

The background of the slide is a solid blue color. Four hands are visible, each holding a set of keys. The top-left hand is a woman's hand with a ring and bracelets, holding keys with a tag that says 'I LOVE MUM AND DAD'. The bottom-left hand is an older woman's hand with a bracelet, holding keys with a tag that says '80 and FABULOUS'. The top-right hand is a man's hand in a white shirt, holding keys with a tag that says 'MAN WITH VAN' and a phone number. The bottom-right hand is a man's hand in a red shirt, holding keys with a tag that says 'MAN WITH VAN' and a phone number. The text 'Mortgages as individual as your most individual individuals' is centered in white, with 'individual' and 'individuals' underlined in red.

Mortgages as individual as your most individual individuals

Mortgage Portal User Guide

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Getting Started

Accessing The Portal

- To access the portal you need to be registered with us
- If already registered you can access the portal via this link
- [Metro Bank Broker Portal Login](#)
- Your user name is the email address you registered with
- Your password is the one you created when your registered. It will be 8-12 characters long. It must contain one of each of the following: Upper Case Letter, Lower Case Letter and a Numeric Digit. It may also use the following special characters !#\$'()*+.-,/:;=?@[\\]^_{}~
- Your memorable word, you choose at registration and will be alphabetical characters only and non case sensitive.

The image displays two screenshots of the Metro Bank Broker Portal interface. The top screenshot shows the 'LOG-IN DETAILS' form, which includes input fields for 'User Name *' and 'Password *', a 'Forgotten Password? >' link, and 'Cancel >' and 'Logon >' buttons. The bottom screenshot shows the 'REGISTRATION' section, featuring a 'New Users - please click here to begin the registration process >' link. Below this is another 'LOGIN DETAILS' form with a 'Memorable word (please enter character) *' field, three dropdown menus labeled '8th', '7th', and '5th', a 'Forgotten memorable word? >' link, and 'Cancel >' and 'Logon >' buttons.

Home Page

BROKER HOME

YOUR NAME

Welcome to the Metro Bank Intermediary Mortgages portal.

If you need any support with the portal or have further questions, please contact the **Broker Help Desk** on 020 3427 1019.

For details of Metro Banks mortgage products and helpful documents, please visit our website: <https://www.metrobankonline.co.uk/intermediaries/>

MESSAGE DETAILS

Welcome to our Intermediary online portal. Thank you for considering METRO Intermediaries

Our current processing timescales:

- Calls to Broker Helpdesk answered within 20 seconds
- Agreements in Principle within 24 Hours.
- We are currently conducting due diligence checks on cases submitted on Wednesday 13th September. Once complete, the application will be acknowledged and moved into the underwriting queue.
- If your application was fully packaged at acknowledgment; these applications are being underwritten from Thursday 14th September.
- If your application was not fully packaged at acknowledgment; these applications are assessed when the last document was uploaded. We are currently reviewing applications with new documents uploaded on Thursday 14th September.

Log into the portal to check for updates and messages on your cases or call the Broker Helpdesk on 0203 427 1019 who will be happy to help.

RECENT CASES

Case ID	Name	Date Created	Product	Property	Status	Introducer
MT1001529067 >	GR	11 Sep 2023	IO 5 Year Fix	OX2 7TA	Cancelled / Declined	

The Home Page Provides:

- Our up-to-date timescales
- Details of how to Contact us

The message box will also give you any other important information such as if the portal will be closed for maintenance.

You will also find a list of your recent cases for easy access.

Submission Route

This is for Directly Authorised Intermediaries or if your Network uses a Club as a payment route.

If you are an Appointed Representative paid directly by your Network this does not apply.

From the Home Page click the User Profile Tab

Under “What do you want to do?” select “Change my Submission Route List”

Select the club/s you want to add to your preferred list from the full list of clubs on the left

Click **+>>** to move these to your preferred list which appears on the right

Enter your password to confirm the changes and click ok

The clubs you have on your preferred list will now appear as options when you are submitting on application.

The screenshot shows the Metro Bank user interface. At the top, there is a blue navigation bar with the Metro Bank logo on the left and 'Contact us' and 'Log out' buttons on the right. Below the navigation bar is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile (highlighted), Company Profile, and Calculator. The main content area is titled 'WHAT DO YOU WANT TO DO?' and contains three radio button options: 'Change My Password', 'Change My Submission Route List' (selected), and 'Change Allowed Access Rights'. Below this is a section titled 'CHANGE MY SUBMISSION ROUTE LIST'. It features two columns: 'Select Mortgage Club:' on the left and 'Preferred List:' on the right. The 'Select Mortgage Club:' column contains a list with 'DEFAULT', 'Legal & General Intergen', 'London Mortgage Advice Ltd', and 'Show Test'. The 'Preferred List:' column contains a list with 'Legal & General Mortgage Club'. Between the columns are '+>>' and '<<-' buttons. Below the lists is a password confirmation field labeled 'Confirm password to perform change: *'. At the bottom, there is a legend for '* Mandatory fields' and two buttons: 'Cancel' and 'OK'.

Illustration

Applicant and Loan Type

The screenshot shows a web application interface with a blue navigation bar at the top containing icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below the navigation bar is a white header area with a user icon and the text 'Applicant: | Case Reference:'. A left sidebar contains a list of menu items: Applicant & Loan Type (highlighted with a blue arrow), Submission Details, Loan Details, Applicant Details, Product Selection, Fees, and Illustration Summary. The main content area is titled 'APPLICANT & LOAN TYPE' and contains the instruction 'Please select the applicant and loan type you wish to produce an illustration for.' Below this are two dropdown menus: 'Applicant type * ⓘ' with 'Individual' selected, and 'Loan type * ⓘ' with 'Residential' selected. A blue asterisk icon and the text '* Mandatory fields' are located below the dropdowns. At the bottom right of the form is a blue button labeled 'Next >'.

This screenshot is identical to the one on the left, showing the 'Applicant and Loan Type' form. The only difference is in the 'Loan type * ⓘ' dropdown menu, which now has 'BTL' selected instead of 'Residential'. All other elements, including the navigation bar, sidebar, and form instructions, remain the same.

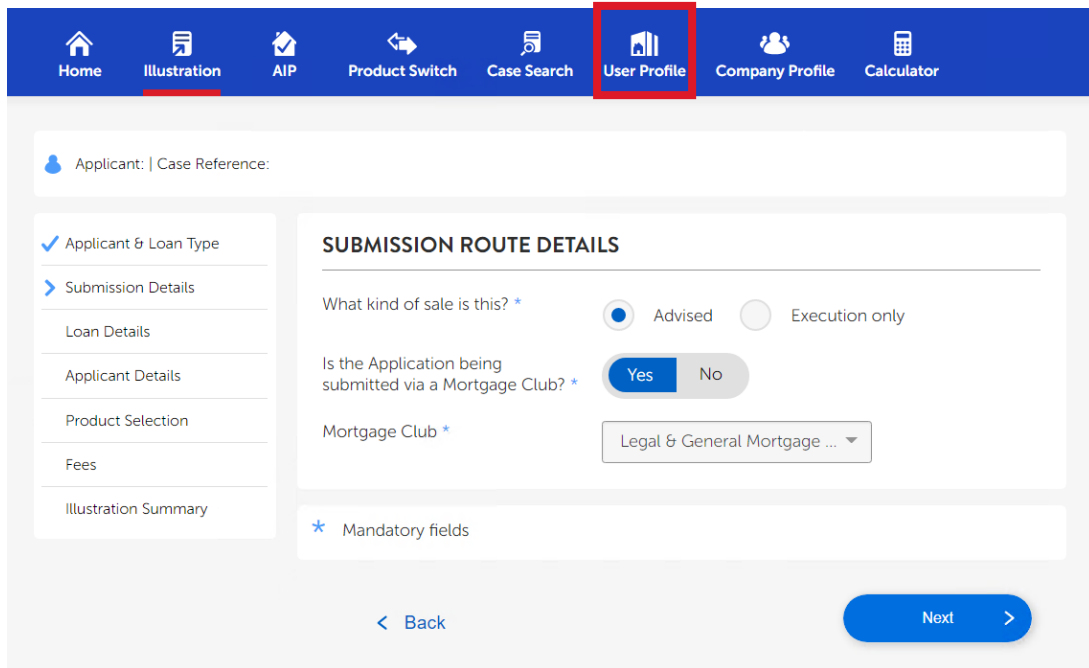
Applicant type should be set to individual (we do not offer Limited Company Mortgages).

For Loan type choose Residential or BTL.

Submission Details

Please ensure the correct submission route is chosen, as it effects the procurement fee payment made to you.

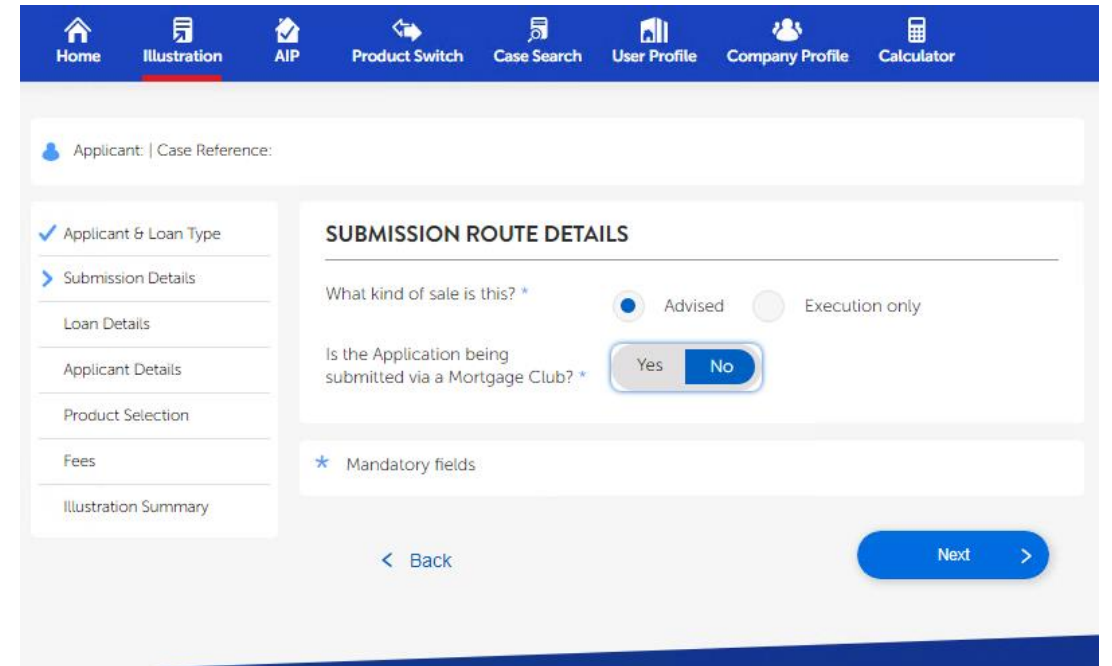
If you are Directly Authorised or you're an Appointed Representative where your Network uses a Club to collect payments, please complete the Submission Route Details as below. You can add or remove Mortgage Clubs in the User Profile section of the portal.



