

# VIRGIN MONEY ONLINE

User guide

MONEY

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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

Access to dropdown menu.  
Create a Mortgage Illustration or DIP.  
Access to other VMO functions.

### Case management

Move a case to the next stage.  
Print forms.  
Request a DIP.  
Submit applications and review results.

## Steps

**Mortgage  
Illustration**  
(optional)



**DIP**



**Full  
Application**

## 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 starting 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 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.† 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 follow-ups 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**.

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

† Your dedicated Service Team is here to help with any queries about mortgage cases you have submitted.


# Navigating

Virgin Money Online Mortgage Application - [Virgin Money Online Login]

File Actions Forms Window Help

## login

For technical support or policy queries please call your dedicated service team and select the relevant option.



Virgin Money and Clydesdale are now part of Nationwide. This includes Clydesdale mortgages. You can continue to submit applications in the same way as you do today.

To understand what this means for you, visit <http://virginmoney.com/nationwide-transfer>

Nationwide Building Society (trading as Virgin Money). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078 Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW  
Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority

**user login**

VMO User ID

Password

[Forgotten Password](#) [Login](#)

- Case Management
- Register
- Document Upload
- Illustration
- Residential DJP
- BTLDIP
- Product Transfer
- Documents
- Product Information
- Help


Online v 9.4.1.0

Virgin Money Online Mortgage Application - [Virgin Money Online Main Menu]

File Actions Forms Window Help

## main menu

For technical support or policy queries please call your dedicated service team and select the relevant option.



**Important Updates**

**Product Transfers**  
You can apply for a Product Transfer and secure the rate up to 4 months from the existing product maturity date.

**Existing Customer Porting Applications**  
Please note that we are unable to accept any applications for Porting or Porting with Additional Borrowing through VMO. Please contact our support team on 0345 601 0680 who will be able to help.

**Shared Ownership Product Transfers**  
These are not available via VMO; please call our support team on 0345 600 1477, who will be able to help.

Nationwide Building Society (trading as Virgin Money). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078 Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW  
Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority

- Case Management
- Register
- Document Upload
- Illustration
- Residential DJP
- BTLDIP
- Product Transfer
- Documents
- Product Information
- Help

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## 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:

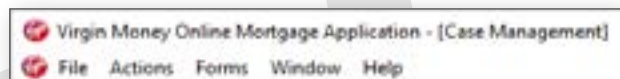
- **Case Management** – Here you can monitor the progress of your DIPs and Full Applications, as well as print Decision Certificates, Offers and copies of applications for your compliance needs (see page 12).
- **Register** – This lets you set up Administrators and their access levels (see page 11).
- **Document Upload** – This lets you send all relevant documentation related to the application securely.
- **Illustration** – This takes you to the Residential Illustration screens (see page 19).
- **Residential dip** – This takes you to the Residential DIP screens (see page 27).
- **Product Transfer** – This will take you through the Product Transfer process.
- **Documents** – Here you can access paper forms including:
  - Residential 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
- **Window** – This lets you go directly to an open case
- **Help** – View our Frequently Asked Questions




# 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?  Supervisor  Intermediary  Administrator

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

Is this user already registered?  Yes  No

Title  ▲ User 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 ▲

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

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.



1 Type of user to Register?  Supervisor  Intermediary  Administrator

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?  Yes  No

4 Title  User 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.**

5 Should this Administrator also receive email updates for cases submitted by yourself?  Yes  No

Access to the following functionality by an administrator may be restricted to only these sections

6  DIP functionality  Mortgage Illustration  
 Full App functionality  Case Tracking  Buy to Let functionality

Register Cancel

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 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.

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:

Illustration > Illustration

Illustration > DIP

DIP > Illustration

DIP > DIP

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

16

Virgin Money Online Mortgage Application - [Case Management]

File Actions Forms Window Help

Search for Cases

Reference No.

Intermediary

Club or Network

Applicant Surname

Applicant Postcode

Date

Created From  /  /

Submitted To  /  /

Form

Status

Search

Reset

Pre-populate Illustration / Offer Print Archive View BTL

Current Cases Archived Cases

Results: 7 found

Reference No.	Club/Net.	Name	Form	Status	Status Updated	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
	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

Print/Generate Delete Case Track Main Menu

Online v 9.1.1.0

17

10

11

12

13

14

15

# 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' (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.

## Creating a new Illustration

Start by clicking the Residential 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.)

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

The screenshot displays the 'Virgin Money Online Mortgage Application - [Virgin Money Online Illustration Form]' interface. The title bar includes 'File Actions Forms Window Help' and the Virgin Money logo. The main content area features a navigation bar with tabs for 'illustration', 'borrowing details', 'applicant details', 'product', 'fees', and 'miscellaneous'. Below this, the 'ILLUSTRATION DETAILS' section is visible, containing three radio button options under the heading 'Open illustration': 'Base this illustration on existing DIP form', 'Base this illustration on existing illustration form', and 'Start new illustration form'. The 'Start new illustration form' option is selected. A red 'Go' button is positioned to the right of the third option. At the bottom right of the form area, a red 'Next step' button is circled in red. The status bar at the bottom indicates 'Online' and version 'v 9.1.1.0'.

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.

**Grey**  
Completed

**White**  
In progress

**Pink**  
to be completed

Virgin Money Online Mortgage Application - [Virgin Money Online Illustration Form]

File Actions Forms Window Help

# mortgage illustration

For technical support or policy queries please call your dedicated service team and select the relevant option.

