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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 Virgin Money Intermediary Team
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.
Registering
You can register to use VMO 24 hours after you receive your panel registration confirmation email. To register, please call your dedicated Regional Service Team. We will walk you through the registration and login screens and give you your registration ID (see page 10).

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 8).

> **Case Management screen** – this is where your existing cases are saved. You can review and track them (see page 14), 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 22). 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 22). You can also use the data stored within the Mortgage Illustration to create an additional Mortgage Illustration or to get a DIP (see page 24).
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 34).

4. Application review

The application will be transferred to your dedicated Regional 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.

** 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.

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

Details of any upcoming product changes, planned system updates, and any other important information will be displayed here.
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 14).
> Register – This lets you set up Administrators and their access levels (see page 12).
> 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 18).
> Residential dip – This takes you to the Residential DIP screens (see page 24).
> BTL DIP – This takes you to the BTL DIP screens (see page 24).
> 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
Registering to use VMO

See how to register an administrator on the next page
You can register to use VMO 24 hours after you receive your panel registration confirmation email. To register, please call your dedicated Regional 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

1. Type of user to Register?
   - Supervisor
   - Intermediary
   - Administrator

2. 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 it 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.

3. Is this user already registered?
   - Yes
   - No

4. User name
   - Title
   - 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

6. 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

Register | Cancel
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.
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 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).
<table>
<thead>
<tr>
<th>Reference No.</th>
<th>Club/Net</th>
<th>Name</th>
<th>Form</th>
<th>Status</th>
<th>Status Updated</th>
<th>Transaction Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>81287994</td>
<td>Mortgage</td>
<td>Tester Test</td>
<td>BTL DIP</td>
<td>Ready to Case Tr</td>
<td>15/11/2018 15:42:31</td>
<td>Complete</td>
</tr>
<tr>
<td>81289113</td>
<td>Mortgage</td>
<td>Tester Test</td>
<td>BTL DIP</td>
<td>Ready to Case Tr</td>
<td>03/12/2018 12:05:11</td>
<td>Not Submitted</td>
</tr>
<tr>
<td>Tenet LIM</td>
<td>Mortgage</td>
<td>Tester Test</td>
<td>BTL DIP</td>
<td>Partially Complete</td>
<td>04/12/2018 11:48:42</td>
<td>Not Submitted</td>
</tr>
</tbody>
</table>

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

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.

**GREY = COMPLETED**

**WHITE = IN PROGRESS**

**PINK = TO BE COMPLETED**

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.
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.
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:
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).
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:

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.

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.

- **REFERRED TO AN UNDERWRITER**
  You’ll see an amber box to the left of the case reference.

- **DECLINED**
  You’ll see a red box to the left of the case reference.
Residential – ACCEPT

Highlight the case and click ‘Details’.

You’ll see the following message, allowing you to view your Decision Certificate.
Viewing the details of your DIP once submitted

**BTL – ACCEPT**

Highlight the case and click ‘**View BTL**’.

When you see the following screen, click the case number and click ‘**Details**’.
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 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 printed and posted to your usual Mortgage Processing Centre.

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

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

This Decision in Principle is valid for 50 days from the date below:

Application Reference Number: 18986981
Date Issued: 20/02/2015
Product: Flexible
Maximum Secured Amount: £75000.00
Total Amount Available: £75000.00

[Image of Decision Certificate]

Virgin Money plc

Decision Certificate

Application: 18986981
Issued: 20/02/2015 (valid for 50 days from the date of issue)

We, Virgin Money plc, will accept a mortgage application from

[Details of mortgage applicant]

as follows:

Secured Mortgage of up to £75,000

This offer is subject to a satisfactory valuation of the property to be mortgaged and the information you have supplied to us being correct.

To progress the application copies of the following documents will be required:

- Application 1 - Last P&I and either last two monthly payslips or last four weekly payslips.
- Application 2 - Valid passport or driving licence plus one utility bill

Please remember, we also require:

- Signed Declaration
- Direct Debit details
- Execution Only Certification form (evidence of application)
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 Regional 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 29).
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.)

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.
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).

Important, please check the loan amount requested matches the Decision Certificate.

If it doesn’t, please contact our support team to discuss.
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 15).

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’. 

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’.

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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 Regional 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.
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 Regional 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 Regional 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 Regional 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 15).
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 15).

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

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.

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.

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Amending a submitted DIP
To amend a DIP that has been submitted, please call your dedicated Regional 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.
Useful contact information

BDM Finder
Here’s a link to the BDM finder on our intermediary website: [http://intermediaries.virginmoney.com/bdm-finder/](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 numbers
**New Build**
0345 600 1477

**North**
0345 600 1706

**South**
0345 601 0680

**East**
0345 606 0301

**West**
345 605 7025

All teams are here 8.30am to 6pm, Monday to Friday (excluding Bank Holidays). Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way.

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

Procuration Fee queries – procuration.fees@virginmoney.com