The screenshot shows the 'Submission Route Details' form in a web portal. The 'User Profile' menu item in the top navigation bar is highlighted with a red box. The form includes a sidebar with navigation options: Applicant & Loan Type, Submission Details, Loan Details, Applicant Details, Product Selection, Fees, and Illustration Summary. The main content area is titled 'SUBMISSION ROUTE DETAILS' and contains the following fields:

- What kind of sale is this? * (Radio buttons for Advised and Execution only)
- Is the Application being submitted via a Mortgage Club? * (Toggle buttons for Yes and No)
- Mortgage Club * (Dropdown menu showing 'Legal & General Mortgage ...')

A section for '* Mandatory fields' is also present. At the bottom, there are 'Back' and 'Next' buttons.



The screenshot shows the 'Submission Route Details' form in a web portal. The 'Submission Details' menu item in the top navigation bar is highlighted with a red box. The form includes a sidebar with navigation options: Applicant & Loan Type, Submission Details, Loan Details, Applicant Details, Product Selection, Fees, and Illustration Summary. The main content area is titled 'SUBMISSION ROUTE DETAILS' and contains the following fields:

- What kind of sale is this? * (Radio buttons for Advised and Execution only)
- Is the Application being submitted via a Mortgage Club? * (Toggle buttons for Yes and No)

A section for '* Mandatory fields' is also present. At the bottom, there are 'Back' and 'Next' buttons.

If you are an Appointed Representative where your Network receives the payment directly, please complete the Submission Route Details as above. Don't worry we already have details of your Network under your User Profile.

Loan Details

The screenshot shows a web application interface for loan details. At the top is a navigation bar with icons and labels for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below the navigation bar is a header area with 'Applicant: | Case Reference:'. A left-hand sidebar contains a list of menu items: Applicant & Loan Type, Submission Details, Loan Details (highlighted with a blue arrow), Applicant Details, Product Selection, Fees, and Illustration Summary. The main content area is titled 'LOAN DETAILS' and contains the following fields:

- Loan purpose *: Radio buttons for Purchase and Remortgage.
- Type of loan *: A dropdown menu with 'Residential' selected.
- Estimated value/ purchase price *[Ⓜ]: A text input field.
- Loan amount *: A text input field with an LTV= 0% label to its right.
- Term *: Two input fields for 'years' and 'months'.
- Repayment type *: A dropdown menu with 'Select' as the current option.

At the bottom of the form, there is a legend for '* Mandatory fields' and two buttons: a blue 'Back' button with a left arrow and a blue 'Next' button with a right arrow.

Here is where you can tell us about the loan your customer is looking for.

Please ensure you have reviewed our [Mortgage Lending Criteria](#) so the case meets the requirements.

Mortgage's must end prior to the customers birthday in the year they reach our maximum age, or their retirement age (if you are intending for the loan to be cleared prior to retirement).

Applicant Details

Here is where you tell us about the applicants, you can select up to 4 applicants and the information boxes will appear for each one.

Please ensure that you have reviewed our [Mortgage Lending Criteria](#) with regards to the maximum number of applicants for the type of case required.

It is very important that the applicant's names and date(s) of birth are keyed correctly as this information is used to pre-populate the AIP/FMA and could affect the credit score if incorrect.

The screenshot shows the 'Applicant Details' form in the Metro Bank system. The top navigation bar includes icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: | Case Reference:' and features a sidebar with a checklist of steps: Applicant & Loan Type, Submission Details, Loan Details, Applicant Details (selected), Product Selection, Fees, and Illustration Summary. The main form area is titled 'APPLICANT DETAILS' and includes a 'Number of applicants *' section with radio buttons for 1, 2, 3, and 4. Below this, there are input fields for 'Applicant 1' with a 'Title *' dropdown menu, 'First name *', and 'Surname *'. A legend at the bottom indicates that fields with an asterisk are mandatory. Navigation buttons for '< Back' and 'Next >' are located at the bottom of the form.

Product Selection

Applicant: | Case Reference:

- ✓ Applicant & Loan Type
- ✓ Submission Details
- ✓ Loan Details
- ✓ Applicant Details
- > Product Selection
- Fees
- Illustration Summary

LOAN DETAILS

Repayment type: Capital Repayment

Declared term: 30 Years, 0 Months

Loan amount: E90,000

Capital and interest amount: E90,000, Interest only amount, E0

PRODUCT FILTER

Product category: All products

Rate type: All

Product features

Filter

AVAILABLE PRODUCTS

Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Arrangement Fee	Select
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When selecting the product, you can use the filter boxes to narrow down your search for products in one of our specific ranges, such as Large Loan or Professional.

Please refer to the intermediary website for more information on our current [Residential](#) or [Buy To Let](#) mortgage products.

Fees

The fees page will detail the fees associated with the mortgage and ask you to confirm if the applicant would like to pay any arrangement fee upfront or if they want this added to the mortgage.

If the fee is added this will change the overall cost of the mortgage.

If paying upfront the arrangement fee and any valuation fee payable will need to be made when you submit the full mortgage application.

You will then need to add any fee(s) you are charging the customer and select the fee type and when payable. This is so the information is shown on the Mortgage Illustration. We do not collect the fee(s) on your behalf. Don't forget to add if all or part of the fee is refundable should the mortgage not complete for any reason.

Fee	Amount	Add / Pay Fee Upfront
Arrangement Fee *	£1,999.00	<input type="radio"/> Add to loan <input type="radio"/> Pay Upfront
Funds Release Fee	£35.00	
Discharge Fee	£50.00	
Legal Fee	£165.00	
Standard Valuation Fee	£130.00	

Fee Description *	Amount *	When payable *	Refundable amount	Delete
Select		Select		<input type="checkbox"/>

- Select
- Select
- Intermediary Fee
- Intermediary Advice Fee
- Intermediary Processing Fee

When payable *

- Select
- Select
- On application
- On offer
- On completion

Illustration Summary

Home Illustration AIP Product Switch Case Search User Profile Company Profile Calculator

SUMMARY FOR CASE
MT0000024219

LOAN TYPE / PURPOSE
Residential, Purchase

Applicant Name(s)	Test
Loan Amount	£150,000
Est Valuation	£200,000
Term	35 Years
Property	-
Solicitor	-
LTV	75%
Product	CI 5 Year Fixed Rate 75% Purchase Full Status 5 Year Fixed Rate 5.99% 25/01/23 10-11

APPLICATION STATUS

Illustration Produced

Illustration in Progress

Illustration Produced

CONTACT US

ILLUSTRATIONS

Product	Loan	Repayment type	LTV	Fees Added to Loan	
CI 5 Year Fixed Rate 75% Purchase Full Status 5 Year Fixed Rate 5.99% 25/01/23 10-11	£151,999 35 years	Capital & Interest (Repayment)	76%	£1,999	View Illustration Select > Proceed to AIP Select > Select New Product Select >

FEES AND FEATURES

Arrangement Fee	£1,999
Discharge Fee	£50
Funds Release Fee	£35
Legal Fee	£165
Procuracy Fee	£600
Standard Valuation Fee	£130



[View Illustration](#) [Select >](#)

[Proceed to AIP](#) [Select >](#)

[Select New Product](#) [Select >](#)

The mortgage illustration is now complete, and you will be directed to the summary page.

You now have three options:

View Illustration – this will also allow you to download or print a copy.

Proceed to Agreement in Principle – this will pre-populate the information already keyed.

Or select a new product in case the applicant want to compare different rate terms or costs.

Agreement In Principle

Pre-requisite Questions and Declarations

This is the first page of the Agreement in Principle (AIP).

The Pre-requisite questions will filter out any cases where you will not be able to proceed.

Where we ask, “Are all applicants 18 or over?” this is to confirm their legal ability to enter a contract, please confirm any minimum age relevant to the product chosen in our [Mortgage Lending Criteria](#).

As part of the Intermediary Declaration, we ask that you confirm you read [Lender Terms of Business for Intermediaries](#).

The screenshot displays the Metro Bank AIP interface. At the top, there is a navigation bar with the Metro Bank logo and icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. There are also 'Contact us' and 'Log out' buttons. Below the navigation bar, the main content area is titled 'Applicant: | Case Reference:'. On the left, there is a sidebar menu with options: Prerequisite Questions (selected), Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main content area is divided into three sections: 'PRE-REQUISITE QUESTIONS', 'GDPR DECLARATION', and 'INTERMEDIARY DECLARATION'. The 'PRE-REQUISITE QUESTIONS' section contains three questions with 'Yes' and 'No' radio buttons: 'Are all applicants aged 18 or over?', 'Does any applicant have diplomatic immunity?', and 'In order to meet your monthly mortgage obligations and / or to fully repay the mortgage debt will there be any reliance on an income or assets that are generated or held in a currency other than sterling?'. The 'GDPR DECLARATION' section includes a declaration statement and an 'Accept declaration' checkbox. The 'INTERMEDIARY DECLARATION' section includes a declaration statement and an 'Accept declaration' checkbox. At the bottom, there are 'Cancel' and 'Next' buttons.

Applicant and Loan Type

The screenshot shows the Metro Bank application interface. The top navigation bar includes the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the navigation bar is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: | Case Reference:'. On the left is a sidebar menu with items: Prerequisite Questions (checked), Applicant & Loan Type & Intermediary Declaration (selected), Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main form area is titled 'APPLICATION TYPE' and contains the following fields:

- 'Please select the application type you wish to produce an agreement in principle for.'
- 'Applicant type * Ⓢ': A dropdown menu with 'Individual' selected.
- 'Loan type * Ⓢ': A dropdown menu with 'Residential' selected.
- 'How was sale made? *': A dropdown menu with 'Face to face' selected. A list of options is visible: Select, Face to face, Phone, Internet, Post.
- 'Mandatory fields' indicator.

At the bottom of the form are three buttons: '< Back', 'Save >', and 'Next >'.

The screenshot shows the Metro Bank application interface. The top navigation bar includes the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the navigation bar is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: | Case Reference:'. On the left is a sidebar menu with items: Prerequisite Questions (checked), Applicant & Loan Type & Intermediary Declaration (selected), Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main form area is titled 'APPLICATION TYPE' and contains the following fields:

- 'Please select the application type you wish to produce an agreement in principle for.'
- 'Applicant type * Ⓢ': A dropdown menu with 'Individual' selected.
- 'Loan type * Ⓢ': A dropdown menu with 'BTL' selected.
- 'How was sale made? *': A dropdown menu with 'Select' selected.
- 'Mandatory fields' indicator.

Below the 'APPLICATION TYPE' section is a section titled 'CONSUMER BTL VERIFICATION' with the question 'Is this mortgage to be treated as a Consumer Buy to Let? * Ⓢ' and two radio buttons: 'Yes' and 'No'. At the bottom of the form are three buttons: '< Back', 'Save >', and 'Next >'.

Applicant type should be set to individual (We do not offer Limited Company Mortgages at this time).

For Loan type choose Residential or BTL. If BTL is chosen you will be asked to confirm if the application is a Consumer Buy To Let.

Submission Details

Please ensure the correct submission route is chosen, as it effects the procuration fee payment made to you.

If you are Directly Authorised or you're an Appointed Representative where your Network uses a Club to collect payments, please complete the Submission Route Details as below. You can add or remove Mortgage Clubs in the User Profile section of the portal.