Virgin money

illustration borrowing details applicant details product fees miscellaneous

borrowing I borrowing II

## BORROWING DETAILS

Please provide the following details to help choose a suitable mortgage product.

Which country is the property to be purchased/re-mortgaged in?  ▲

Purchase price or estimated value  ▲

Warning: Please enter the amount (with no decimal places)

Are any applicants first time buyers?  Yes  No ▲

Valuation Type  ▲

<< Previous Step Next Step >>

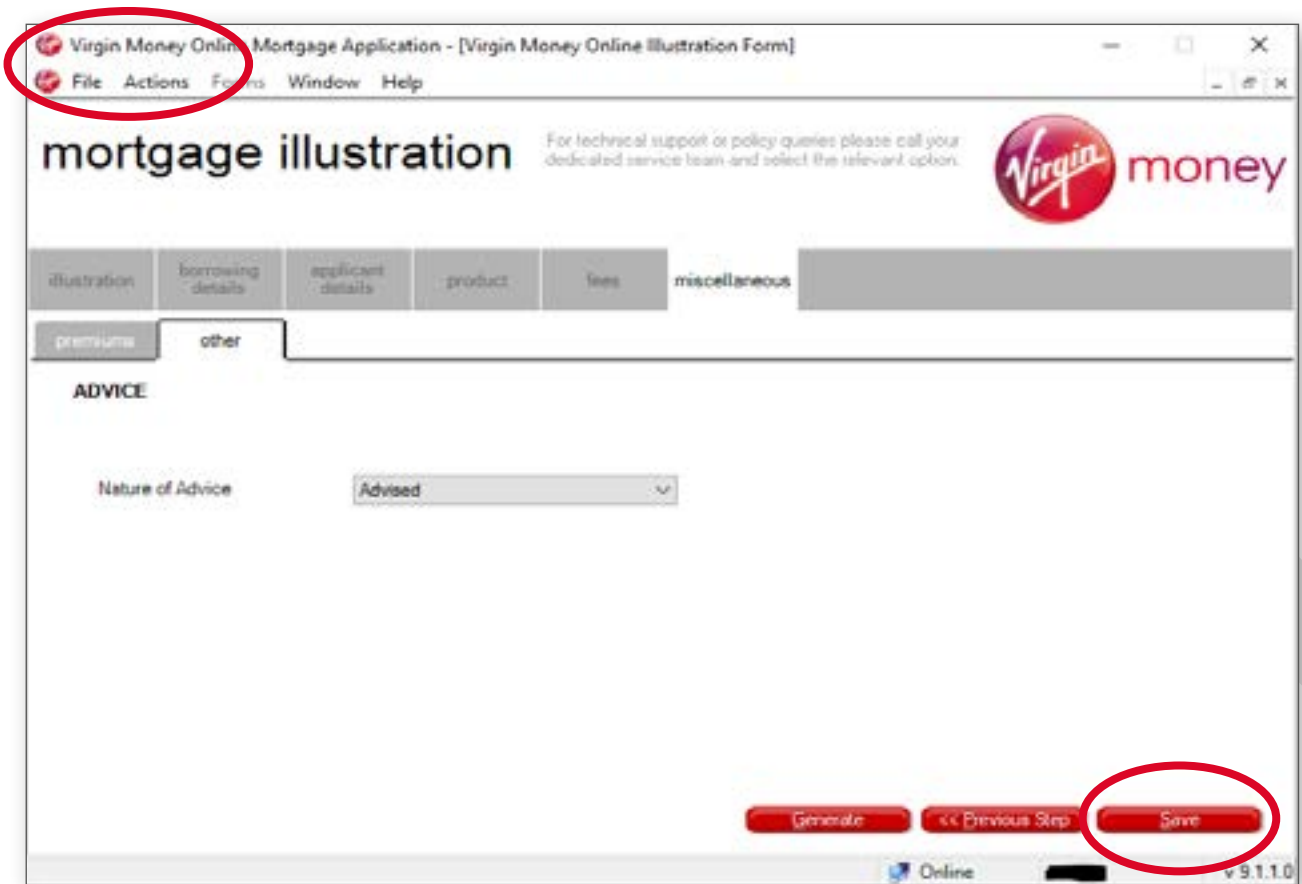
Online v 9.1.1.0

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.

