



Online Application: User Guide

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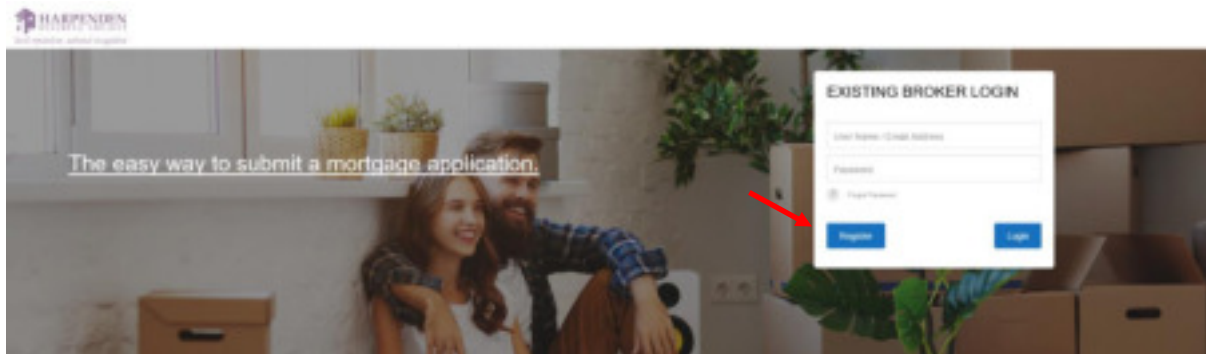
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**If you require any assistance please call 01582 463133 or
email applications@harpendenbs.co.uk**

Registration

Step 1:

To begin using broker online, you must first register yourself as a user. To begin the registration process, navigate to the link provided and click the “Register” button.



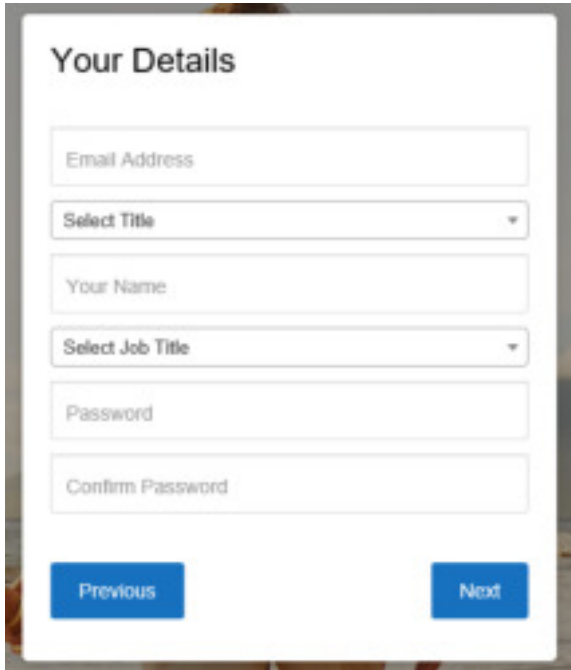
Step 2:

A screenshot of a web form titled "Registration Type". The form asks the user to "Please select the type of Registration you wish to complete." There are two radio button options: "New Registration" (which is selected) and "Advisor to existing Registration". At the bottom of the form, there are two blue buttons: "Already Registered ?" and "Next".

Select the button of “New Registration” if you are the first broker to register in your organisation or “Advisor to existing Registration” if your organisation has already registered and you know the FCA number.

Click “Next” to continue.

Step 3:



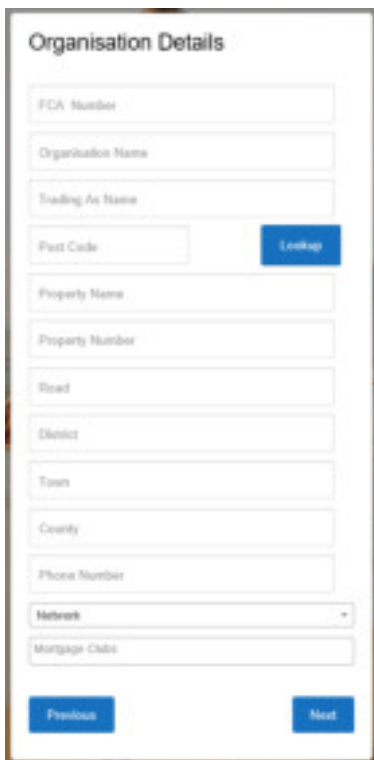
Ensure the following fields are completed:

- Email Address
- Title
- Full Name
- Job Title
- Password
- Confirm Password

Your password must be 8 characters or longer and have at least one upper case, lower case and a number, as well as a special character. (e.g. !£\$%^&*~#)

Click “Next” to continue.

Step 4a:



If you are registering as a ‘New Registration’ and are FCA regulated, please enter your FCA number in the corresponding field.