The screenshot shows the 'Submission Route Details' form in a web portal. The 'User Profile' menu item in the top navigation bar is highlighted with a red box. The form includes a sidebar with navigation options: Applicant & Loan Type, Submission Details, Loan Details, Applicant Details, Product Selection, Fees, and Illustration Summary. The main content area is titled 'SUBMISSION ROUTE DETAILS' and contains the following fields:

- What kind of sale is this? * (Radio buttons for Advised and Execution only)
- Is the Application being submitted via a Mortgage Club? * (Toggle buttons for Yes and No)
- Mortgage Club * (Dropdown menu showing 'Legal & General Mortgage ...')

A 'Mandatory fields' section is also present. At the bottom, there are 'Back' and 'Next' buttons.

The screenshot shows the 'Submission Route Details' form in a web portal. The form includes a sidebar with navigation options: Applicant & Loan Type, Submission Details, Loan Details, Applicant Details, Product Selection, Fees, and Illustration Summary. The main content area is titled 'SUBMISSION ROUTE DETAILS' and contains the following fields:

- What kind of sale is this? * (Radio buttons for Advised and Execution only)
- Is the Application being submitted via a Mortgage Club? * (Toggle buttons for Yes and No)

A 'Mandatory fields' section is also present. At the bottom, there are 'Back' and 'Next' buttons.

If you are an Appointed Representative where your Network receives the payment directly, please complete the Submission Route Details as above. Don't worry we already have details of your Network under your User Profile.

Loan Details

Applicant: | Case Reference:

- Prerequisite Questions
- Applicant & Loan Type & Intermediary Declaration
- Submission Details
- Loan Details
- Applicant 1 Details
- Household Expenditure
- Property Details
- Product Selection
- DPA & Credit Search Permission
- Decision Result
- Fees
- Case Summary

LOAN DETAILS

Loan purpose * Purchase Remortgage

Loan Type

Estimated value / purchase price *

Loan amount * LTV= %

Term * Years Months

Repayment type *

OCCUPANCY DETAILS

Will this be the applicants main residence? * Yes No

* Mandatory fields

< Back Save > Next >

Any details you entered as part of the Illustration production will pre-populate throughout the AIP.

The form will add questions based on the answers given to previous questions.

If Purchase is chosen, you will be asked if the application is for a First Time Buyer. You will also see options for Shared Ownership and Shared Equity, or if you choose Remortgage Shared Ownership will show. You will need to answer no to these questions as they are not options, we offer.

First time buyers * ⓘ

Yes No

Shared Ownership * ⓘ

Yes No

Shared Equity * ⓘ

Yes No

Loan Details Cont.

If Purchase is selected, you will be asked to provide details of the deposit. Please “Add” all deposit sources. If these include gift(s) from family members, please remember you will need to complete our [Gifted Deposit Form](#).

SOURCE OF DEPOSIT

Source of deposit * (i)	Amount *	Delete
Select		<input type="checkbox"/>

Delete - Add +

If you choose Remortgage, you will be asked for the breakdown of the loan, this should include any outstanding mortgage and details of all reasons for capital raising.

LOAN AMOUNT BREAKDOWN

Please indicate how the loan amount will be allocated below:

Loan Allocation *	Amount *	Delete
Outstanding Mortgage		<input type="checkbox"/>

Delete - Add +

For Interest Only or Part and Part the repayment strategy details are required. Please key the full values as the system will calculate the amount we accept. If there is no repayment plan cost you can enter £0, but you will need to choose one of the frequency options to move on, it doesn't matter which is chosen, it will not affect the application.

REPAYMENT STRATEGY SUMMARY

Repayment strategy * (i)	Equity in the property *	Repayment plan cost *	Repayment plan frequency *	Current value *	Delete
Savings/Investments			Select		<input type="checkbox"/>

To view our acceptable repayment strategy options please click here Delete - Add +

For BTL applications you will need the monthly rent and to confirm occupancy.

Estimated monthly rental income * (i)

OCCUPANCY DETAILS

Will the applicant or their immediate family occupy more than 40% of the property either at completion of the mortgage or at a later date? * Yes No

Applicant Details

This page will repeat for each applicant selected after all the sections for the previous applicant have been completed.

Click the “From Birth” button for the system to pre-populate your customers age in the years and months boxes.

If you are keying a Let To Buy you will be asked if the applicants know where they are moving to.

Address Details

METRO BANK | Contact us | Log out

Home | Illustration | AIP | Product Switch | Case Search | User Profile | Company Profile | Calculator

Applicant: [Name] | Case Reference: MT0000023277

- Prerequisite Questions
- Applicant & Loan Type & Intermediary Declaration
- Submission Details
- Loan Details
- Applicant 1 Details
 - Applicant Details
 - Applicant Address Details
- Applicant Income Breakdown
- Applicant Income Summary
- Applicant Commitments
- Applicant BTL Portfolio
- Household Expenditure
- Property Details
- Product Selection
- DPA & Credit Search Permission
- Decision Result
- Fees
- Case Summary

UK ADDRESS

Have you ever had a UK address? * Yes No

CURRENT ADDRESS SEARCH

Is the address a UK address? * Yes No

Name or number

Postcode *

Residential status *

From *

To *

* Mandatory fields

The address page will show for each applicant. If the applicant has not lived at their current address for three years, previous address boxes will show until the last three years history has been keyed.

PREVIOUS ADDRESS SEARCH

Is the address a UK address? * Yes No

Name or number

Postcode *

Residential status *

From *

To *

Employment Breakdown

The screenshot displays the Metro Bank application interface. At the top, there is a blue navigation bar with the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the navigation bar is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area shows the 'Applicant' information and 'Case Reference: MT0000023277'. A sidebar on the left lists various sections, with 'Applicant Income Breakdown' selected. The main content area is divided into several sections: 'EMPLOYMENT STATUS' with a dropdown menu set to 'Employed' and a question about owning 25% or more of the firm; 'SECONDARY EMPLOYMENT STATUS' with a question about secondary employment; 'OTHER SOURCES OF INCOME' with a question about other income sources; and 'INCOME CHANGES' with a question about changes in income and expenditure. At the bottom, there are 'Back', 'Save', and 'Next' buttons.

The Employment Breakdown Page will ask you to complete what types of income the applicant has.

If Employed, Fixed Term Contractor or Self-Employed is selected as Primary income the Secondary Income box will show and show these options again.

If Employed is selected as either the Primary or Secondary income, then you will be asked if the customer owns more than 25% of the business. If you answer “Yes” to this question, we will treat the customer as Self – Employed and you will see boxes that are relevant to that on the next screen.

On BTL applications you will be asked to confirm if the applicant is a basic rate taxpayer.

The screenshot shows a section titled 'BASIC RATE TAX PAYER'. Below the title is a question: 'Are you only a basic rate tax payer? *'. There are two buttons: 'Yes' and 'No'. The 'No' button is highlighted in blue, indicating it is the selected option.

Employment

On the Employment screen you will be asked to key the breakdown of the employed income. Please key the full annual amount of any allowance, bonus, commission or overtime the correct percentage will be calculated.

If the applicant has not been in their role for at least 12 months, you will be asked details of previous employment.

Fixed Term Contractor

On the Fixed Term Contractor Screen, you will be asked to key the breakdown of income, please key the full annual amount of any allowance, bonus, commission or overtime when the decision is run, the correct percentage will be used. Note, the total income box will show the full figure keyed.

When keying the “Employed since” use the date the applicant started contracting, not the start date of the current contract.

If the applicant has not been Contracting for at least 12 months, you will be asked details of previous employment.

Self-Employed

The screenshot shows the Metro Bank application interface. The top navigation bar includes the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the navigation bar are icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area displays the applicant's details, including the case reference MT0000023277. A sidebar on the left lists various sections of the application, such as Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Applicant Details, Applicant Address Details, Primary Self Employed Income Details, Applicant Income Summary, Applicant Commitments, and Applicant BTL Portfolio. The main form area is divided into two sections: 'EMPLOYMENT STATUS' and 'SELF-EMPLOYED DETAILS'. In the 'EMPLOYMENT STATUS' section, the 'Employment status' dropdown is set to 'Self-Employed'. In the 'SELF-EMPLOYED DETAILS' section, the 'Full time' field has radio buttons for 'Yes' and 'No'. The 'Ownership type' dropdown menu is open, showing options: 'Select', 'Limited Company', 'Partnership', 'LLP', and 'Solo Trader'. The 'Date commenced trading' field is empty. The 'Is all of the income from this employment derived from BTLs?' field is empty. The 'Occupation' field is empty.

The screenshot shows the 'SELF EMPLOYED INCOME' section of the application form. It includes a sidebar on the left with a table of contents: Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main content area is titled 'SELF EMPLOYED INCOME' and contains the instruction 'Please provide your earned income from the company'. Below this, there are three sections for 'YEAR 1', 'YEAR 2', and 'YEAR 3'. Each year section contains two rows: 'Earnings from business' and 'Year ending', each with an input field. A legend at the bottom indicates that fields with an asterisk are mandatory.

Year	Earnings from business *	Year ending *
YEAR 1	<input type="text"/>	<input type="text"/>
YEAR 2	<input type="text"/>	<input type="text"/>
YEAR 3	<input type="text"/>	<input type="text"/>

* Mandatory fields

For Self-Employed applicants you will need to select the companies ownership type and for those not sole traders the percentage ownership.

Then key in the income being used with the most recent year first.

Retired/Lending into Retirement

The screenshot shows the Metro Bank application interface. At the top, there is a blue header with the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the header is a navigation bar with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant' with a case reference of MT0000023277. On the left, there is a sidebar with a list of sections: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Applicant Details, Applicant Address Details, Applicant Income Breakdown, Applicant Income Summary, Applicant Commitments, Applicant BTL Portfolio, Household Expenditure, Property Details, and Product Selection. The main form area is divided into three sections: 'EMPLOYMENT STATUS' with a dropdown menu set to 'Retired'; 'OTHER SOURCES OF INCOME' with a question 'Does the applicant have any other sources of income?' and 'Yes'/'No' buttons; and 'INCOME CHANGES' with a question 'Are you aware of any changes to your income and expenditure that are likely to affect your ability to meet your mortgage payments?' and 'Yes'/'No' buttons. At the bottom, there are 'Back', 'Save', and 'Next' buttons.

If the applicant is already retired, input income currently received into the [Other Income](#) section.

If the applicant is due to retire during the life of the loan, input their retirement income into the “Lending into Retirement” section. This will show on the employment summary. Input the figures based on current pension value, do not use projections.

LENDING INTO RETIREMENT

Do you have any sources of income into retirement? *

Yes No

LENDING INTO RETIREMENT

Source *	Annual Amount *	Spousal Benefit (%) *	Delete
Select			

Delete - Add +

Metro Bank Lending into Retirement Policy can be viewed [here](#) >

Other Income

OTHER INCOME

Does the applicant have any other sources of income? *

Yes

No

OTHER INCOME

Source *	Annual Amount *	Spousal Benefit (%) *	Delete
<div style="border: 1px solid #ccc; padding: 2px;"><div style="background-color: #f0f0f0; padding: 2px;">Select</div><ul style="list-style-type: none">SelectState PensionPrivate PensionOccupational PensionInvestment IncomeDividendsNet BTL IncomeMaintenance<li style="background-color: #007bff; color: white;">Trust IncomePersonal Independence Payment for Life</div>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Delete - Add +			

Other Income is where you can add additional sources of income that the applicant receives now. Income that they may receive in the future should not be included here.

