

# *Danske Bank intermediary online system*

Quick start guide

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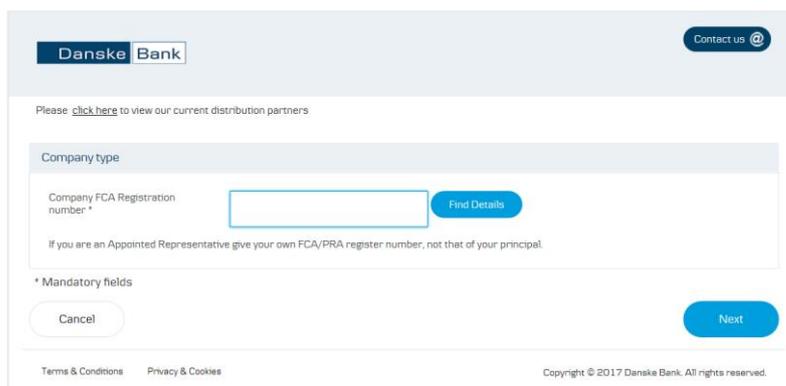
## Set Up

### Registration

Access our Intermediary Online System at

<https://intermediary.danskebank.co.uk/intermediary>

Select 'Login/Register' and once on our home page you can select 'Register' to begin the process. Using your company Financial Services Register Reference Number we will verify your company and ask you to confirm a number of details.



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Company type

Company FCA Registration number \*  [Find Details](#)

If you are an Appointed Representative give your own FCA/PRA register number, not that of your principal.

\* Mandatory fields

[Cancel](#) [Next](#)

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You will then be asked to complete your personal details, your name, contact details, a case sensitive password, security questions and a memorable word. This information is unique to you and should be kept private.

**Password** – Your new password must be at least 8 characters long, include numbers and both upper and lower case letters, but no spaces or other symbols. For security reasons you will be prompted to change your password on a quarterly basis.

You will receive an email detailing the next steps in the registration process. Please read it carefully and follow the instructions.

### Logging In

Once your registration has been confirmed you can log in using the URL:

<https://intermediary.danskebank.co.uk/intermediary>

### Forgotten Password

If you have forgotten your password – You can reset this online by selecting the 'Forgot Password?' link on the login page. To reset your password you can answer some security questions and you will then be emailed a link to reset your password.

### Home page

When you log in to our Intermediaries Online System you will be taken to our home page. Here, you can view a summary of the last 10 cases you have started or submitted.

To view other cases please use the Case Search functionality.



Contact us @

Logout ↶

  
Home

  
Illustration

  
DIP

  
Literature

  
Case search

  
Products

  
My profile

**Case Search**

Case ID	<input type="text"/>	Case status	<input type="text" value="▼"/>
Applicant surname	<input type="text"/>	Property postcode	<input type="text"/>
Date created from	<input type="text"/>	Date created to	<input type="text"/>
Include all Introducers	<input type="checkbox"/>	Broker name	<input type="text"/>

Clear Search

Search 🔍

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Each case will display a status which will show how the case is progressing.

Application Status 	
Offer Issued	
Illustration Produced	<input checked="" type="checkbox"/>
DIP in Progress	<input checked="" type="checkbox"/>
DIP Accept	<input checked="" type="checkbox"/>
DIP Illustration Produced	<input checked="" type="checkbox"/>
Application in Progress	<input checked="" type="checkbox"/>
Application Accept	<input checked="" type="checkbox"/>
Application Submitted	<input checked="" type="checkbox"/>
Application Reviewed	<input checked="" type="checkbox"/>
Valuation Instructed	<input checked="" type="checkbox"/>
Valuation Assessed	<input checked="" type="checkbox"/>
Offer Issued	<input checked="" type="checkbox"/>
COT Received	<input type="checkbox"/>
Completion Approved	<input type="checkbox"/>
Completed	<input type="checkbox"/>

## Submitting a Mortgage Application

Select either Illustration or DIP to start the process for your customer. Illustration is an optional stage and does not have to be completed. It is possible to start the application process with a DIP.

Complete all of the information as requested at each stage. Please double check that the information you input is valid and correct. Incorrect information may result in a delay in your customer's case or in some circumstances the application may be declined.

