virgin M lp property 1 24734538 r 00002473453 t mortgaged prop 02 / 10 A Tester Testers PLC	Noney Online Fi For technical s dedicated serv fees 88 - 001 perties? 1 2024	ull Applicatio	in] y queries please select the relevance bit confirmation identity Please identity identity if not please an myyyy	Call your nt option. tion	U U U U U U U U U U U U U U U U U U U	v 9.1.1.( v 9.1.1.( v 9.1.1.) v Face

Important, please check the loan amount requested matches the Decision Certificate. If it doesn't, please contact our support team to discuss.

### Full Application

The final confirmation page of the Full Application will ask you to enter your most up-to-date phone number and save a Required Documents checklist.

The Required Documents checklist will confirm what documents we need from you to support the application. You can submit all supporting documents to us in one of four ways:

- You will be prompted within VMO to upload your documents once you have submitted your application.
- You can upload supporting documents to VMO at any time once your application has been submitted.
- Use the Secure Document Transfer link which we will email to you following completion of an application. Secure Document Transfer links are unique and case specific and should only be used to upload supporting documents for the case referenced in the email you receive.

Once all the tabs are complete and you're happy to proceed, please click **'Confirm and save'**.

🍪 Virgin Money Online Mortgage Application - [Virgi	jin Money Online Full Application] — 🗌 🗙
🍘 File Actions Forms Window Help	_ = ×
full application Buy to Let Application Number: 24734538	For technical support or policy queries please call your dedicated service team and select the relevant option.
intermediary applicant financial propert	ty 1 fees direct debit confirmation
declaration supporting summary confirm/sa	a
We will send you and your registered administrators in therefore important we have your correct information.         User ID:       ate:         Email:       tester@virginmoney.com	regular case tracking updates to let you know how your application is progressing, it is
Administrator(s):	Email:
User ID (1): ctest	tester@virginmoney.com
User ID (2): pt	tester@virginmoney.com
User ID (3):	
Please enter the preferred telephone number to conta Tel: Before confirming you must view the Decision Certific documentation that needs to be provided with this app offer	act you on should we need to speak to you about this application:          A       Required Documents         Cate. This will inform you of all the supporting plication to help you get a quicker mortgage       Confirm & Save
	🛃 Online 🔤 v 9.1.1.0

declaration	supporting summary	confirm/sa		
We will ser therefore in	nd you and your registered a nportant we have your correc	dministrators regular case ct information.	tracking updates to let you k	know how your application is progressing, it is
User ID:	at			Send us your documents using the button:
Email:	tester@virginmoney.com			Document <u>U</u> pload
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#### Submitting a Full Application

The Full App will instantly appear in your **Case Management screen** with the status **'Ready to Submit'** if complete and **'Partially Complete'** if information is missing (see page 12).

To submit the Full App, simply highlight the case, so that the black arrow is visible to the lefthand side and click **'Submit/Generate'**.

### Full Application submitted – what happens next?

#### Quicker, slicker mortgage applications.

Once you've submitted your application:

- We will give you a full conditional underwriting decision upfront. Even better, you'll get this directly from the Underwriter.
- We will call you to discuss the decision for all cases, regardless of outcome, and talk you through anything else we may need to support the application.
- We will assess each document you send us upon receipt and confirm they meet our lending requirements. If you fully package all the required documents straightaway, this will fast track the application through the process.
- We will contact you at each stage to confirm the progress and the next steps, saving you time and making sure you know exactly what is happening, without having to call us.
- We will honour our original lending decision subject to receiving all of the requirements and issue an Offer as soon as we have assessed them.
- If you need additional support with a mortgage application you have submitted you can contact your dedicated Service Team. You can find their contact details on page 42.
- You can also check on the progress of your case through the Case Management screen within VMO.

### Frequently asked questions

#### Why won't the red triangles disappear?

The red triangles highlight missing or incorrect information. Simply move your mouse over the triangle to see a message explaining what's needed.

#### Why aren't any of the buttons on the Main Menu accessible any more?

This means your downloaded version of VMO is out-of-date. The system should automatically update a few minutes after you log in. You will need to be online for this to happen.

#### Why aren't the Residential DIP, BTL DIP and Illustration buttons on the Main Menu accessible any more?

This means the USER ID you've used to log in is no longer valid. Please call your dedicated Service Team.

#### I've forgotten my password, how do I reset it?

Simply use the forgotten password option on the initial login page of VMO.

### I've locked myself out of VMO, and can't reset it using the forgotten password tool.

Please call your dedicated Service Team.

### What is the manual fee override option used for?

This is used to override the need to pay fees on a Full Application. Please get agreement to use this code from your Business Development Manager or Service Team (see page 42).

#### How do I update my contact details?

Simply go to the **'Actions and Change Details'** option in the top left hand corner of the **Navigation Menu**.