If the other income is not listed then it is not accepted, for more information on incomes we accept please refer to our [Mortgage Lending Criteria - Employment/Income](#).

Investment Income should be keyed at the accepted level, not the total value of the investment.

If the application is for a BTL then Net BTL Income should not be included.

Commitments

If the current residential mortgage is not being paid off on completion, you will need to select the reason for this from the dropdown list.

MORTGAGE & SECURED LOAN HISTORY

Does the applicant have any other mortgages or secured loans (excluding Buy to Let)? *

Yes No

Lender *	Outstanding balance *	Monthly payment *	End date *	Repay on completion?	Source of funds for debt repayment *	Delete
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

Add + Delete selected -

Add any other mortgages (excluding BTL's) the customer has on any property in this section, remember to add if they are being cleared on completion and where the funds are coming from for this.

Commitments Cont.

STORE/CREDIT CARDS

Does the applicant have any credit or store cards? *

Yes No

Card provider *	Outstanding balance *	Repay on completion?	Source of funds for debt repayment *	Delete
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

For the remaining commitment section please enter all commitments separately using the **Add +** button to add more lines. Please ensure outstanding balances reflect the customers latest Equifax credit file.

LOANS

Does the applicant have any unsecured loans? *

Yes No

Lender *	Outstanding balance *	Monthly payment *	End date *	Repay on completion?	Source of funds for debt repayment *	Delete
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

If the debt has less than 3 months to run, it needs to be added but it can be marked as repaid on completion selecting savings as the source of funds for repayment.

MAIL ORDER ACCOUNTS

Does the applicant have any mail order accounts? *

Yes No

Lender *	Outstanding balance *	Repay on completion?	Source of funds for debt repayment *	Delete
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

The other commitments section is for items not included in normal household expenditure.

DEBT MANAGEMENT PLANS

Does the applicant have any live debt management plans? * @

Yes No

Provider *	Outstanding balance *	Monthly payment *	Start date *	Repay on completion?	Delete
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER COMMITMENTS (NON LIFESTYLE)

Does the applicant have any other binding financial commitments? *

Yes No

Commitment type *	Details *	Monthly payment *	End date *	Repay on completion?	Source of funds for debt repayment *	Delete
<input type="text" value="Select"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

- Select
- Select
- School Fees
- Season ticket loan
- Student Loan
- Child care
- Maintenance
- Other



BTL Portfolio

This section is to be used on both residential and BTL applications to provide information on the BTL's the applicant has in the background.

Please answer yes to "BTL Portfolio?" if the applicant owns any, wholly or in part, BTL's in their own name or in that of a Limited Company.

In the BTL Portfolio section please complete the information based on the BTLs the applicant owns (or part owns) currently. If the application is for a BTL Remortgage include the subject property, if for a BTL Purchase do not include the subject property as it is not currently owned.

A maximum portfolio size is only applicable to BTL cases please refer to our [BTL Mortgage Lending Criteria](#) for more information.

The screenshot shows the Metro Bank web application interface for the BTL Portfolio section. The top navigation bar includes the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the navigation bar are icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area displays the 'BTL PORTFOLIO?' section, which includes a question: 'Does the applicant own, wholly or in part, any investment / Buy to Let properties in either a personal name or as a director / guarantor? *'. The answer is 'Yes'. Below this is the 'BTL PORTFOLIO DETAILS' section, which includes several input fields: 'Total number of properties with a Buy to Let mortgage? *', 'Estimated value of portfolio? *', 'Total Outstanding Balance of Mortgages? *', 'Total monthly portfolio rental income? *', and 'Total monthly portfolio mortgage payments? *'. There is also a 'Yes / No' toggle for 'Is the portfolio managed by an agent on the applicant's behalf? *'. A 'Mandatory fields' section is indicated by an asterisk. At the bottom, there are 'Back', 'Save', and 'Next' buttons.

Household Expenditure

The screenshot shows the Metro Bank application interface. At the top, there is a navigation bar with the Metro Bank logo and links for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below this, there are links for Contact us and Log out. The main content area is titled 'Applicar' and shows a case reference of MT0000023277. On the left, there is a sidebar with a list of steps: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submit, Loan Details, Applicant 1 Details, Household Expenditure (selected), Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The main form area is divided into two sections: 'DEPENDANTS FOR ALL APPLICANTS' and 'HOUSEHOLD EXPENDITURE'. The 'DEPENDANTS' section has two dropdown menus for 'Number of non-applicant adult dependents' and 'Number of child dependents'. The 'HOUSEHOLD EXPENDITURE' section has a heading 'Please complete the following fields to confirm the applicant's current expenditure against each of the provided categories:-' and a table with 'Expenditure Type' and 'Monthly' columns. The table lists various expenditure categories with corresponding input fields. At the bottom, there are 'Back', 'Save', and 'Next' buttons.

DEPENDANTS FOR ALL APPLICANTS

Number of non-applicant adult dependents *

Number of child dependents *

HOUSEHOLD EXPENDITURE

Please complete the following fields to confirm the applicant's current expenditure against each of the provided categories:-

Expenditure Type	Monthly *
Food and non-alcoholic drinks	<input type="text"/>
Alcohol drinks, tobacco and narcotics	<input type="text"/>
Clothing and footwear	<input type="text"/>
Housekeeping (gas and electricity payments)	<input type="text"/>
Household goods and services	<input type="text"/>
Health	<input type="text"/>
Transport	<input type="text"/>
Communication (mobile phones, broadband, etc.)	<input type="text"/>
Recreation and culture	<input type="text"/>
Restaurants and Hotels	<input type="text"/>
Miscellaneous goods and services	<input type="text"/>
Household insurances	<input type="text"/>
Council tax	<input type="text"/>

* Mandatory fields

< Back Save Next >

The household expenditure should be keyed as it is expected to be on completion of the mortgage, therefore if the application is for a purchase you will need to estimate the figures. If the application is for a remortgage the information should be copied from the applicant's bank statements.

If the application is for a Joint Borrower/Sole Proprietor or where there will be two households on completion, you should add the expenditure for both households together to enter here.

Property Details

The screenshot shows a sidebar on the left with a list of sections: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details (highlighted with a blue arrow), Product Selection, DPA & Credit Search, and Permission. The main content area contains a toggle for 'Has the applicant(s) already found a property?' with 'Yes' selected. Below it is a dropdown for 'Property is in which jurisdiction?' set to 'England and Wales'. The 'PROPERTY ADDRESS SEARCH' section has input fields for 'Name or number' and 'Postcode', and a 'Find Address' button.

The Property Details section is optional for remortgages based on the answer to the question “Has the applicant(s) found a property?” However, you will need to confirm if the intended property is in England and Wales or Scotland. The property address search will show if you answer yes, or the application is for a purchase.

Following this you will be asked a series of questions about the property, its build, type, age, number of rooms and particular features such as ex-local authority. Follow on questions will appear depending on the information provided for example if flat is selected, you will be asked the number of floors and if there is a lift and are there any Incentives for purchases.

If the application is a BTL then additional questions around the EPC and tenancy will be asked.

The 'INCENTIVES' section contains the question 'Are there any incentives, discounts or allowances in relation to the property?' with a 'No' button selected.

This section contains five questions for BTL applications: 'EPC rating' (dropdown menu), 'Type of tenancy' (dropdown menu), 'Rental occupancy type' (dropdown menu), 'Total number of households' (input field), and 'Total rental occupants' (input field).

Product Selection

Next is choosing the product required, you can use the filter option to select the type of product/product term required.

You can change the product at the stage you fully submit the application.

The screenshot displays the Metro Bank application interface. At the top, the Metro Bank logo is on the left, and 'Contact us' and 'Log out' buttons are on the right. A navigation bar below the logo contains icons for Home, Illustration, AIP (highlighted), Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area shows the applicant's details (Applicant: | Case Reference: MT0000023338) and a sidebar with a progress list. The 'Product Selection' step is active. The 'LOAN DETAILS' section includes fields for Repayment type (Capital Repayment), Declared term (35 Years, 0 Months), Loan amount (£475,000), and Capital and interest amount (£475,000, Interest only amount £0). The 'PRODUCT FILTER' section has dropdowns for Product category (All products) and Rate type (All), with a 'Filter' button. The 'AVAILABLE PRODUCTS' section is partially visible at the bottom, showing a table with columns: Product Name, Initial Rate, Initial Monthly Payment, Max LTV, Arrangement Fee, and Select.

Applicant: | Case Reference: MT0000023338

LOAN DETAILS

Repayment type: Capital Repayment

Declared term: 35 Years, 0 Months

Loan amount: £475,000

Capital and interest amount: £475,000, Interest only amount: £0

PRODUCT FILTER

Product category: All products

Rate type: All

Filter

AVAILABLE PRODUCTS

Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Arrangement Fee	Select
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Further Information and Declaration

LOAN REASON

Please indicate the loan reason below:

Loan Reason*	Delete
Select	<input type="checkbox"/>

[Add +](#)

Loan Reason – in this section please add additional lines to select all of the relevant reasons for the application. So if you are doing a Joint Borrower/Sole Proprietor Purchase, you will need to add a line for Purchase and an additional one for Joint Borrower/Sole Proprietor. This section is particularly important if doing a Post Contract Variation (PCV).

APPLICANT DETAILS

Please provide applicant and household information:

Applicant*	Household*	On Deeds*	Delete
Select	Select	Select	<input type="checkbox"/>

[Add +](#)

Applicant Details – You will need to add a line here for each applicant on the mortgage and choose which household in which they reside and if they are going on the deeds. So, if doing an application for a son and his mum who is a joint borrower, you would have son Applicant 1, Household 1 and yes, mum Applicant 2, Household 2 and no.

FINANCIAL SOURCE

Financial source, is to confirm which country the money to pay the mortgage, and provided the deposit is coming from. If the application is for a remortgage, please choose the N/A option available for the deposit question.

ADDITIONAL DETAILS

Is this a remortgage where a Help to Buy loan will remain on completion? *

Yes No

Additional Details Question should be answered as No. As we do not currently offer these types of mortgages.

CONSENT

Metro Bank would like to carry out a credit search, to do this your permission/and the permission of anyone with whom you have a financial link, is required.

Please confirm if you consent to the credit search *

Yes No

Declaration by intermediary of applicant: I confirm that the applicant and where appropriate his/her financial link have provided consent to a credit search being carried out by Metro Bank

Confirm *

USE OF PERSONAL DATA

The next stage of the application requires Metro Bank to carry out a credit search (per applicant) using a credit reference agency.

If you decide to proceed to a full application this search will place an electronic footprint on the credit file of each mortgage customer because you are seeking a commitment from a lender to lend.

Confirm *

PRIVACY NOTICE

By submitting the AIP you are confirming that you have the applicant(s) authority to do so and that the information has been provided by the applicant(s) for this purpose.

