

## APPLICATION SUBMISSION GUIDELINES

**We pride ourselves in delivering a first class service and want to support you in helping your clients with their financial needs. To do this and avoid costs being incurred please ensure that you check that your client's mortgage application meets our Lending Policy before submitting it, as fees are non-refundable.**

### Online Services

You can manage all your clients' mortgage needs using our online services, from initial KFI to AIP and online application submission. Then, once your case is underway, you'll be able to track its progress through to completion using our real-time online case tracking service.

### Staying up-to-date with changes to our range

We publish details of all our mortgage schemes on our website and in line with our pledges, we will email you 2 working days in advance of any scheme withdrawals, so please ensure your email address is up-to-date. If you would like to change your email address please send your new details to us at [intermediaries@thecoventry.co.uk](mailto:intermediaries@thecoventry.co.uk).

### Check your case meets our Lending Policy

You'll find a summary of our Lending Policy on our website. Please make sure your case meets our Lending Policy before you submit an application, as we will not refund fees where we subsequently decline or cancel the case. Please be aware that we may request additional information to finalise our lending decision.

### Use our online AIP service before you submit an application

AIP is available as a first check to indicate if we will consider your application. It does not secure the mortgage scheme. Once you receive an 'acceptance' for an AIP you must convert it to a full application and pay the non-refundable Booking Fee to reserve the mortgage scheme. This is particularly important when we notify you that the product is closing.

### Complete the online application in full

The more information you provide when completing the online application, the faster your clients' case will move through our underwriting processes. In particular please make sure you provide:

- All applicant(s) and vendor contact phone numbers.
- All applicant(s) address history (a minimum of the past two years).
- All applicant(s) current financial commitments.
- Debit/credit card details for the payment of the relevant fees.
- Any other information that may help us in making the lending decision.

Please check that the loan amount and loan to value are correct and that you have selected the right mortgage scheme for your client(s), as schemes are often limited and will close with 2 working days' notice.

### Mortgage-related fees

Where applicable, all Booking and Valuation Fees must be paid when you submit the application. Until we receive these fees your application will not be processed. This means that we will not instruct a valuer or carry out any underwriting and the scheme you have selected will not be reserved until all relevant fees have been paid.

We will automatically cancel any applications received without the relevant fees after ten days. Where this happens you will need to re-submit the application and will have to select a new scheme if the previous one has closed. Any Booking and Valuation Fees that apply to the new scheme will be payable.

### Supporting documentation

By providing all the supporting documentation when you submit your clients' application, you will be able to ensure a faster underwriting service. Please see the table overleaf for details of acceptable forms of documentation.

Please always supply the following as a minimum (however, we may need to ask for further documentation to assess the case).

- Signed mortgage declaration, Direct Debit mandate and fees where applicable.
- Last two months' bank statements for each applicant.
- For employed applicants – the latest P60 and the latest payslip for each applicant (including Directors holding shares of less than 20% of the company they work for).
- For self-employed applicants<sup>1</sup>:
  - for Directors with a 20% share or more in the company they work for we will request an Accountant's Certificate direct from the accountant on submission of the application. At the point of application, proof of income must be no more than 12 months old.
  - for Sole Traders, Partnerships, Sub-contractors – the latest 2 years' <sup>2</sup>SA302s. At the point of application, proof of income must be no more than 12 months old.

<sup>1</sup> We may request further information/clarification directly from the applicant's accountant – please ensure full contact details are provided. We may also request bank statements on submission of the application.

<sup>2</sup> SA302s must be official and are not acceptable where they are printed from the HMRC website.

We also require two forms of identification for each applicant (one from each list). We require separate documentation to confirm identity and address.

List A – confirming identity Must show name and signature	List B – confirming address Must show name and address
<ul style="list-style-type: none"> <li>• Full valid passport</li> <li>• Valid UK/EEA driving licence - current</li> <li>• EEA member state identity card</li> <li>• Firearms certificate - current, valid</li> </ul>	<ul style="list-style-type: none"> <li>• Utility bill (excluding mobile phone) less than 3 months old</li> <li>• Valid UK/EEA driving licence - current</li> <li>• Bank, mortgage or credit card statement less than 3 months old</li> <li>• Council tax demand - less than 3 months old</li> </ul>

All items provided must be certified copies. Documents printed from the internet are not acceptable.

Copies of original documents should be certified using the following words - 'I confirm that I have seen the original document'. The certifier must sign their name and include the following details - full name, profession, company address, phone number and date.

### Lending into retirement

Where the mortgage term exceeds the applicant's 70th birthday, and the applicant is age 56 or over at the date of application, evidence of retirement income is required. Please refer to our lending policy on our website for further details.

### Sending us documentation

Wherever possible we expect that you will use a secure process to send scanned certified copies of documentation to us at [documents@thecoventry.co.uk](mailto:documents@thecoventry.co.uk). This is the most efficient route.

If you would like to find out more about our secure email service, please phone us on 0845 7573612 for details and to register.

Alternatively, you can post documentation to:

New Lending Department, Coventry Intermediaries, PO Box 139, Coventry CV1 5ZT.

### More information?

You will find lots of useful information about our services, mortgage schemes and policies on our website, but if you can't find the answer to your specific question please contact our Intermediary Support Team by email at [intermediaries@thecoventry.co.uk](mailto:intermediaries@thecoventry.co.uk), or phone us on 0845 7573612.

**[www.coventryintermediaries.co.uk](http://www.coventryintermediaries.co.uk)**

**All information is subject to change. Product information is subject to availability and may change. This information is for intermediaries only and is not intended for distribution to potential customers.**

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