A tick will be displayed beside each section when it has been fully completed.

Applicant:   Case Reference:	
✓	Applicant & Loan Type
✓	Submission Details
>	Loan Details
>	Product Selection
>	Applicant 1 Details
>	Fees
>	Illustration Summary

Any mandatory information not completed will produce an error at the top of the screen.

Clicking on a  symbol throughout the site will display help notes.

## Illustration

If you have completed the required information for the Illustration and selected Product Illustration you will be presented with a summary of the case.

From the case summary you can select a new product, if required, and produce another Illustration for the case. An Illustration is optional.

The screenshot displays the Danske Bank web interface for a case summary and illustration options. The interface includes a top navigation bar with 'Contact us' and 'Log out' buttons, and a main navigation bar with icons for Home, Illustration, DIP, Literature, Case search, Products, and My profile.

The main content area is divided into several sections:

- Summary for Case M1001334818, Residential, Purchase:** A table showing key details:
 

Applicant Name(s)	Jones, Jacqui
Loan Amount	£60,999
Estimated Valuation	£76,000
Term	6 years
Repayment Type	Capital & Interest (Repayment)
Property	
Solicitor	-
LTV	68%
Product	Fixed Rate 70% Purchase Full Status Fixed Rate 1.73% until Apr 01 2020 (Cashback £500) 16/03/17 15:41
- Illustrations:** A table listing available products with a 'Proceed to DIP' button highlighted in red.
 

Product	Loan	Repayment	LTV	Fees	Actions
Fixed Rate 70% Purchase Full Status Fixed Rate 1.73% until Apr 01 2020 (Cashback £500) 16/03/17 15:41	£60,999 6 years	Capital & Interest (Repayment)	68%	£999	View Illustration <b>Proceed to DIP</b> Select New Product
- Fees & Features:** A list of fees:
 

Deeds Release Fee	£75
Procurement Fee	£200
Product Fee	£999
Variable Mortgage Fee	£60
Valuation Fee	£175
- Documents:** A list of documents:
 

M1001334818 - EIGS.pdf	16/03/17 15:41 (demo)
------------------------	-----------------------
- Application Status:** A section showing 'Illustration Produced' with a progress indicator.
- Notes:** A section for adding notes.

At the bottom of the page, there are links for 'Terms & Conditions', 'Privacy & Cookies', and a copyright notice: 'Copyright © 2017 Danske Bank. All rights reserved.'

From the Illustration stage you can select 'Proceed to DIP' to continue with the application process.

## Decision in Principle (DIP)

The information completed during Illustration will be carried across to the DIP stage but more detailed information is required regarding the applicant, their income and household expenditure. Property details are not required at DIP but can be included if known.

At any point during the DIP or FMA process, you can save your progress and return to the Recent Cases screen by clicking 'Save' at the bottom of the page and then the Home button. Any information entered up to this point will be saved. When you want to return to complete the DIP or FMA you can do this from the Recent Cases screen.

The screenshot shows the Danske Bank application interface. At the top, there is a navigation bar with the Danske Bank logo and buttons for 'Contact us @' and 'Log out'. Below this is a menu bar with icons for Home, Illustration, DIP, Literature, Case search, Products, and My profile. The main content area displays the applicant's name 'Jacqui Jones' and case reference 'M1001334818'. A sidebar on the left lists various sections, with 'Prerequisite Questions' through 'Application Details' checked. The main form is titled 'Current Address Search' and contains several fields: 'Is the address a UK address?' with radio buttons for 'Yes' (selected) and 'No'; 'Property name or number' and 'Postcode' text boxes; a 'Find Address' button; 'Residential status' dropdown; and 'From (mm/yyyy)' and 'To' date fields. At the bottom of the form, there are three buttons: 'Back', 'Save' (highlighted with a red box), and 'Next'. The footer contains 'Terms & Conditions', 'Privacy & Cookies', and 'Copyright © 2017 Danske Bank. All rights reserved.'

The decision in Principle result will be Accept, Refer or Decline. If the decision is Refer, our team will contact you. Once you have an Accept decision you can produce a DIP Letter and Illustration.

## *Full Mortgage Application (FMA)*

Please note that you must complete the DIP stage and have confirmation of approval in principle before proceeding to the Full Mortgage Application (FMA) stage.