Confirm *

* Mandatory fields

[< Back](#) [Save >](#) [Next >](#)

Decision Result

The screenshot shows the Metro Bank decision result page for case reference MT0000023344. The page is titled "DECISION" and "PRODUCT SELECTED". The product selected is "Residential Bespoke 99% Purchase Full Status 1 Year Fixed Rate 5.00%". The decision result is "The mortgage application has been accepted." There is a section for "ALTERNATIVE PRODUCTS" with a question: "The application is also acceptable on other products within our range. Would you like to view these products?" with "Yes" and "No" buttons. The "No" button is selected. The page has a navigation menu on the left with items like Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The "Decision Result" item is highlighted. At the bottom, there are "Back" and "Next" buttons.

A soft footprint search is conducted, and our decision returned. If the case is declined or referred the reasons will be detailed on screen. If referred, you will have space to add a note for further information. Please note, from this page you can scroll back if you think you have made an error on your application and change it.

Once you leave this page the reasons for refer/decline will not show so please ensure you have the information you need.

The screenshot shows the Metro Bank decision result page for case reference MT0000023338. The page is titled "DECISION" and "Decision Result: The case has been referred based on the information you have provided." The reason for referral is "We've had a problem retrieving credit bureau data for your application." There is a text box for "Please provide any additional information you feel relevant to support your application" with a large empty area below it. The page has a navigation menu on the left with items like Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Applicant 2 Details, Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The "Decision Result" item is highlighted. At the bottom, there are "Back" and "Next" buttons.

Fees

The screenshot shows the Metro Bank mortgage application interface. The top navigation bar includes the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the navigation bar is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant' and shows 'Case Reference: MT0000023344'. On the left, there is a sidebar with a list of steps: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details, Product Selection, DPA & Credit Search Permission, Decision Result, Fees, and Case Summary. The 'Fees' section is active and displays the following information:

RESIDENTIAL RATE 5.00% **PURCHASE FULL STATUS 1 YEAR FIXED**

CORE FEATURES

ERC
PAP

LENDER FEES

Fee	Amount	Add / Pay Fee Upfront
Arrangement Fee *	£1.00	<input type="radio"/> Add to loan <input type="radio"/> Pay Upfront
Funds Release Fee	£35.00	
Discharge Fee	£50.00	
Legal Fee	£165.00	
Standard Valuation Fee	£300.00	

INTERMEDIARY FEES

Is the intermediary, charging the applicant a fee for this application? * Yes No

* Mandatory fields

Navigation buttons: < Back, Save >, Submit >

The fees page will detail the fees associated with the mortgage and ask you to confirm if the applicant would like to pay any arrangement fee upfront or if they want this added to the mortgage.

If the fee is added this will change the overall cost of the mortgage.

If paying upfront the arrangement fee and any valuation fee payable will need to be made when you submit the full mortgage application.

You will then need to add any fee(s) you are charging the customer and select the fee type and when payable. This is so the information is shown on the Mortgage Illustration. We do not collect the fee(s) on your behalf. Don't forget to add if all or part of the fee is refundable should the mortgage not complete for any reason.

Application Summary

Great your Agreement In Principle (AIP) has now been submitted from here you have three options Proceed to FMA, Edit or Copy the AIP.

The screen gives details of the loan summary which gives details of the product chosen. The product validity will be validated when you proceed to FMA.

In Documents you will find the ESIS and AIP letter for your customer.

You will also be given details of the documents we require for the application. Any Pre FMA-Submission items need to be uploaded at the end of FMA, though you have up to 30 days to do this, we do not look at the application until these documents have been uploaded, so any timeframes we have start from when all of these have been uploaded.

You may also have FMA checklist items, we recommend where possible these are uploaded at the same time to prevent delays in underwriting.

You can add any supporting notes to the case from this screen. The note function is not live, these will be added to the case to be reviewed by an underwriter as part of standard timescales.

The screenshot displays the Metro Bank application summary interface. At the top, there is a navigation bar with the Metro Bank logo and links for 'Contact us' and 'Log out'. Below the navigation bar, the interface is divided into several sections:

- SUMMARY FOR CASE:** Shows the case ID 'MT0000023344' and a 'LOAN TYPE / PURPOSE' section with 'Residential, Purchase' selected.
- PROCEED OPTIONS:** Provides links for 'Proceed to FMA', 'Edit AIP', and 'Copy AIP'.
- APPLICATION STATUS:** A vertical list of application stages with progress indicators (checkmarks or dots). Stages include 'AIP Illustration Produced', 'AIP in Progress', 'AIP Accept', 'Application in Progress', 'Application Pre-Submission', 'Application Submitted', 'Acknowledged', 'Valuation Instructed', 'Valuation Assessed', 'Offer Issued', 'COT Received', and 'Completed'.
- CUSTOMER DETAILS:** A table with fields for 'Applicant Name(s)', 'Property', 'Solicitor', 'Estimated Valuation' (£500,000), 'New Loan Amount' (£450,000), and 'Gross LTV' (90%).
- LOAN SUMMARY:** A table with columns for Segment, Product description, Rate, Repayment type, Balance, and Remaining term. It shows a 'NEW' segment with a 'Residential Bespoke' product, a 5% rate, 'Capital Repayment', a balance of £450,000.00, and a 35-year 0-month term.
- DOCUMENTS:** A list of documents including 'Agreement in Principle Letter', 'ESIS (Illustration)', and 'Privacy Notice - Applicant', each with a date and time.
- CHECKLIST ITEMS:** A section titled 'PRE-FMA SUBMISSION CHECKLIST' with a 'Checklist Item' field and a list of requirements such as 'All Applicants - Bank statements from one or more accounts that evidence a minimum of 1 salary receipt (where applicable) in the last 30 days and payments to all commitments, secured and unsecured Lending agreements'.
- NOTES:** A section for adding notes, currently showing 'None' and an 'Add new' link.

Full Application

Product Validity

Home Illustration AIP Product Switch Case Search User Profile Company Profile Calculator

Applicant: Case Reference: MT0000024295

PRODUCT VALIDITY CHECK

The product selected at AIP, CI 5 Year Fixed Rate 75% Re-Mortgage Full Status 5 Year Fixed Rate 6.09% (E250 Cashback, No valuation fee) is still available.

PROGRESS OPTIONS

If you have seen an alternative Product, but wish to amend the loan or property details, this Product may not still be available. Product selection will be available at FMA Decision.

Do you wish to amend the Loan details originally agreed at Agreement in Principle? Yes No

Do you wish to amend the Property details originally agreed at Agreement in Principle? Yes No

FMA DECLARATION

Please ensure you certify whether the customer's identity has been verified on a face-to-face or no face-to-face basis accurately, to ensure you comply with the Anti-Money Laundering regulation.

As an FCA approved intermediary responsible for adhering to Anti-Money Laundering Regulations, you have a duty to ensure that this document reflects your dealings with customers.

I confirm that I am acting on behalf of the customer(s) and have their permission to process and disclose their information.

I confirm that, to the best of my knowledge and belief, the information contained in this application is true.

I confirm that the customer(s) have received and been given time to consider an ESIS for the mortgage applied for.

Confirm *

* Mandatory fields

Next >

The first thing that will happen when you proceed to FMA is that the system will check the product you chose is still available.

You will then be asked if you want to change any of the loan details, if not this page will not appear when you proceed.

Similarly with the property details, however if the application is for a purchase and you didn't submit the information as part of the AIP, then you will not be asked this, and the property details page will automatically appear.

Loan Details

This page will only appear if you have selected that you want to change the loan details. The additional sections relating to deposit, repayment strategy and loan amount breakdown will also appear as required.

SOURCE OF DEPOSIT

Source of deposit *	Amount *	Delete
Select		
		Delete - Add +

REPAYMENT STRATEGY SUMMARY

Repayment strategy *	Equity in the property *	Repayment plan cost *	Repayment plan frequency *	Current value *	Delete
Savings/Investments			Select		
To view our acceptable repayment strategy options please click here					Delete - Add +

LOAN AMOUNT BREAKDOWN

Please indicate how the loan amount will be allocated below:

Loan Allocation *	Amount *	Delete
Outstanding Mortgage		
		Delete - Add +

Applicant Details

Home Illustration AIP Product Switch Case Search User Profile Company Profile Calculator

Applicant: | Case Reference: MTO000023344

- Full Mortgage Application
- Applicant 1 Details
 - Applicant Details
 - Primary Employment Details
- Property Details
- Access Details
- Solicitor Details
- Direct Debit Details
- Product Selection
- Declarations
- Decision Result
- Fees
- Payment Details
- FMA Summary

APPLICANT DETAILS

Please provide details of countries that you are subject to tax?

If you are resident in countries that are not subject to income tax, please provide residency card number

In which countries are you tax resident? *	Tax / Social Security number / Local equivalent *	Delete
Select		<input type="checkbox"/>

Add Delete

PERSONAL DETAILS

Home Telephone Number

Work Telephone Number

Mobile Telephone Number

Preferred Contact Number *

Email address *

KEEPING YOUR CLIENT INFORMED

Metro Bank and its group of companies would like to keep your client informed of products, services, and member offers that we consider relevant to them. We will not share their information with external companies for the purposes of marketing.

If your client does not wish to be contacted by a particular method, please check 'No' in the boxes below:

Contact by phone * Yes No

Contact by mail * Yes No

Contact by email * Yes No

Contact by SMS * Yes No

For the applicant details section, you will need to confirm which country(ies) the applicant is a tax resident of and their Tax Identification Number, for the UK that would be their NI Number. You will also be asked for their contact details please ensure we have an accurate and unique mobile number for every applicant as this will be used to send them a password to access their offer via DocuSign.

Employment/Fixed Term Contractor

The screenshot shows the Metro Bank application interface. At the top, there is a blue header with the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the header is a navigation bar with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: | Case Reference: MT0000023344'. On the left, there is a sidebar menu with the following items: Full Mortgage Application (checked), Applicant 1 Details (checked), Applicant Details (checked), Primary Employment Details (selected), Property Details, Access Details, Solicitor Details, Direct Debit Details, Product Selection, Declarations, Decision Result, Fees, Payment Details, and FMA Summary. The main form area is titled 'PRIMARY EMPLOYMENT DETAILS' and contains the following fields: Employment Status (dropdown menu with 'Employed' selected), Occupation (text input with 'Manager' entered), Job Title * (text input), Company Name * (text input), Nature of Business * (dropdown menu with 'Select' selected), Company telephone number * (text input), and Employed by a family member * (radio buttons for 'Yes' and 'No'). Below this is the 'HEAD OFFICE ADDRESS' section, which includes: is the address a UK address? * (radio buttons for 'Yes' and 'No'), Name or number (text input), Postcode * (text input), and a 'Find Address' button. At the bottom of the form, there is a legend for mandatory fields (*), and three buttons: 'Back', 'Save', and 'Next'.

Further details will be asked about the applicant's employment such as job title, company name and contact details.

You will also need to select the nature of business from the dropdown list.