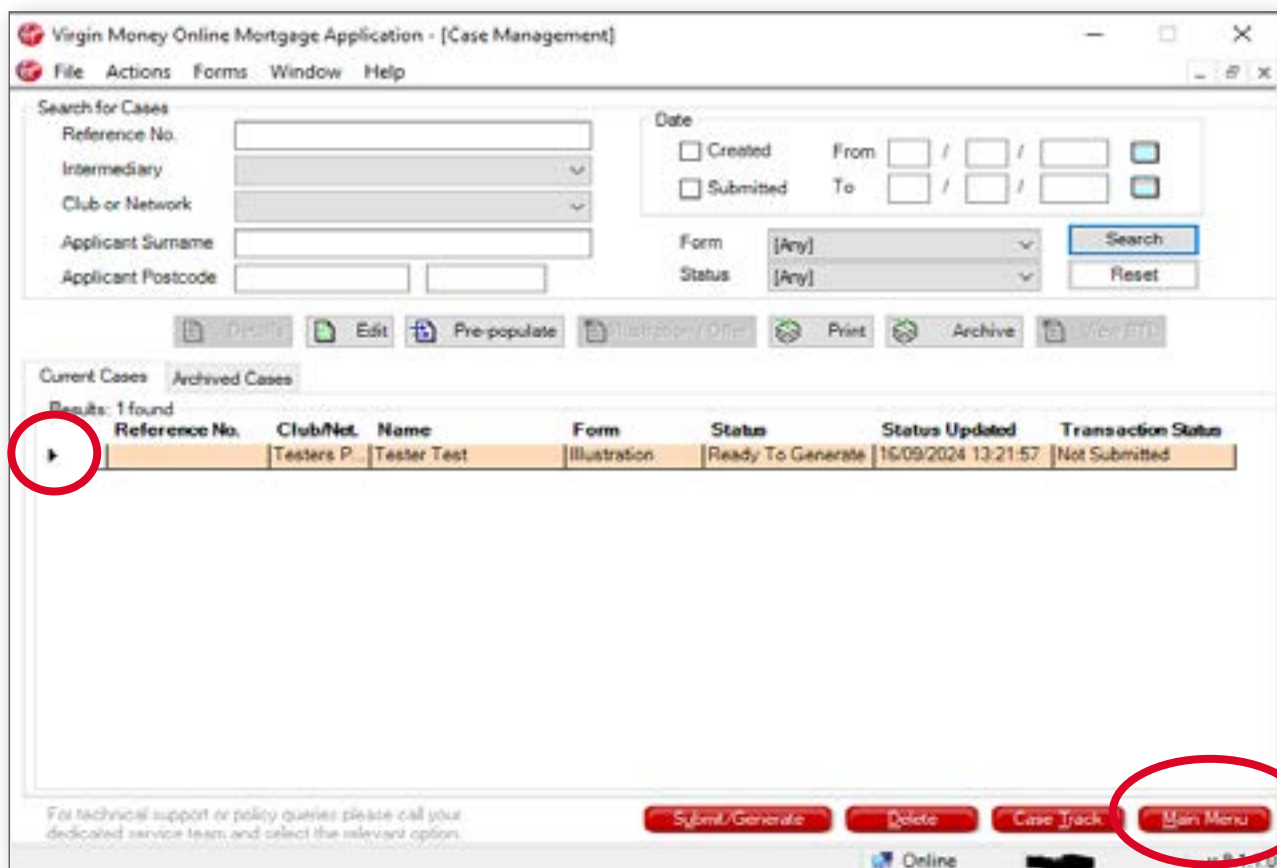
## Creating an Illustration

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.



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.)



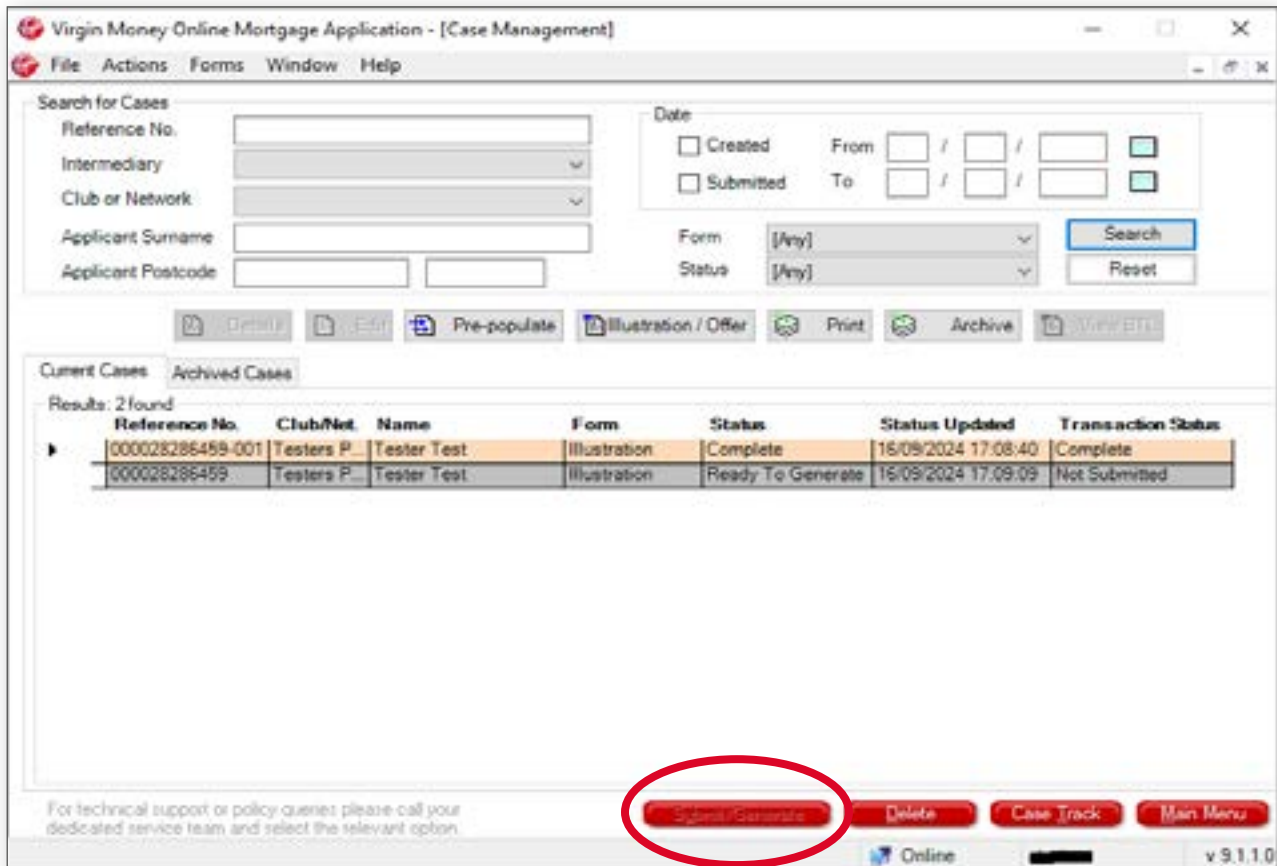
### Creating an Illustration from an existing case

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).