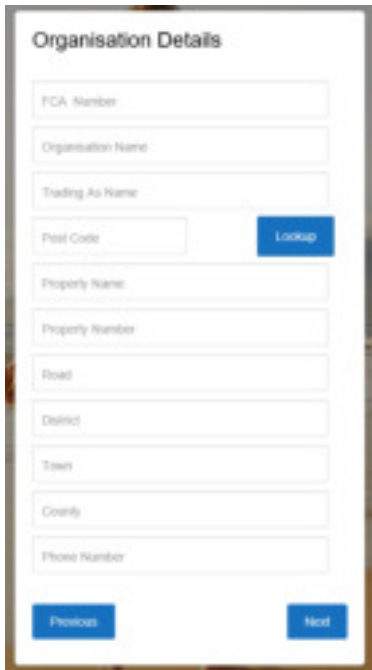
Ensure the following fields are completed:

- Organisation Name
- Post Code (Input your postcode and use the “Lookup” button to select you address)
- Road
- Town
- Phone Number

Please also enter any other details you wish to share on the form provided. Please also confirm if you are a member of a mortgage club/network from the options listed (if you are a member of a club/network which is not listed, please leave blank and provide these details in the relevant section of the application form.

Click “Next” to continue.

Step 4b:



The screenshot shows a registration form titled "Organisation Details". It contains the following fields: FCA Number, Organisation Name, Trading As Name, Post Code (with a "Lookup" button), Property Name, Property Number, Road, District, Town, County, and Phone Number. At the bottom, there are "Previous" and "Next" buttons.

If you are registering as an 'Advisor to existing Registration' and are FCA regulated, please enter your FCA number in the corresponding field.

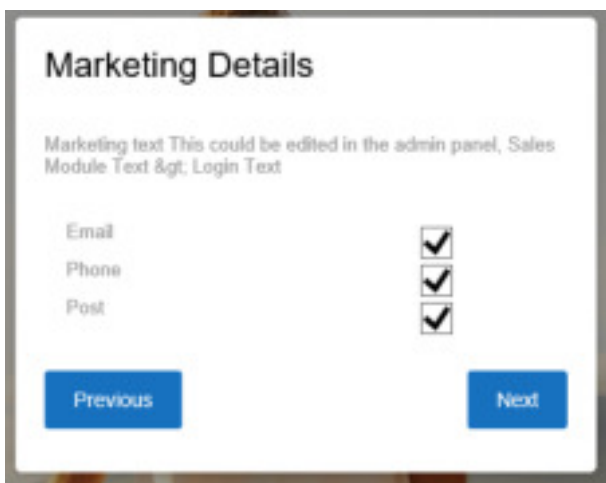
Ensure the following fields are completed:

- Organisation Name
- Post Code (Input your postcode and use the "Lookup" button to select you address)
- Road
- Town
- Phone Number

Please enter any other details you wish to share on the form provided.

Click "Next" to continue.

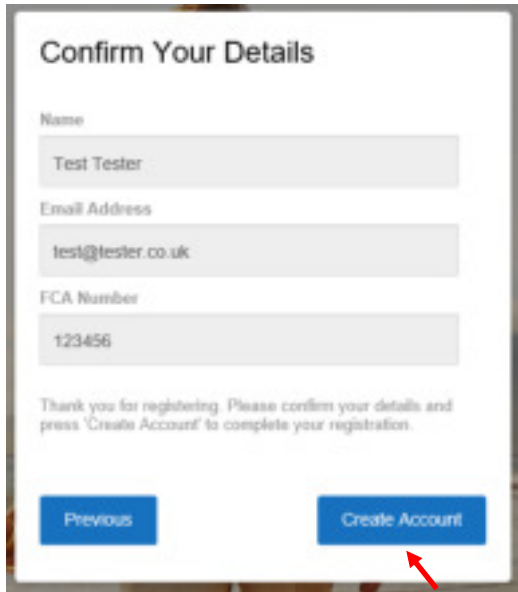
Step 5:



The screenshot shows a registration form titled "Marketing Details". It includes a note: "Marketing text This could be edited in the admin panel, Sales Module Text > Login Text". Below this, there are three rows: "Email", "Phone", and "Post", each with a checked checkbox. At the bottom, there are "Previous" and "Next" buttons.

Select the marketing preferences you feel comfortable providing to enable marketing communications from your society. If you are unsure what marketing you may receive please contact the society.