Self-Employed

The screenshot shows the Metro Bank mortgage application interface. At the top, there is a navigation bar with the Metro Bank logo, a 'Contact us' button, and a 'Logout' button. Below this is a menu with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: | Case Refere | 13345'. On the left, there is a sidebar with a list of application steps: Full Mortgage Application, Applicant 1 Details, Applicant Details, Primary Employment Details (selected), Applicant Commitments, Access Details, Solicitor Details, Direct Debit Details, Product Selection, Declarations, Decision Result, Fees, Payment Details, and FMA Summary. The main form area is titled 'PRIMARY EMPLOYMENT DETAILS' and contains the following fields: Employment Status (Self-Employed), Occupation (Director), Ownership type (Limited Company), Name of Business, Nature of Business, Is the address a UK address? (Yes), Name or number, Postcode, and Accountant used to prepare accounts (Yes). Below these fields is a 'BUSINESS ADDRESS' section with fields for Name or number, Postcode, and a 'Find Address' button. At the bottom, there are 'Back', 'Save', and 'Next' buttons. A legend at the bottom left indicates that fields with an asterisk are mandatory.

This close-up view shows the 'ACCOUNTANT DETAILS' and 'ADDRESS SEARCH' sections. The 'ACCOUNTANT DETAILS' section includes: 'Accountant used to prepare accounts' (Yes/No), 'Accountant Company', 'Accountant Contact Name', 'Qualifications' (Select), and 'How long have accountants acted for the applicant?' (Years/Months). The 'ADDRESS SEARCH' section includes: 'Is the address a UK address?' (Yes/No), 'Name or number', 'Postcode', and a 'Find Address' button. A legend at the bottom indicates that fields with an asterisk are mandatory.

For self-employed applicants you will be asked if an accountant is used to prepare accounts. If yes, you will need to provide their details and their qualifications.

Please refer to the [Mortgage Lending Criteria](#) for further information on which accountant's qualifications are acceptable.

Applicants Commitments

The screenshot shows the Metro Bank application interface. At the top, there is a navigation bar with the Metro Bank logo and icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below the navigation bar, there is a header section with 'Applicant:' and 'Case Reference: MT0000023345'. The main content area is titled 'CURRENT LENDER DETAILS' and contains two input fields: 'Name of Lender *' and 'Account Number *'. Below these fields, there is a section for 'Mandatory fields' and a 'Next' button. A sidebar on the left contains a list of application steps, with 'Applicant Commitments' highlighted.

If the applicant has a current mortgage the name of the lender and account number will be needed.

If you have stated that commitments are to be repaid by/on completion, then the account number will be required for each of these.

The screenshots show the Metro Bank application interface for commitments. The first screenshot is titled 'STORE/CREDIT CARDS' and contains a table with three columns: 'Card provider', 'Outstanding balance', and 'Account number (not card number) *'. The second screenshot is titled 'LOANS' and contains a table with four columns: 'Lender', 'Outstanding balance', 'Monthly payment', and 'Account number *'. The third screenshot is titled 'MAIL ORDER ACCOUNTS' and contains a table with three columns: 'Lender', 'Outstanding balance *', and 'Account number *'. Each table has a single row of data with input fields.

Card provider	Outstanding balance	Account number (not card number) *
ABC	£1,000	23568945

Lender	Outstanding balance	Monthly payment	Account number *
XYZ	£2,500	£35	12457890

Lender	Outstanding balance *	Account number *
123	£300	15261520

BTL Portfolio

If during the AIP you stated the applicant has a BTL portfolio then the FMA will ask for the address, lender, purchase date, price, balance, value, monthly payment and rent charged. This will be repeated for up to 3 properties. If your applicant owns more than 3 properties, this section can be left blank.

If the applicant has more than 3 BTL properties and the application is for a residential mortgage you will need to complete the [BTL Pack - Non Portfolio Landlord](#) form.

If the application is for a BTL and more than 3 properties with mortgages are held please complete the [Portfolio Landlord Document Pack](#).

The screenshot displays the Metro Bank application interface. At the top, a navigation bar includes icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below this, the main content area shows the 'BTL PROPERTY ADDRESS SEARCH' form. The form is titled 'BTL PROPERTY ADDRESS SEARCH' and includes a 'Find Address' button. The form fields are: Name or number, Postcode *, Lender name *, Purchase date *, Purchase price *, Loan amount outstanding *, Monthly repayment *, Estimated value *, and Monthly rent *. A sidebar on the left lists various application sections, with 'BTL Portfolio' highlighted. The sidebar items are: Full Mortgage Application, Loan Details, Applicant 1 Details, Applicant Details, Primary Employment Details, BTL Portfolio, Applicant Commitments, Property Details, Access Details, Solicitor Details, Direct Debit Details, Product Selection, Declarations, Decision Result, Fees, Payment Details, and FMA Summary.

Property Details

The screenshot shows a sidebar on the left with a list of sections: Prerequisite Questions, Applicant & Loan Type & Intermediary Declaration, Submission Details, Loan Details, Applicant 1 Details, Household Expenditure, Property Details (highlighted with a blue arrow), Product Selection, DPA & Credit Search, and Permission. The main content area contains a toggle for 'Has the applicant(s) already found a property?' with 'Yes' selected. Below is a dropdown for 'Property is in which jurisdiction?' set to 'England and Wales'. The 'PROPERTY ADDRESS SEARCH' section has input fields for 'Name or number' and 'Postcode', and a 'Find Address' button.

The Property Details section will appear if not completed on a purchase as part of the AIP or you confirmed you wanted to amend the property details.

Following this you will be asked a series of questions about the property, its build, type, age, number of rooms and particular features such as ex-local authority. Follow on questions will appear depending on the information provided for example if flat is selected, you will be asked the number of floors and if there is a lift and are there any Incentives for purchases.

If the application is a BTL then additional questions around the EPC and tenancy will be asked.

The 'INCENTIVES' section contains a question: 'Are there any incentives, discounts or allowances in relation to the property?' with a toggle switch where 'No' is selected.

This section contains five questions with input fields: 'EPC rating' (dropdown menu), 'Type of tenancy' (dropdown menu), 'Rental occupancy type' (dropdown menu), 'Total number of households' (text input), and 'Total rental occupants' (text input).

Access Details

You will need to enter the details of who to contact to book the valuation should a physical valuation be required.

If the applicant is chosen but the case is a purchase, please add a note to explain why.

Other occupants over 17 need to be added, they will be provided a waiver to sign from the solicitor.

METRO BANK [Contact us](#) [Log out](#)

Home Illustration AIP Product Switch Case Search User Profile Company Profile Calculator

Applicant: Case Reference: MT0000023344

- ✓ Full Mortgage Application
- ✓ Applicant 1 Details
- ✓ Property Details
- Access Details
- Solicitor Details
- Direct Debit Details
- Product Selection
- Declarations
- Decision Result
- Fees
- Payment Details
- FMA Summary

ARRANGEMENTS TO ACCESS PROPERTY

Provide details for the valuer to gain access to inspect the property:

Contact *

Contact Name *

Contact Telephone Number *

Contact Email

Please provide any additional information which will help the valuer to gain access

OTHER OCCUPANTS

Upon completion, will there be any other occupants living at the property who are aged 17 or over? *

* Mandatory fields

< Back Save > Next >

Solicitor Details

APPLICANT SOLICITOR DETAILS

Solicitor company name

Postcode * [Find Solicitor](#)

SOLICITOR SEARCH RESULTS

Solicitor name	Solicitor address	Select
Solicitor to be confirmed	London E1W3UN, UnitedKingdom	<input type="radio"/>

Results 1 - 1 of 1 Page 1

SELECTED SOLICITOR

Solicitor contact name *

Firm name

Telephone number

Fax number

Email address

DX number

Solicitor address

* Mandatory fields

[Back](#) [Save](#) [Next](#)

The solicitor section will show on cases where a Legal Assist product has not been chosen.

Just key the first 3 letters of the solicitor's name or the postcode of the firm and click search to find the solicitor. If the name of the firm is not listed, then unfortunately they are not on our panel.

Select the solicitor from the list and add the name of the person dealing with the application.

Direct Debit

The screenshot shows the Metro Bank website interface. At the top, there is a navigation bar with the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the navigation bar, there are several menu items: Home, Illustration, ASP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area is titled 'Applicant: [redacted] | Case Reference: MT0000023544'. On the left, there is a sidebar with a list of navigation items: Full Mortgage Application, Applicant 1 Details, Property Details, Access Details, Solicitor Details, Direct Debit Details (selected), Product Selection, Declarations, Decision Result, Fees, Payment Details, and FMA Summary. The main content area is divided into three sections: 'DIRECT DEBIT GUARANTEE', 'DIRECT DEBIT DECLARATION', and 'DIRECT DEBIT ASSOCIATION'. The 'DIRECT DEBIT GUARANTEE' section contains a list of bullet points explaining the guarantee. The 'DIRECT DEBIT DECLARATION' section contains a paragraph of text and a 'Confirm' checkbox. The 'DIRECT DEBIT ASSOCIATION' section contains a checkbox and the text 'Applicant associated with bank account *' followed by 'Testy# #61, Test'.

The screenshot shows the 'BANK DETAILS' form. It contains the following fields: 'Sort Code *' (text input), 'Account number *' (text input) with a 'Find Bank' button to its right, 'Bank name' (text input), 'Address' (text area), 'Account Holder Name *' (text input), and 'Payment date *' (dropdown menu). The dropdown menu is open, showing a 'Select' option at the top and a list of numbers 1 through 5 below it. At the bottom of the form, there is a note: '* Mandatory fields'.

Once you have added the sort code and account number you will need to click **Find Bank**, the account will then be verified and the bank details will pre-populate, you will just need to add the account holders name and the date the customer wishes to make the payment.

A copy of the direct debit guarantee will be available for you to download to give to the customer if requested, after the pre-submission checklist items have been uploaded. However, we will send a copy to the customer with the offer (when issued) via DocuSign.

Product Selection

The product selected at AIP will still show, however if you wish to choose an alternative product you can do so here. Please ensure this if from the same range selected in the AIP.

For example, if you have chosen from our core range, but want to change this to our professional range, you should amend the AIP rather than changing at this stage.

If you however chosen a 5-year product but want to change this to a 2-year product within the same range, you can do so here.

The screenshot displays a mortgage application interface. At the top, a navigation bar includes icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. Below the navigation bar, the applicant's details and case reference (MT0000024295) are shown. A sidebar on the left lists various application stages, with 'Product Selection' highlighted. The main content area is divided into three sections: 'LOAN DETAILS', 'SELECTED PRODUCT', and 'PRODUCT FILTER'. The 'LOAN DETAILS' section shows a repayment type of 'Capital Repayment', a declared term of 30 years and 0 months, a loan amount of £250,000, and a capital and interest amount of £250,000. The 'SELECTED PRODUCT' section displays a table with one product selected: 'CI 5 Year Fixed Rate 75% Re Mortgage Full Status 5 Year Fixed Rate 6.09% (£250 Cashback, No valuation fee)'. The 'PRODUCT FILTER' section shows filters for 'Product category' (CI 5 Year Fixed Rate), 'Rate type' (5 Year Fixed Rate), and 'Product features' (Free Valuation, CashBack250). The 'AVAILABLE PRODUCTS' section shows a table with two products available for selection.

Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Arrangement Fee	Select
CI 5 Year Fixed Rate 75% Re Mortgage Full Status 5 Year Fixed Rate 6.09% (£250 Cashback, No valuation fee)	6.09%	£1,513.37	75%	£1,999.00	<input checked="" type="radio"/>

Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Arrangement Fee	Select
CI 5 Year Fixed Rate 75% Re Mortgage Full Status 5 Year Fixed Rate 5.99%	5.99%	£1,497.27	75%	£1,999.00	<input type="radio"/>
CI 5 Year Fixed Rate 75% Re Mortgage Full Status 5 Year Fixed Rate 6.09% (£250 Cashback, No valuation fee)	6.09%	£1,513.37	75%	£1,999.00	<input type="radio"/>

Declaration

The screenshot displays the Metro Bank application interface. At the top, there is a blue header with the Metro Bank logo, a 'Contact us' button, and a 'Log out' button. Below the header is a navigation bar with icons for Home, Illustration, AIP, Product Switch, Case Search, User Profile, Company Profile, and Calculator. The main content area shows the 'Applicant' section with a case reference of MT0000023344. A sidebar on the left lists various application steps, with 'Declarations' selected. The 'CONSENT' section contains the following text: 'Metro Bank would like to carry out a credit search, to do this your permission/and the permission of anyone with whom you have a financial link, is required. Please confirm if you consent to the credit search *' with 'Yes' and 'No' buttons. Below this is a declaration by the intermediary: 'Declaration by intermediary of applicant: I confirm that the applicant and where appropriate his/her financial link have provided consent to a credit search being carried out by Metro Bank' with a 'Confirm *' checkbox. The 'USE OF PERSONAL DATA' section states: 'The next stage of the application requires Metro Bank to carry out a credit search (per applicant) using a credit reference agency. If you decide to proceed to a full application this search will place an electronic footprint on the credit file of each mortgage customer because you are seeking a commitment from a lender to lend.' with a 'Confirm *' checkbox. The 'PRIVACY NOTICE' section states: 'By submitting the FMA you are confirming that you have the applicant(s) authority to do so and that the information has been provided by the applicant(s) for this purpose.' with a 'Confirm *' checkbox. At the bottom, there is a 'Mandatory fields' note and three buttons: 'Back', 'Save', and 'Next'.

We need you to consent on the applicant's behalf to run a credit search, it is important that the applicant has agreed to this. A hard footprint will be left on the applicant's credit file once you have clicked on the "Next" button.

Decision Result

Home Illustration AIP Product Switch Case Search User Profile Company Profile Calculator

Applicant: Case Reference: MT0000024295

- ✓ Full Mortgage Application
- ✓ Loan Details
- ✓ Applicant 1 Details
- ✓ Property Details
- ✓ Access Details
- ✓ Solicitor Details
- ✓ Direct Debit Details
- ✓ Product Selection
- ✓ Declarations
- > Decision Result
- Fees
- Payment Details
- FMA Summary

DECISION

PRODUCT SELECTED

CI 5 Year Fixed Rate 75% Re-Mortgage Full Status 5 Year Fixed Rate 6.09% (£250 Cashback, No valuation fee)

Decision Result: The mortgage application has been accepted.

ALTERNATIVE PRODUCTS

The application is also acceptable on other products within our range. Would you like to view these products? Yes No

* Mandatory fields

< Back Next >

This page will confirm if the application has been accepted and the product chosen secured, if you want to change the product before paying any related fees you can do so here. Please ensure this if from the same range selected in the AIP.

For example, if you have chosen from our core range, but want to change this to our professional range, you should amend the AIP rather than changing at this stage.

If you however chosen a 5-year product but want to change this to a 2-year product within the same range, you can do so here.

Fees

Applicant: Test Test# Reference: MT0000024295

Full Mortgage Application
Loan Details
Applicant 1 Details
Property Details
Access Details
Solicitor Details
Direct Debit Details
Product Selection
Declarations
Decision Result
Fees
Payment Details
FMA Summary

CI 5 YEAR FIXED RATE 75% RE-MORTGAGE FULL STATUS 5 YEAR FIXED RATE 6.09% (£250 CASHBACK, NO VALUATION FEE)

PRODUCT FEATURES

£250 Cashback
No valuation fee

CORE FEATURES

ERC

LENDER FEES

Fee	Amount	Add / Pay Fee Upfront
Arrangement Fee *	£1,999.00	<input checked="" type="radio"/> Add to loan <input type="radio"/> Pay Upfront
Funds Release Fee	£35.00	
Discharge Fee	£50.00	
Legal Fee	£165.00	

This will ask if the applicant wants to add any arrangement fee to the loan, or to pay this upfront. You will not be able to proceed until the fees are paid.

You can also amend or add any broker fee you maybe charging. This is for information only; it will show on the ESIS, but we do not collect this for you.

INTERMEDIARY FEES

Is the intermediary, charging the applicant a fee for this application? * Yes No

Fee Description *	Amount *	When payable *	Refundable amount	Delete
Intermediary Fee	£500	On application	£250	<input type="checkbox"/>

Payment Details

Applicant: | Case Reference: MT0000023344

- Full Mortgage Application
- Applicant 1 Details
- Property Details
- Access Details
- Solicitor Details
- Direct Debit Details
- Product Selection
- Declarations
- Decision Result
- Fees
- Payment Details
- FMA Summary

ESIS

Please ensure that your customer(s) have been provided an updated ESIS, which they have read and understood before any fees (if applicable) are taken or an application is submitted.

[Please click here to view the ESIS >](#)

I confirm that the applicant/s has/have read and saved my product illustration and I am happy to proceed

FEES NOW DUE

To proceed with the mortgage application, the following fees are now payable. These fees are not refundable, and not transferable. We will not progress the application until any up-front fees have been paid.

Standard Valuation Fee: £300

By making a payment you confirm you have the authority of the card holder to use the card details for this purpose.

If the payment card details are not available to you now, the case may be saved at this point and you can return to make the fee payment, and submit the application, at a later point.

The selected product is not secured until the application is submitted.

Make the payment now and submit this full mortgage application? *

Yes No

[Make payment & submit >](#)

* Mandatory fields

[Back](#) [Save](#) [Submit](#)

Applicant: | Case Reference: MT0000024295

- Full Mortgage Application
- Loan Details
- Applicant 1 Details
- Property Details
- Access Details
- Solicitor Details
- Direct Debit Details
- Product Selection
- Declarations
- Decision Result
- Fees
- Payment Details
- FMA Summary

ESIS

Please ensure that your customer(s) have been provided an updated ESIS, which they have read and understood before any fees (if applicable) are taken or an application is submitted.

[Please click here to view the ESIS >](#)

I confirm that the applicant/s has/have read and saved my product illustration and I am happy to proceed

NO OUTSTANDING FEES DUE

Your application has no fees to pay upfront, select submit to confirm and submit the application.

* Mandatory fields

[Back](#) [Save](#) [Submit](#)

To proceed you will need to pay the fees due, including a standard mortgage valuation fee.

Full Application Summary

SUMMARY FOR CASE
MT0000024295

LOAN TYPE / PURPOSE
Residential, Remortgage

PROCEED OPTIONS
Copy AIP >

APPLICATION STATUS

- Application Pre-Submission
- AIP in Progress
- AIP Accept
- AIP Illustration Produced
- Application in Progress
- Application Accept
- Application Pre-Submission
- Application Submitted
- Acknowledged
- Valuation Instructed
- Valuation Assessed
- Offer Issued
- COT Received
- Completed

CUSTOMER DETAILS

Applicant Name(s)

Property: Milton Keynes, United Kingdom

Solicitor: Solicitors

Estimated Valuation: £500,000

New Loan Amount: £250,000

Gross LTV: 50%

LOAN SUMMARY

Segment	Product description	Rate	Repayment type	Balance	Remaining term
NEW	CI 5 Year Fixed Rate 75% Re-Mortgage Full Status 5 Year Fixed Rate 6.09% (£250 Cashback, No valuation fee)	6.09	Capital Repayment	£250,000.00 C&I amount £250,000.00 IO amount £0.00	30 years 0 months

DOCUMENTS

- ESIS (Illustration) > 06/02/23 15:06 @metrobank.plc.uk
- Agreement in Principle Letter > 06/02/23 14:28 i@metrobank.plc.uk
- Privacy Notice - Applicant > 06/02/23 14:27 i@metrobank.plc.uk

Upload document >

You are now taken to the application summary page, from here you can add notes to the case and upload documents.

Please remember you need to upload the pre-submission checklist items to progress the application and instruct the valuation. Once done, we will acknowledge the application and progress to underwriting.

The underwriter will need the items on the FMA submission checklist to fully underwrite the application and to issue an offer, so upload these as soon as you can.

CHECKLIST ITEMS

PRE-FMA SUBMISSION CHECKLIST

Checklist item	Upload Document
App 1 - Other Income - Investment - Most recent annual portfolio summary and evidence of current holdings 06/02/23 14:27	Upload >
App 1 - Primary Employment - Employed - Last 3 months payslips and last P60 06/02/23 14:27	Upload >
App 1 - Other Income - Rental - HMRC Self Assessment (SA100) with Inland Revenue mark confirming profit from land and property and both deductible and non-deductible expenses 06/02/23 14:27	Upload >

FMA SUBMISSION CHECKLIST

Checklist item	Upload Document
BTL Portfolio - Fully completed Metro Bank Buy to Let portfolio form. Available on the Helpful Documents section of the Intermediary website 06/02/23 14:27	Upload >
All Applicants - Bank statements from one or more accounts that evidence a minimum of 1 salary receipt (where applicable) in the last 30 days and payments to all commitments, secured and unsecured Lending agreements 06/02/23 14:27	Upload >

NOTES

None

Add new >

Additional Information

Uploading Documents

Checklist item	Upload Document
All Applicants - Bank statements from one or more accounts that evidence a minimum of 1 salary receipt (where applicable) in the last 30 days and payments to all commitments, secured and unsecured Lending agreements 06/02/23 14:27	Upload > View > 06/02/23 15:15 View > 06/02/23 15:14 View > 06/02/23 15:13

To upload a document for a particular checklist item, use the upload button next to the item.

You can upload more than one document to each checklist and will be able to see how many and when they were uploaded. You can also view any uploaded item by clicking on the view button.

DOCUMENTS			
Application Form	>	06/02/23 15:12	f@metrobank.plc.uk
Direct Debit Instruction	>	06/02/23 15:12	f@metrobank.plc.uk
ESIS (Illustration)	>	06/02/23 15:12	@metrobank.plc.uk
Agreement in Principle Letter	>	06/02/23 14:28	f@metrobank.plc.uk
Privacy Notice - Applicant	>	06/02/23 14:27	@metrobank.plc.uk
Upload document >			

To add any additional documents, you can use the general upload button at the bottom of the documents section. You will need to add in the document type and sub-type such as Document>Income or Form>Identification. Documents uploaded this way will not be visible on the portal.

Lastly but probably the most important you need to complete the Document Description no matter which way you upload, please ensure this is an accurate description of what is being uploaded.