Click **'Yes'** when you see the following screen.



## 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:

**Reference: 0000000000-001**

This document was produced for Mrs T Test and Mr T Test on 3 April 2026.

This document was produced on the basis of the information that you have provided so far and on the current financial market conditions.

**The information below remains valid until 3 April 2026.**  
After that date, it may change in line with market conditions.

This document does not constitute an obligation for Virgin Money to grant you a loan.

**1. Lender**

Nationwide Building Society (trading as Virgin Money)  
Telephone number: 0345 601 0680  
Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL  
[www.virginmoney.com](http://www.virginmoney.com)

**2. Credit intermediary**

Testers PLC  
0191 279 279  
Jubilee House  
Gosforth

# Submitting a DIP

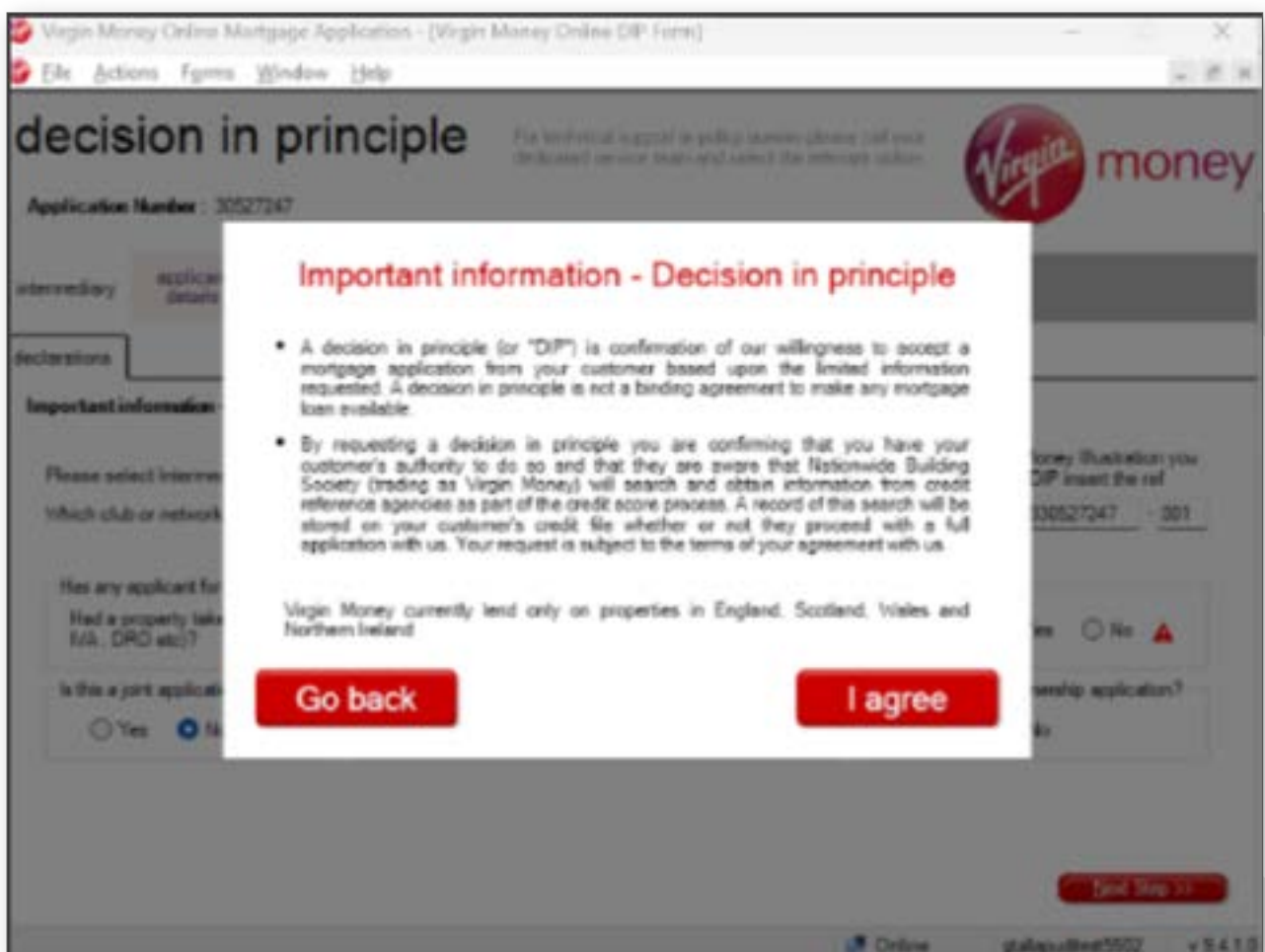
You can create a completely new DIP or it can be pre-populated with data from an existing Illustration or another existing DIP.