Upon completion of the FMA stage you will be advised of a further decision. This will be Accept, Refer or Decline.

Once an 'Accept' decision is received the applicant will be required to make payment for the property valuation.

Please follow the instructions on screen to take the payment by card. Please ensure you do not select 'back' during the payment process as this may result in a duplicate payment being made by your customer.

Following submission any documentation generated as a result of the submission will be available to view in the Documents section of the Case Summary.

You will receive confirmation that the application has been accepted and an email confirming the application has been received and is being processed by Danske Bank.

## Useful Information

### Source of Deposit

When including details about the source of deposit, it is possible to include more than one source. Simply click 'Add' to include a new line and complete the relevant details.

### Applicant Employment/Income Details

When detailing the applicant(s) income details- please note that we require **Gross Annual Income**. Please enter £0 (zero) for fields that are not applicable. Leaving the fields blank will produce an error message.

	Gross Annual Income	Frequency paid	Assessable income
Basic salary *	<input type="text"/>	<input type="text" value="▼"/>	£0
Overtime *	<input type="text"/>	<input type="text" value="▼"/>	£0
Commission *	<input type="text"/>	<input type="text" value="▼"/>	£0
Bonus *	<input type="text"/>	<input type="text" value="▼"/>	£0
Permanent Contracted Allowances * 	<input type="text"/>	<input type="text" value="▼"/>	£0

[Calculate](#) 

When including details on overtime or commission earned on a monthly basis, please state the average annual gross amount as evidenced in the last three months' payslips.

If the additional income (overtime/commission/bonus) will not be supported by the most recent three months' payslips. E.g. if they are seasonal, periodic or annual, please advise us in notes/comments and note also that we may require an additional checklist item to verify this.

For Overtime, Commission, Bonus, Shift Allowances or Car Allowances that are contractually guaranteed, please include the **annual amount** in the 'Permanent Contracted Allowances' field.

### Self Employed Applicants

When completing income details for a self-employed applicant – please follow the guidelines detailed below.

Input income figures taken from SA302s for each year.

Documentation required for income verification:

- Most recent 3 years financial accounts
- Most recent 3 years SA302's
- Tax Year Overview for the most recent tax year
- Most recent 3 months core bank statements (Not required for Danske Bank Customers)

We will review the Tax Year Overview and SA302 to confirm:

- The taxable income position
- That tax payments due are up to date

### Household Expenditure

When completing the section for household expenditure please include combined details in each category for **all** applicants and anyone else who will be living in the new property and who will be financially dependent on the applicants.

Where necessary, the information entered should represent costs associated with the new property.

Household Expenditure	
Please complete the following fields to confirm the total monthly expenditure against each of the provided categories. (?)	
Telephone - (including mobile phones/broadband) *	£25
Food / drink *	£155
Transport - Fuel and commuting costs *	£50
Subscriptions - (e.g. gym membership) *	£75
Clothing *	£50
Holiday *	£50
Rates / Local authority charges *	£71
Heating *	£42
Electricity *	£37
Life / Health Insurance policies *	£50
Buildings / Contents insurance *	£25
Other * (?)	£17

### Checklist Items

Checklist items make it clear for you to know what supporting documentation is required to assess the case.

Following the completion of a successful DIP, required checklist items will appear in Case Summary. These will be required should you wish to progress to a FMA.

Checklist items 				
Checklist item	Owner	Type	Status	Date Satisfied
A minimum of 1 month/ 4 weeks most recent payslips 12/04/17 09:02	Broker	PreOffer	Active	 Upload  View
Last 3 months bank statements 12/04/17 09:02	Broker	PreOffer	Active	 Upload
Bank statement evidencing accumulation of savings 12/04/17 09:02	Broker	PreOffer	Active	 Upload

Supporting documentation is easily uploaded and can be viewed within the Documents section of the Case Summary page. Please ensure that all documents uploaded using this function are certified as true copies of the original. Note that the following document types can be uploaded PDF, DOC, DOCX and TIF; the maximum file size is 10Mb.