Instruct Valuation

SUMMARY FOR CASE
MT0000024295

LOAN TYPE / PURPOSE
Residential, Remortgage

PROCEED OPTIONS
Copy AIP >

APPLICATION STATUS

- Application Submitted
- AIP in Progress
- AIP Accept
- AIP Illustration Produced
- Application in Progress
- Application Accept
- Application Pre-Submission
- Application Submitted
- Acknowledged
- Valuation Instructed
- Valuation Assessed
- Offer Issued
- COT Received
- Completed

CUSTOMER DETAILS

Applicant Name(s)	Test##01, Test
Property	Milton Keynes, United Kingdom
Solicitor	Solicitors
Estimated Valuation	£500,000
New Loan Amount	£250,000
Gross LTV	50%

LOAN SUMMARY

Segment	Product description	Rate	Repayment type	Balance	Remaining term
NEW	CI 5 Year Fixed Rate 75% Re-Mortgage Full Status 5 Year Fixed Rate 6.09% (£250 Cashback, No valuation fee)	6.09	Capital Repayment	£250,000.00 C6I amount £250,000.00 IO amount £0.00	30 years 0 months

DOCUMENTS

- Application Form > 06/02/23 15:11 @metrobank.plc.uk
- Direct Debit Instruction > 06/02/23 15:12 @metrobank.plc.uk
- ESIS (Illustration) > 06/02/23 15:12 @metrobank.plc.uk
- Privacy Notice > 06/02/23 14:27 @metrobank.plc.uk

CONTACT US

Once submitted and any pre-submission checklist items uploaded you will see the “Instruct Valuation” button appear on the case summary page. To instruct the valuation click on the button and accept the declaration on the following page.

This is the only stage you can instruct the valuation. If you do not instruct the valuation, you will need to wait for the application to be fully underwritten for the valuation to be instructed by us.



Applicant: Case Reference: MT0000024295

VALUATION INSTRUCTION

Valuation type: Standard

VALUATION DECLARATION

You acknowledge that the valuation report Metro Bank obtains is solely for Metro Bank's benefit to determine whether and how much Metro Bank will lend you. The report will not be detailed and will be based on a limited inspection. If Metro Bank provides you or your conveyancer with a copy, you must not rely on the report and should obtain your own detailed report or structural survey. This valuation fee is not refundable once the valuation has taken place, even if Metro Bank does not offer you a mortgage, unless stated otherwise on your illustration.

Please select to send the valuation instruction

Cancel > Request >

The valuation instruction request will go straight to our panel surveyors to get the valuation booked in. Please remember once the valuation has been done the fee (if any) is non-refundable.

Pay Fees (PCV's)

SUMMARY FOR CASE
MT0000024438

LOAN TYPE / PURPOSE
Residential, Remortgage

PROCEED OPTIONS
Copy AIP >

APPLICATION STATUS

- Application Pre-Submission
- AIP in Progress
- AIP Accept
- AIP Illustration Produced
- Application in Progress
- Application Accept
- Application Pre-Submission
- Application Submitted
- Acknowledged
- Valuation Instructed
- Valuation Assessed
- Offer Issued
- COT Received
- Completed

CUSTOMER DETAILS

Applicant Name(s)	
Property	Milton Keynes, United Kingdom
Solicitor	Solicitors
Estimated Valuation	£400,000
New Loan Amount	£200,000
Gross LTV	50%

LOAN SUMMARY

Segment	Product description	Rate	Repayment type	Balance	Remaining term
NEW	CI 2 Year Fixed Rate 75% Re-Mortgage Full Status 2 Year Fixed Rate 6.09% (No valuation fee, £250 Cashback)	6.09	Capital Repayment	£200,000.00 C6I amount £200,000.00 IO amount £0.00	30 years 0 months

DOCUMENTS

- ESIS (Illustration) > 06/02/23 17:05 @metrobank.plc.uk
- Agreement in Principle Letter > 06/02/23 17:02 @metrobank.plc.uk
- Privacy Notice - Applicant > 06/02/23 17:02 @metrobank.plc.uk

Upload document >

Make Payment

Applicant: | Case Reference: MT0000024438

Payment Details
FMA Summary

ESIS

Please ensure that your customer(s) have been provided an updated ESIS, which they have read and understood before any fees (if applicable) are taken or an application is submitted.

Please click here to view the ESIS >

By continuing on from this page it is being acknowledged that the applicant/s has/have read and saved my product illustration and I am happy to proceed

To proceed with this application, the following fees are now payable:

Transfer of Equity Fee (Non refundable)

Make Payment >

Sometimes there may be additional fees to pay for an application such as on a Transfer of Equity or when the property value means the valuation falls outside our standard fee scale. When this happens, we will add the bespoke fee to the case and you will be able to use the “Make a Payment” function on the portal, to save you having to call us to take the payment manually.

Case Search

CASE SEARCH

Case ID	<input type="text"/>	Case Status	<input type="text" value="Select"/>
Applicant Surname	<input type="text"/>	Property Post Code	<input type="text"/>
Date Created from	<input type="text" value=""/>	Date Created to	<input type="text" value=""/>
Include all Introducers	<input type="checkbox"/>	Introducer Name	<input type="text"/>

The case search function is accessible via the navigation bar at the top of the screen of the portal it allows you or your administrator to search for cases using a variety of search parameters.

Particularly useful for admin users who look after multiple advisers as they can search under all or a particular individual. If they search under case status, they can see which applications need documents uploaded, such as those at “Application Pre-Submission”.

Forgotten Password

LOG-IN DETAILS

User Name *

Password *

[Forgotten Password? >](#)

FORGOTTEN PASSWORD DETAILS

Please provide all of the following to request password notification

Email address *

Place of Birth *

[< Cancel](#)

CHANGE PASSWORD CONFIRMATION

We will now send you an email with a temporary password.

Use this when you next log-in and you will then be able to change your password.

If you have forgotten your password, you can simply click on the forgotten password link on the login page. This will ask for your email address and one of the security questions you answered when you registered. We will then instantly send you an email with a temporary password enabling you to log in and change your password. You must have a live registration with us for this function to work.

Forgotten Memorable Word

LOGIN DETAILS

Memorable word (please enter character) * 2nd 7th 4th

[Forgotten memorable word? >](#) [Cancel >](#) [Logon >](#)

MEMORABLE WORD RECOVERY DETAILS

An email containing your memorable word hint has been sent to you.

[Login >](#)

MEMORABLE WORD RECOVERY DETAILS

Please enter your user name and password

User Name *

Password *

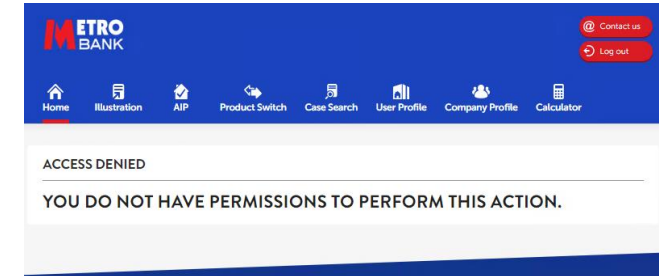
[< Cancel](#) [Continue >](#)

If you have forgotten your memorable word, you can simply click on the forgotten memorable word link on the login page. This will ask for your email address and password. We will then instantly send you an email with a reminder of what it is enabling you to log in.

Of course, if you still can't remember you can [Get In Touch](#) for some more help.

User/Company Profile

The screenshot shows the Metro Bank User Profile page. The top navigation bar includes Home, Illustration, AIP, Product Switch, Case Search, User Profile (highlighted), Company Profile, and Calculator. The main content area is titled 'WHAT DO YOU WANT TO DO?' and has three radio button options: 'Change My Password' (selected), 'Change My Submission Route List', and 'Change Allowed Access Rights'. Below this, there are two sections: 'CHANGE PASSWORD' and 'MEMORABLE WORD'. The 'CHANGE PASSWORD' section has fields for 'Old password', 'New password', and 'Confirm new password', with a note: 'The password should be between 8 - case letter, numeric digit. May also contain'. The 'MEMORABLE WORD' section has a note: 'You are required to provide 3 characters of this memorable word each time you log in to the portal. It must be a single word (no spaces) between 8 and 15 characters in length.' and fields for 'Memorable word', 'Memorable word reminder', and 'Confirm password to perform change'. A 'Cancel' button is visible at the bottom left of the 'CHANGE PASSWORD' section, and an 'OK' button is at the bottom right of the 'MEMORABLE WORD' section.



Under the user profile tab, you can change your password, memorable word or [Submission Route](#).

If you are looking to change your contact details or access rights, please [Get In Touch](#) and we will help you with that.

This also applies to any details you need to change under the company profile.

Top Hints & Tips

- If the case is for a Post Contract Variation, such as Mid Term Rate Switch or Transfer of Equity please ensure you get in touch to discuss this first. by emailing pconquiries@metrobank.plc.uk or calling the helpdesk on 0203 427 1019 and asking for the PCV Team.
- Ensure information is keyed correctly into the system – if full names, DOB's or address history is incorrect this can affect the credit score on the case or even if we are able to obtain credit file information.
- Please only progress the application to fully submitted once you have all of the documents, for what's required you can refer to our [Residential Packaging Checklist](#) or [BTL Packaging Checklist](#).
- If your customer has failed Electronic ID checks then certified ID and 2 x Proof of Address are required. Please refer to our [ID Requirements Guide](#) on the helpful documents page for details and the correct wording for certification.
- It is important that a separate email and mobile number for each customer is provided, as this is needed for them to receive a copy of the offer, via DocuSign.
- Please upload documents under the checklist allocated for that item. If you are adding additional documents, please ensure you clearly mark what these are. Please be aware our [timescales](#) run from the last document uploaded, so each time you upload a document that is classed as day 1.
- If there is information you want to provide us on a case to explain something, please add a note in the portal for our underwriters to review. This is not an instant answer function and should not be used to chase cases.
- If the case is a Joint Borrower/Sole Proprietor, ensure you have added together both households' expenditure to key into the application.

Useful Links

[Metro Bank Broker Portal Login](#)

[Intermediary Website](#)

[Lenders Terms of Business for Intermediaries](#)

[Mortgage Lending Criteria](#)

[BTL Mortgage Lending Criteria](#)

[Residential Mortgage Products](#)

[Buy To Let Mortgage Products](#)

[Mortgage Calculators](#)

[Packaging Guides](#)

[Gifted Deposit Form](#)

[Budget Planner](#)

[Helpful Documents](#)

[BTL Pack - Non Portfolio Landlord](#)


[Portfolio Landlord Document Pack](#)

Getting in touch...

Intermediaries

To discuss an application, or if you are experiencing any problems using the Mortgage Product Switching Portal please get in touch;

 mortgagebrokerhelpdesk@metrobank.plc.uk

 0203 427 1019

 metrobankonline.co.uk/intermediaries


To register, or have a question about your registration

 mortgage.brokerregistrations@metrobank.plc.uk


Customers

For all matters relating to Mortgage Accounts, customers can contact our Mortgage Servicing Team;

 mortgageservicing@metrobank.plc.uk

 0345 319 1200

 metrobankonline.co.uk/mortgages

 Mortgage Admin team,
Metro Bank Plc,
PO Box 1130,
Uxbridge UB8 9XX