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 Money Online Mortgage Application - [Virgin Money Online DIP Form]

File Actions Forms Window Help

# decision in principle

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**


declarations


### Important information - Decision in principle


Please select intermediary:

Which club or network are you using?  


If you have a Virgin Money illustration you wish to use with this DIP insert the ref number here:  -

Has any applicant for this loan ever:  
Had a property taken into possession by a lender (including voluntarily)? Been declared insolvent (bankruptcy, IVA, DRO etc)?  Yes  No 

Is this a joint application?  Yes  No 

Please select type of loan:  New Loan  Remortgage 

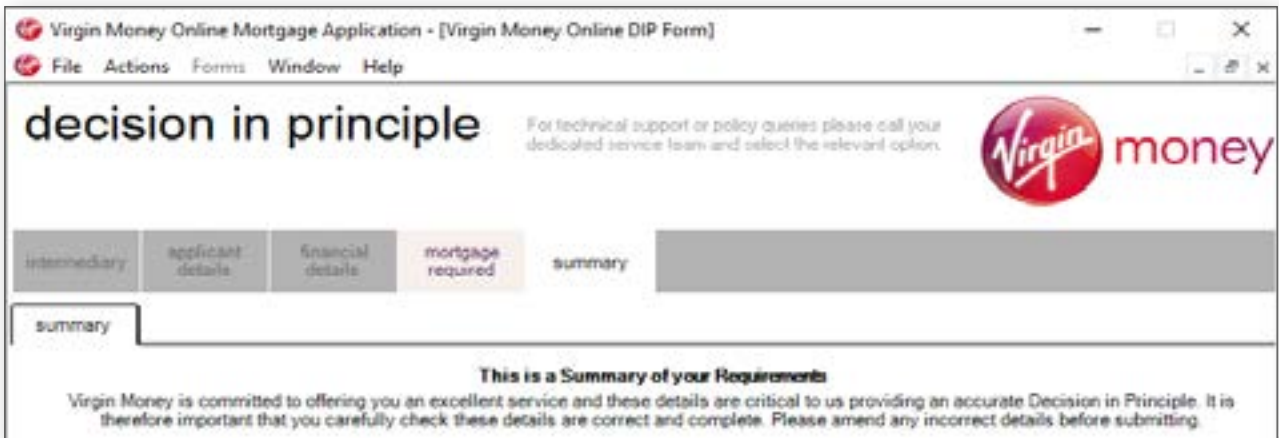
[Next Step >>](#)

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 Money Online Mortgage Application - [Virgin Money Online DIP Form]

File Actions Forms Window Help

# decision in principle

For technical support or policy queries please call your dedicated service team and select the relevant option.



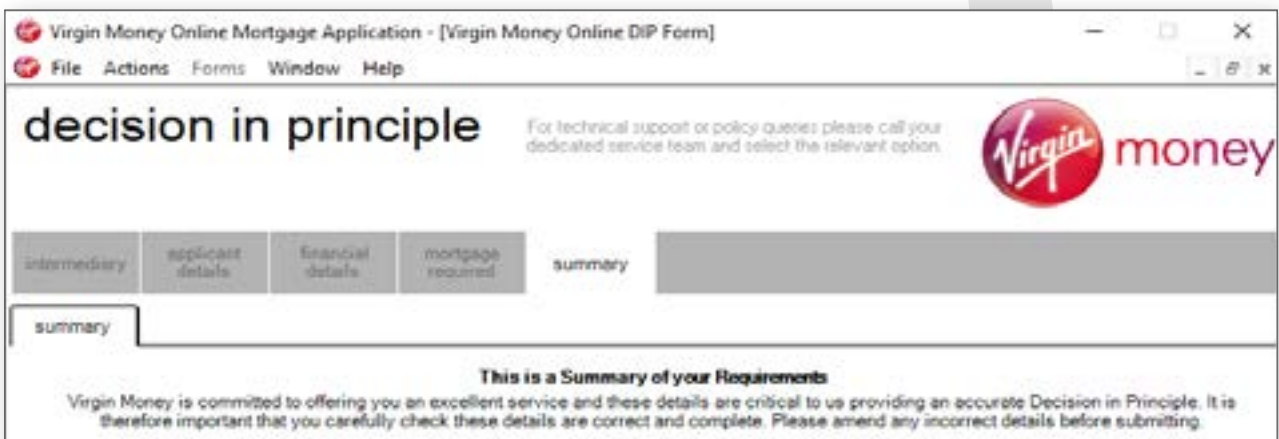
intermediary applicant details financial details mortgage required summary

summary

**This is a Summary of your Requirements**

Virgin Money is committed to offering you an excellent service and these details are critical to us providing an accurate Decision in Principle. It is therefore important that you carefully check these details are correct and complete. Please amend any incorrect details before submitting.

### Complete:




Virgin Money Online Mortgage Application - [Virgin Money Online DIP Form]

File Actions Forms Window Help

# decision in principle

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

**This is a Summary of your Requirements**

Virgin Money is committed to offering you an excellent service and these details are critical to us providing an accurate Decision in Principle. It is therefore important that you carefully check these details are correct and complete. Please amend any incorrect details before submitting.

## Submitting a DIP

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

Virgin Money Online Mortgage Application - [Virgin Money Online DIP Form]

File Actions Forms Window Help

# decision in principle

For technical support or policy queries please call your dedicated service team and select the relevant option.