Documents 	
Bank Statements.docx 27/04/17 15:21 [demo]	
Application Form v1.0.pdf 12/04/17 09:09 []	
Product Illustration (ESIS).pdf 12/04/17 09:09 [demo]	
DecisionInPrincipleLetter-Accept(Intermediary).pdf 12/04/17 09:04 [demo]	
 Upload document	

## Property Valuations

Applicants payment details for the Property Valuation will be taken during the FMA submission. If payment card details are not available at the time, the FMA can be saved and continued at a later date.

The screenshot shows the Danske Bank user interface for the FMA submission process. At the top, there is a navigation bar with the Danske Bank logo and buttons for 'Contact us' and 'Log out'. Below this is a menu with icons for Home, Illustration, DIP, FMA, Literature, Case search, Products, and My profile. The main content area displays the applicant's details: 'Applicant: A Sample | Case Reference: M1001335430'. A sidebar on the left lists the application steps, with 'Fees' currently selected. The main panel is titled 'Fees payment' and contains the following text: 'To proceed with this application the following fees are now payable: a valuation fee of -----'. Below this, a message states: 'Danske Bank will not be able to proceed with this application until all required fees have been paid. The application can be 'saved' at this point if you do not have valid card details.' There is a radio button selection for 'Make payment now?' with 'Yes' selected. A 'Make Payment' button is visible. At the bottom, there are 'Back', 'Save', and 'Submit' buttons. A note indicates '\* Mandatory fields'. At the very bottom, there is a footer with legal information and copyright details.

When completing the relevant details on the payment screen please select 'Ok' when the payment has been completed.

## Submitting an FMA

When you have finished entering all of the required information and completed the payment process for the Property Valuation you can submit the application. Documentation generated as a result of the submission will be available to view in the Documents section of the Case Summary.

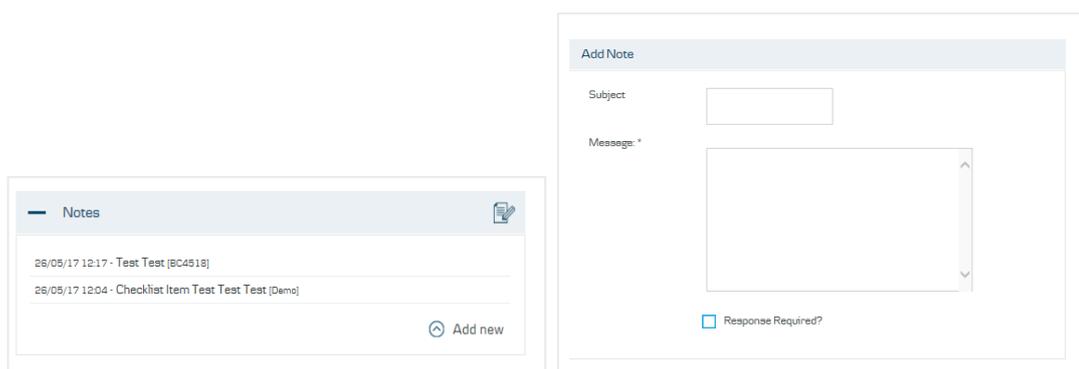
You will receive an email confirming receipt of the application by Danske Bank

### Case Tracking

You can track your case on the Home page and you will receive email notification at stages throughout the process. For example – When we instruct the valuation on the property and when a satisfactory valuation has been received.

### Case Notes

You are able to send messages to the case worker using the Notes Section. Please use this to draw our attention to anything on the case. You can still contact us by phone if preferred.



### New Products & Rate Changes

Any cases at Illustration or DIP stage when products are amended or rates are changed will require a new product to be selected. The table below shows how to progress your case depending on the stage it has reached at the time of the change:

<i>Case Status</i>	<i>Instruction</i>
DIP Illustration	<ol style="list-style-type: none"> <li>1. Select 'Edit DIP'.</li> <li>2. Navigate to 'Product Choice' screen.</li> <li>3. Select appropriate product.</li> </ol>
DIP Accept	<ol style="list-style-type: none"> <li>1. Select 'Proceed to DIP'.</li> <li>2. From 'DIP Decision' screen use left hand menu to go back to Pre-requisite questions.</li> <li>3. Reconfirm the declaration.</li> <li>4. Navigate to 'Product Choice' screen.</li> <li>5. Select appropriate product.</li> </ol>