

Intermediaries Portal Guide – navigation tips

(Issue 2 – December 2018)

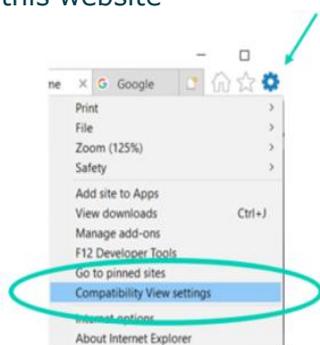
FOR INTERMEDIARY USE ONLY

How to use the Cynergy Bank Intermediary Portal

Technical requirements

To access the intermediary portal you must have Internet Explorer version 7 or later.

Users of Internet Explorer version 8 will need to ensure that the site is displayed in 'Compatibility View'. To do this, click on the clog button located on the far right hand side of the screen. Once open add <https://www.cynergybank.co.uk> to the 'Add this website'



Registering for the Intermediary Portal

You will need to register on the Cynergy Bank Intermediary Portal in order to submit applications to us. All you need is your FCA number.

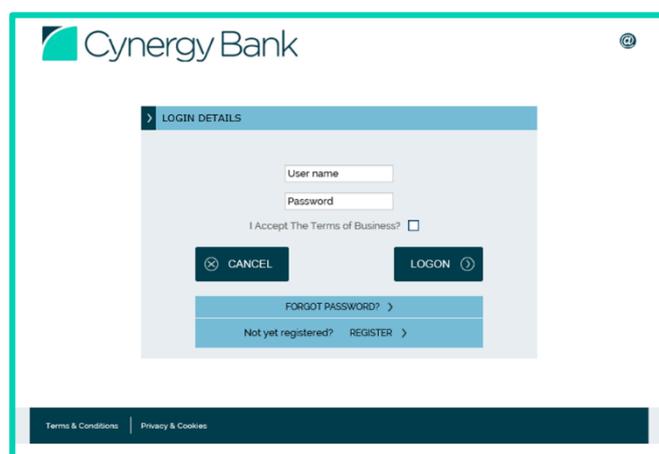
We will automatically send you an email to verify your email address. Simply click on the link in the email to start using the Portal immediately.



TIP: Free Valuations for re-mortgage customer is available up to £2 million property value.
Free Legals for re-mortgage customers is available up to £1 million loan size
Interest only and Part:Part mortgages do not qualify for any Free valuations or Legals.

Logging into the Intermediary Portal

Enter your Username and Password, accept the Terms of Business and click Logon to start submitting cases to the Cynergy Bank.



TIP: When the maximum loan amount is calculated this will be based on the assumption of the product fee being added to the loan. If you receive a 'Resubmission required' decision please call to discuss further.

We hope you find the following navigation tips helpful, and that we have covered everything you need to know to make the most of our Intermediary Portal.

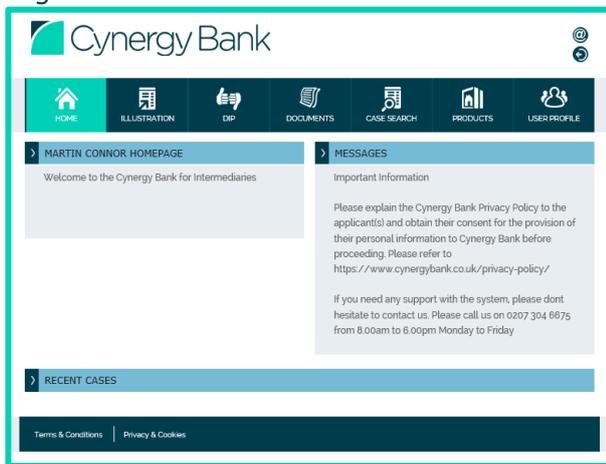
If you have any further questions please call our team on 0207 304 6675 between 8.00am and 6.00pm Monday to Friday. Calls may be recorded for monitoring and training.

These simple navigation tips will help you submit mortgage applications through our Intermediary Portal

Home screen

The home screen of your portal contains the following features:

- Illustration – to generate an ESIS
- DIP – to start a new Decision in Principle (DIP), which once accepted you can convert to Full Mortgage Application (FMA)
- Case Search – to find DIP's, FMA's and Illustrations you have previously generated
- User Profile – where you can update your password, contact details, address and submission routes
- Logout.



TIP: You can navigate between screens in your portal by using the menu at the top of the home screen. Please click **SAVE** before navigating away from each section to ensure your changes are not lost.

TIP: Once in the DIP section, use the clickable side menu to view previous page.

Documents

Navigate to the Cynergy Bank's website – Helpful Documents section. Here you will find the forms and checklists needed for your applications.

Illustration

Use this section to produce an ESIS. Once started the Illustration must be keyed in full. If you exit part way through this process the information input will not be saved. Once you have your ESIS, you can click Proceed to continue to DIP, or Select New Product to create an additional ESIS on another product.

New DIP/Application

- To start a new DIP use this section on your Home screen
- Once the status of your DIP is "DIP Illustration Produced" you can click Proceed to continue to FMA.

When the FMA is completed the Documents and Checklist items will be generated. These can be viewed at any time on the Case Summary (see overleaf).



TIP: For any joint financial commitments between applicants, including mortgage on investment properties, you only need to enter the details for applicant 1, and give £0 values for applicant 2.



TIP: Applicants are classed as self-employed if they own 25% or more shareholdings in the business, if they pay their own tax, own a franchise, or sub contract to more than one company.



TIP: Existing Buy-to Let Portfolios – Answer Yes to this question if the applicant(s) own any additional properties, including holiday homes, in their own names.

NOTE: A checklist item will be generated for an existing property portfolio form to be completed. (Properties held in Ltd company name can be included on here).

Products

Navigate to the Cynergy Bank's website – Home loan products section. Here you will find the current product offering available to your customers.

Case search

Search for previously submitted Illustrations, DIP's and FMA's, using Case ID, Case status, Applicant surname or Security property postcode.

Your User profile

The User Profile screen contains the following features:

- Change your existing password
- Change your contact details
- Change your address details
- Add or remove submission routes – when submitting an application, you will be asked if you are submitting via a Mortgage Club or Distributor. To add or remove a submission route, highlight the selected club and use the arrows to transfer them to the relevant list

Note: You will be asked to input your current password to save any changes made.

Case summary

See the progress of your client's FMA in the Case summary section. Click on the reference number on the home screen or from within Case Search to take you here.

This screen provides the following information:

- Overview and summary of your client's application
- Progress status of your client's application
- Proceed options for your client's application
- Documents – view and download documents for your client's application.

Copy DIP

 TIP: You can upload several documents under each checklist item in the summary screen of your case in the portal. You can use this functionality to upload documents that we have not requested but you feel are relevant. NOTE: You won't be able to delete documents once they are uploaded.

- Checklist items – view what is required to fully underwrite your client's application and upload documents in each section.
- Notes – add a note direct to the underwriters regarding your case, reply to a checklist item, or update us on progress and new information that is important for our underwriters to consider. This is the quickest way to communicate directly with our underwriters.

 Communicate directly with our underwriters by loading a 'note' from the summary screen of each case in your portal.