Virgin money

intermediary applicant details financial details mortgage required summary

summary

**This is a Summary of your Requirements**

Virgin Money is committed to offering you an excellent service and these details are critical to us providing an accurate Decision in Principle. It is therefore important that you carefully check these details are correct and complete. Please amend any incorrect details before submitting.

**Club/Network:** Testers PLC

**Product/Loan Details:**

Purchase Price: £ 100,000.00  
Secured Loan: £ 78,000.00

Loan Term: 25 years

**Application Details:**  
Mr Test Tester  
1 Test Road  
TEST TOWN  
NE3 4PL

<< Previous Step Confirm & Save

Online 2.1.1.0

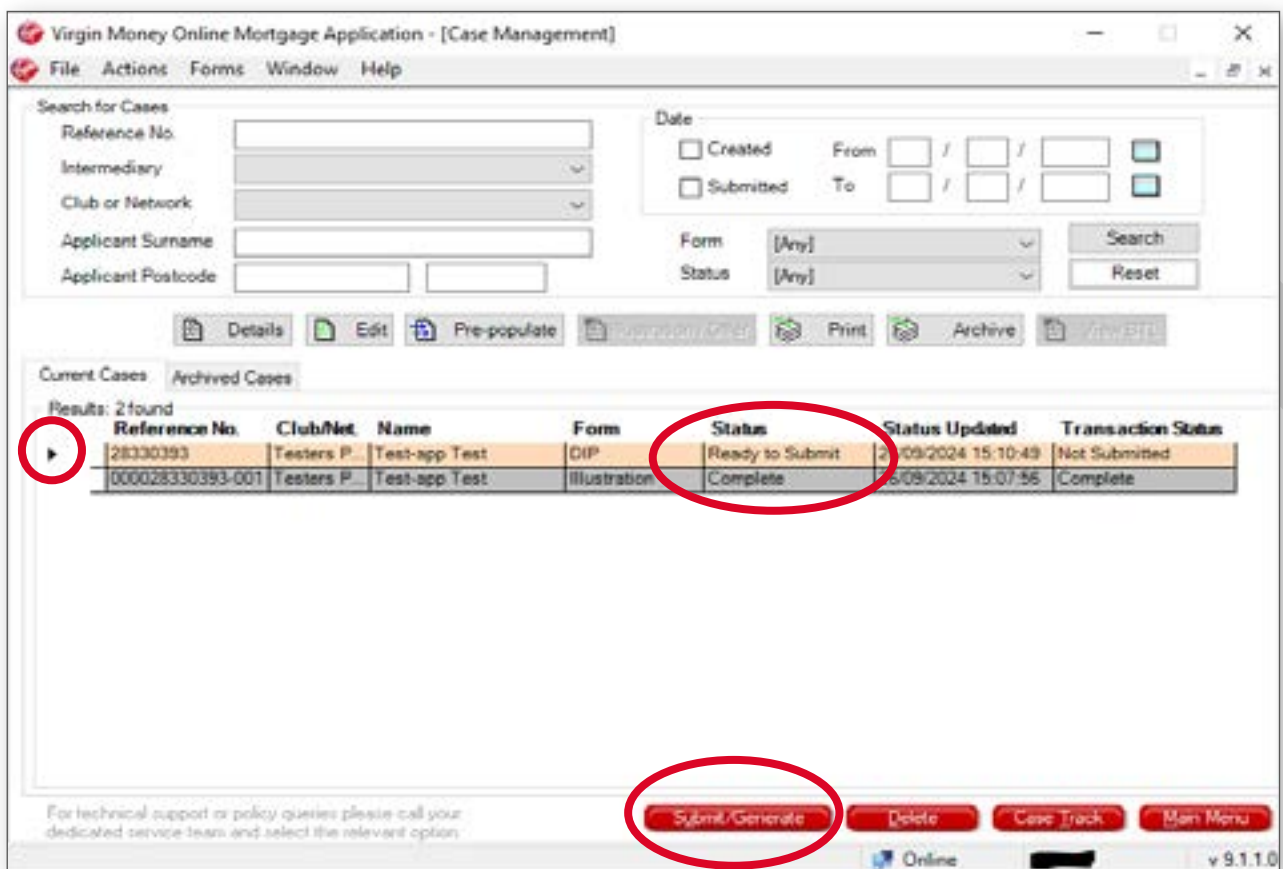
Virgin Money Online Information

DIP Form successfully saved

OK

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.



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.



# Viewing the details of your DIP once submitted

## Residential – ACCEPT

Highlight the case and click 'Details'.

Intermediary: [Dropdown]  
Club or Network: [Dropdown]  
Applicant Surname: [Text]  
Applicant Postcode: [Text]

Created From: [Date]  
Submitted To: [Date]  
Form: [Any]  
Status: [Any]  
Search  
Reset

Details | Edit | Pre-populate | Print | Archive | View BTL

Current Cases | Archived Cases

Results: 4 found

Reference No.	Club/Net.	Name	Form	Status	Status Updated	Transaction Status
24734503	Testers P...	Smith John	DIP	Complete	27/09/2024 11:58:26	Complete
24734538	Testers P...	Smith John	BTL DIP	Complete	26/09/2024 16:57:25	Complete
000024734538-001	Testers P...	Smith John	BTL Illustration	Complete	26/09/2024 16:51:06	Complete
000024734503-001	Testers P...	Smith John	Illustration	Complete	26/09/2024 15:53:15	Complete

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

**Accepted**

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.

