

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 their application, as fees are non-refundable.

Online Services

You can manage all your clients' mortgage needs using our online service, 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.

Check your case meets our Lending Policy

You'll find a summary of our Lending Policy in the support section of 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 accept an 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.

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 monthly 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 33% of the company they work for).
- For self-employed applicants#:
 - For Directors with a 33% share or more in the company they work for we would require the latest two years' accounts. 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' accounts or *SA302s. At the point of application proof of income must be no more than 12 months old.

#We may request further information/clarification directly from the applicant's accountant - please ensure full contact details are provided.

*SA302s must be official and are not acceptable where they are printed from the HMRC website.

We also require two forms of identification (one from each list) for each applicant. 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"> • Full valid passport* • Full UK/EEA Photocard driving licence* • Pension card * 	<ul style="list-style-type: none"> • Utility bill (excluding mobile phone) less than 3 months old • Full UK/EEA Photocard driving licence* • Mortgage statement less than 12 months old • Bank or Credit Card statement less than 3 months old

*These items must be certified copies. All other forms of ID must be original documents.

If supporting information remains outstanding 21 days after the fee has been paid, the application will be cancelled.

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. 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 service, 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, or phone us on 0845 7573612.

www.coventryintermediaries.co.uk

This information is for intermediaries only and is not intended for distribution to potential customers.

Coventry Building Society is authorised and regulated by the Financial Services Authority (reference number 150892).

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