### Can I complete a Porting Application on the VMO system?

Unfortunately not. Application forms for existing Virgin Money customers moving home should be downloaded from our website and posted to us. This includes porting and where customers move home and take a new product.

### How can I see an update for an existing case I have submitted?

Highlight the case and click the **'Case track'** button on the bottom of the **Case Management screen**. Any updates will be in the bottom left hand corner of the screen. Click the **'Details'** button to read the update (see page 12).

#### How do I upload documents to a case?

You can submit all supporting documents to us in one of four ways:

- You will be prompted within VMO to upload your documents once you have submitted your application.
- You can upload supporting documents to VMO at any time once your application has been submitted.
- Use the Secure Document Transfer link which we will email to you following completion of an application. Secure Document Transfer links are unique and case specific and should only be used to upload supporting documents for the case referenced in the email you receive.

### How do I retrieve a copy of the Mortgage Offer?

Highlight the relevant Full Application and click the **'Case track'** button on the bottom row of the **Case Management screen**. Any updates will be in the bottom left hand corner of the screen. Click the **'Details'** button to read the update (see page 12).

If the update says the Offer is available, simply click the **'Illustration/Offer'** button and you will be able to download a copy of the Offer.

## How do I print a copy of the DIP / Full Application?

Highlight the relevant DIP/Full App and click **'Print'**. This will create a PDF for you to print or save.

### Top tips

### Multiple property BTL applications – only one DIP

When you complete the BTL DIP, simply click the **'Add Property'** button on the **'Property Details'** tab and you can add an additional three properties.

This means you can submit an application for up to four properties using a single DIP and leaving just one footprint on the customer's credit profile.

#### Input of existing BTL commitments

When declaring existing self-supporting BTL properties, input the existing mortgage payment as £0.00. If not self-supporting, only include the shortfall.

#### Supporting documentation

#### Photographs

We accept photographs of supporting documents and you can submit them to us in one of three ways:

- You will be prompted within VMO to upload your documents once you have submitted your application.
- You can upload supporting documents to VMO at any time once your application has been submitted.
- Use the Secure Document Transfer link which we will email to you following completion of an application. Secure Document Transfer links are unique and case specific and should only be used to upload supporting documents for the case referenced in the email you receive.

#### Templates

You'll find our supporting documentation templates on our website using the following link: http://intermediaries.virginmoney. com/virgin/tools/useful-downloads/ Or if you have access to the Virgin Money Intermediary Portal (VMIP), you will find a link on there.

#### Help with packaging

To help us process your cases as quickly as possible, we've outlined everything you will need to send to us. You can find this here: http://intermediaries.virginmoney.com/ virgin/service/help-with-packaging/

#### Affordability calculator

To get an indication of what your customer could afford based on their circumstances, please use our online affordability calculator before submitting a DIP. You can find it here: https://intermediaries.virginmoney.com/ tools/affordability-calculator Or if you have access to the Virgin Money Intermediary Portal (VMIP), you will find a link on there.

#### Lending policy

This can be accessed from three separate locations. Our lending policy is available on the intermediary website, from the Main Menu using the **'Documents'** button and on VMO. You can also download the A-Z Lending Policy App to your phone or tablet from the App Store (iOS) or Google Play Store (Android). If you have access to the Virgin Money Intermediary Portal (VMIP), you will also find links to both on there.

#### Amending a submitted DIP

To amend a DIP that has been submitted, please call your dedicated Service Team.

#### Printing your application

To print the relevant form (DIP / Full App), simply highlight the case in the **Case Management screen**, and click **'Print'**.

Once print is selected you'll be given two options.

- Option 1 App summary (gives a brief overview of the case).
- Option 2 Form (gives you the entire form).

Please select the one you want and continue.

#### **Procuration Fees**

If you have any questions about your Procuration Fee, please contact us by emailing **procuration.fees@virginmoney.com** 

#### Live chat

Our live chat service can be launched from the following link: http://intermediaries. virginmoney.com/webchat/

#### Save your progress

You don't need to fully complete a case to save it. Case information can be saved at any point by clicking the 'File' menu and the relevant option.

#### Pre-populating data

Pre-populating the data from one case to another is a great time saver and ensures the exact same data is used.

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### Useful contact information

#### **BDM Finder**

Here's a link to the BDM finder on our intermediary website: **http://intermediaries. virginmoney.com/bdm-finder/** You can also access it by downloading the A-Z Lending Policy App or if you have access to the Virgin Money Intermediary Portal (VMIP), you'll find a link on there.

#### Phone

Give us a call on 0345 601 0680\*. We're here 9am to 5pm Monday to Friday (9:30am to 5pm on Wednesdays).

#### Post

Virgin Money, Mortgage Processing, Jubilee House, Gosforth, Newcastle Upon Tyne NE3 4PL.

#### Email

Procuration Fee queries – procuration.fees@virginmoney.com

\*Calls to 03 numbers are included in inclusive minutes and discount schemes. Calls may be monitored and recorded.

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