If your customer has property details or is encouraging, you can continue now by clicking the decision and proceed to complete a full application. This can then be submitted online and all other supporting documents should be uploaded to Secure Document Upload.

We cannot guarantee your customer a mortgage product until we receive the fully completed mortgage application form together with any applicable application fee.

The application is subject to our Standard Terms and Conditions, which include satisfactory status checks and a satisfactory valuation report on the property.

Documents to be provided:

Application Reference Number: 41315555  
Date Issued: 08/10/2025  
Product: Fixed Rate  
Maximum Secured Amount: £148000.00  
Total Amount Available: £148000.00

Close

Virgin Money

### Decision Certificate

Application: 12345678  
Issued on: 03/04/2026

We, Nationwide Building Society trading as Virgin Money, will accept a mortgage application from

**Test Tester**

as follows:

A Secured Mortgage of up to: **£100,000**

This mortgage decision in principle is subject to:

- A satisfactory valuation of the property to be mortgaged.
- The information you have supplied to us being correct.
- Any terms and conditions that apply to the product.
- A change in personal circumstances or in any information you have given us may affect our decision to proceed with a loan to you.

Please note, the maximum loan amount stated is based upon the interest rate you have selected at decision stage. If the 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:

Please remember, we also require:

- Signed Declaration
- Direct Debit details
- Essential Only Confirmation Form and evidence of application

**Important points**

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 there may be withdrawal without notice. A mortgage 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**

Nationwide Building Society trading as Virgin Money, is authorised by the Financial Conduct Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 196074. Registered office: One Cabot Square, Canary Wharf, London E14 4QE. Data collected for the regulated mortgage and regulated credit agreements are for regulated by the Financial Conduct Authority.

0800 000 000

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

**Accepted**

**Your customer's Decision in Principle request has been Accepted.**

The decision is based on the information provided. Should the information change, for whatever reason, we reserve the right to review our decision. You will need to obtain confirmation of the information.

If your customer has property details or is remortgaging, you can continue now by closing this decision and proceed to complete a full application. This can then be submitted online and all other supporting documents should be uploaded to Secure Document Upload.

We cannot guarantee your customer a mortgage product until we receive the fully completed mortgage application form together with any applicable application fee.

The application is subject to our Standard Terms and Conditions, which include satisfactory status checks and a satisfactory valuation report on the property.

**Documents to be provided:**

<b>Application Reference Number:</b>	£1319050
<b>Date Issued:</b>	08/10/2025
<b>Product:</b>	FlexiRate
<b>Maximum Secured Amount:</b>	£148000.00
<b>Total Amount Available:</b>	£148000.00

**Done**

Virgin Money

**Decision Certificate**

**MONEY**

Application: **12345678**

Issued on: **03/04/2025**

We, Nationwide Building Society trading as Virgin Money, will secure mortgage application from

**Test Tester**

at home:

A secured mortgage of up to: **£100,000**

This mortgage Decision in Principle is subject to:

- A satisfactory valuation of the property to be mortgaged.
- The information you have supplied to us being correct.
- Any terms and conditions that apply to the product.
- A change in personal circumstances or if any information you have given us may affect our decision to proceed with a start to you.

Please note, the maximum loan amount locked is based upon the interest rate you have selected at decision stage. If the rate changes upon the application this may affect the maximum amount you can borrow.

To progress the application a copy of the following documents will be required:

- 7 Applicant 1 - Please provide evidence that regular payments are being made towards a pension. This can be in the form of payslips or P50 (showing pension deductions) or last annual pension statement (must be dated in the last 12 months).
- 7 Applicant 2 - Please provide evidence that regular payments are being made towards a pension. This can be in the form of payslips or P50 (showing pension deductions) or last annual pension statement (must be dated in the last 12 months).
- 7 Applicant 1 - Valid passport or driving licence plus one utility bill
- 7 Applicant 2 - Valid passport or driving licence plus one utility bill

Please refer back to us also for:

- Signed confirmation
- Given best details
- Execution Only (Confirmation form and evidence if approved)

**Important points**

We 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 mortgage product cannot be topped up unless we receive a fully completed mortgage application form, together with valuation, administration and product fees where applicable.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

Nationwide Building Society trading as Virgin Money, authorised by the Financial Conduct Authority and regulated by the Prudential Regulation Authority and the Financial Ombudsman Service. (Our principal office is located at 100 Broad Street, Birmingham, B1 4RT. We are also authorised to accept deposits and regulated by the Prudential Regulation Authority.)

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# 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.



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

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

The screenshot shows a web interface for case management. At the top, there are search filters for Reference No., Intermediary, Club or Network, Applicant Surname, and Applicant Postcode. There are also date filters for Created and Submitted, and dropdown menus for Form and Status. A 'Search' button is present. Below the filters is a toolbar with buttons for 'Pre-populate', 'Illustration / Offer', 'Print', 'Archive', and 'View Bill'. The 'Pre-populate' button is circled in red. Below the toolbar, there are tabs for 'Current Cases' and 'Archived Cases'. A table shows 5 results with columns: Reference No., Club/Net, Name, Form, Status, Status Updated, and Transaction Status. The first row is highlighted in orange. At the bottom, there are buttons for 'Against Illustration', 'Delete', 'Case Track', and 'Main Menu'. A footer contains 'Online' and 'v 9.1.1.0'.

Reference No.	Club/Net	Name	Form	Status	Status Updated	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
24734538	Testers P...	Smith John	BTL DIP	Complete	26/09/2024 16:57:25	Complete
000024734538-001	Testers P...	Smith John	BTL Illustration	Complete	26/09/2024 16:51:06	Complete
000024734503-001	Testers P...	Smith John	Illustration	Complete	26/09/2024 15:53:15	Complete

Pre-populate from an Illustration displays this message

The dialog box is titled 'Pre-populate new form'. It contains the text: 'Please choose what to pre-populate from case 000024734571-001 (Illustration):'. There are two radio buttons: 'Illustration' (which is selected) and 'DIP'. At the bottom, there are 'OK' and 'Cancel' buttons.

Virgin Money Online Mortgage Application - [Case Management]

File Actions Forms Window Help

Search for Cases

Reference No.

Intermediary

Club or Network

Applicant Surname

Applicant Postcode

Date

Created From  /  /

Submitted To  /  /

Form

Status

Current Cases Archived Cases

Results: 5 found

Reference No.	Club/Net.	Name	Form	Status	Status Updated	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
24734538	Testers P...	Smith John	BTL DIP	Complete	26/09/2024 16:57:25	Complete
000024734538-001	Testers P...	Smith John	BTL Illustration	Complete	26/09/2024 16:51:06	Complete
000024734503-001	Testers P...	Smith John	Illustration	Complete	26/09/2024 15:53:15	Complete

For technical support or policy queries please call your dedicated service team and select the relevant option.

Online v 9.1.1.0

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

Please choose what to pre-populate from case 24734503 (DIP):

DIP

Illustration

Full App

The Decision Certificate must be viewed before you are able to proceed to a Full Application

Pre-populate new form

Please choose what to pre-populate from case 24734503 (DIP):

DIP

Illustration

Full App

The Decision Certificate must be viewed before you are able to proceed to a Full Application

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).

Virgin Money Online Mortgage Application - [Virgin Money Online Full Application]

File Actions Forms Window Help

# full application

For technical support or policy queries please call your dedicated service team and select the relevant option.

Application Number : 27881949

intermediary applicant details financial details mortgage required property details solicitor fees direct debit confirmation

general inf.

## GENERAL INFORMATION

Application Reference Number: 27881949

If you have a Virgin Money Illustration you wish to use with this application insert the ref number here: 000027881949

Please select Intermediary: A Tester

Which Club or Network are you using for this application? Testers PLC

Is this a joint application?  Yes  No

Please select type of loan:  New Loan  Remortgage

Please confirm how you verified the Applicant(s) identity?  Face to Face  Non Face to Face

Is this a Shared Ownership application?  Yes  No

Next Step >>

Online v 9.1.1.0

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 - [Virgin 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.

Virgin money

intermediary applicant details financial details property 1 fees direct debit confirmation  
declaration supporting.. summary confirm/sa..

We will send you and your registered administrators regular case tracking updates to let you know how your application is progressing. it is therefore important we have your correct information.

User ID:  Send us your documents using the button:  
Email:

Administrator(s): Email:  
User ID (1):    
User ID (2):    
User ID (3):

Please enter the preferred telephone number to contact you on should we need to speak to you about this application:  
Tel:

Before confirming you must view the Decision Certificate. This will inform you of all the supporting documentation that needs to be provided with this application to help you get a quicker mortgage offer.

Online v 9.1.1.0

declaration supporting summary **confirm/sa...**

We will send you and your registered administrators regular case tracking updates to let you know how your application is progressing. It is therefore important we have your correct information.

User ID:

Email:

Administrator(s):

User ID (1):  Email:

User ID (2):  Email:

User ID (3):

Please enter the preferred telephone number to contact you on should we need to speak to you about this application

Tel:

Before confirming you must view the Decision Certificate. This will inform you of all the supporting documentation that needs to be provided with this application to help you get a quicker mortgage offer

Send us your documents using the button: [Document Upload](#)

**Required Documents** ⚠

<< Previous Step Confirm & Save

Online 1.1.0

### 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 left-hand 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

## 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](mailto: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.

The screenshot displays the 'Virgin Money Online Mortgage Application - [Virgin Money Online Illustration Form]' window. The 'File' menu is open, showing options: Save, Close, Save and Close, Export, and Exit VMO. The main content area is titled 'Illustration' and features the Virgin Money logo. Below the logo, there are tabs for 'illustration', 'details', 'applicant details', 'product', 'fees', and 'miscellaneous'. The 'borrowing' tab is selected, showing the 'BORROWING DETAILS' section. The text reads: 'Please provide the following details to help choose a suitable mortgage product.' The form includes the following fields: 'Which country is the property to be purchased/re-mortgaged in?' with a dropdown menu set to 'England'; 'Purchase price or estimated value' with a text input field containing '100000'; 'Are any applicants first time buyers?' with radio buttons for 'Yes' (selected) and 'No'; and 'Valuation Type' with a dropdown menu set to 'Mortgage Valuation Report'. At the bottom right, there are two red buttons: '<< Previous Step' and 'Next Step >>'. The status bar at the bottom indicates 'Online' and version 'v 9.1.1.0'.

## 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](mailto:procuration.fees@virginmoney.com)

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

### For professional intermediary use only.

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Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority

VM13010V18