Step 6:



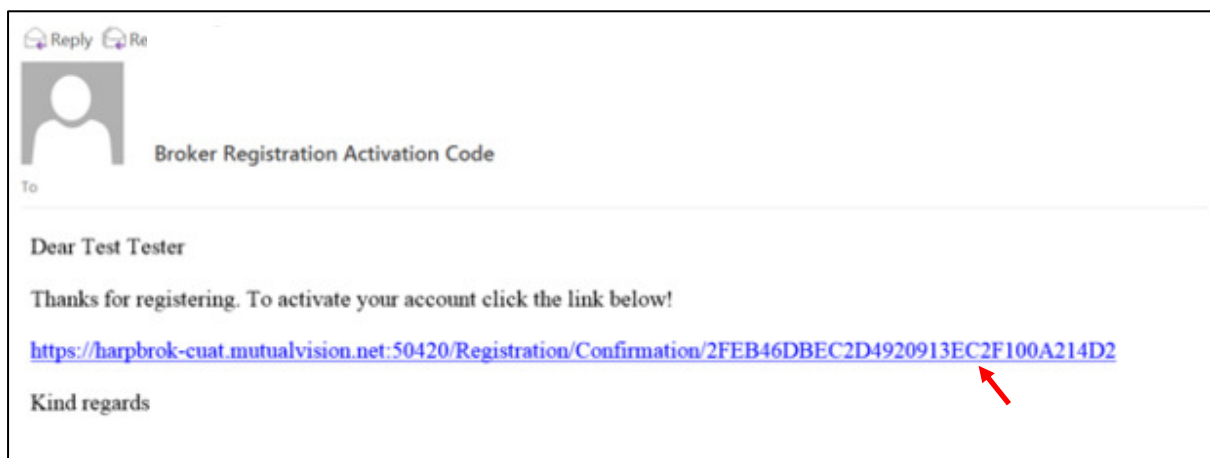
Confirm that the “Name”, “Email Address” and if relevant “FCA Number” is correct and click “Create Account”.

The following notification confirms that your account creation has successfully been accepted, please open your mailbox associated to the Email Address you provided during registration.



Step 7:

Click the link in the email which you have received which will re-direct you to the building societies broker site, if your registration has been successful a banner message will appear in the centre of the screen reading “Thank you for registering your account. Your account is now active”. You can now log into your account.



Client On-Boarding

To begin an application, you must first on-board your clients. Once a client is on-boarded they will stay in “Your Clients” list allowing you to access and amend their details.

Step 1.

Logging into the broker site will automatically deliver you to the “Your Clients” page, from here you can click “Create New Client”. This will launch the client creation tool.

PLEASE NOTE: If you are submitting an application with more than 1 applicant the following on-boarding process should only be used to create the 1st applicant – any additional applicants should be added once the joint application has been started, as per the process outlined in the **‘Application’** section of this guide (Beginning on page 9).



Step 2.

Complete the “Client Details” form, ensure that the following mandatory fields are completed:

- Title
- Forenames
- Surname
- Date of Birth
- Postcode
- Road
- Town
- Home Number

After these details are completed click “Save Client Details” to create your client and add them to your system.

When creating a joint application the first client that you create will be the main applicant.

Client Details

Title: [Select] (highlighted)

Forename: [Forename] (highlighted) Surname: [Surname] (highlighted)

Date of Birth: [Date of Birth (Day Month Year)] (highlighted)

Postcode: [Postcode] (highlighted) [Lookup]

Property Name: [Property Name]

Property Number: [Property Number]

Road: [Road] (highlighted)

District: [District]

Town: [Town] (highlighted)

County: [County]

Email: [Email Address]

Home Number: [Home Number] (highlighted)

Mobile Number: [Mobile Number]

Work Number: [Work Number]

Notes

Note: [Text Area] [Add Note]

Client Documents

There are no documents currently uploaded.

Please upload files of type jpeg, png or pdf only (20 to 4MB per document)

File Description: [Dropdown] Selected: [Dropdown] [Upload]

[Save Client Details] (highlighted with red arrow)

Step 3.

Now your client has been created you can now upload “Client Documents” for example the customer identification or relevant business forms. Click “Choose File” and using your operating systems file browser navigate to and select the file you wish to upload. (You can only upload PDF, JPG or PNG files with a file size less than 4mb)

Add a “File Description” and select the document type for the drop-down menu in the adjacent field. Click “Upload” and then “Save Client Details”. (You can also add Notes to the clients file by typing into the Note field and clicking “+ Add Note”).

Client Details

Title: [Select]

Forename: [Forename] Surname: [Surname]

Date of Birth: [Date of Birth]

Postcode: [Postcode] [Lookup]

Property Name: [Property Name]

Property Number: [Property Number]

Road: [Road]

District: [District]

Town: [Town]

County: [County]

Email: [Email Address]

Home Number: [Home Number]

Mobile Number: [Mobile Number]

Work Number: [Work Number]

Notes

Note: [Text Area] [Add Note]

Client Documents

There are no documents currently uploaded.

[Choose File...] (highlighted)

Please upload files of type jpeg, png or pdf only (20 to 4MB per document)

File Description: [Dropdown] Selected: [Dropdown] [Upload] (highlighted)

[Save Client Details] (highlighted with red arrow)

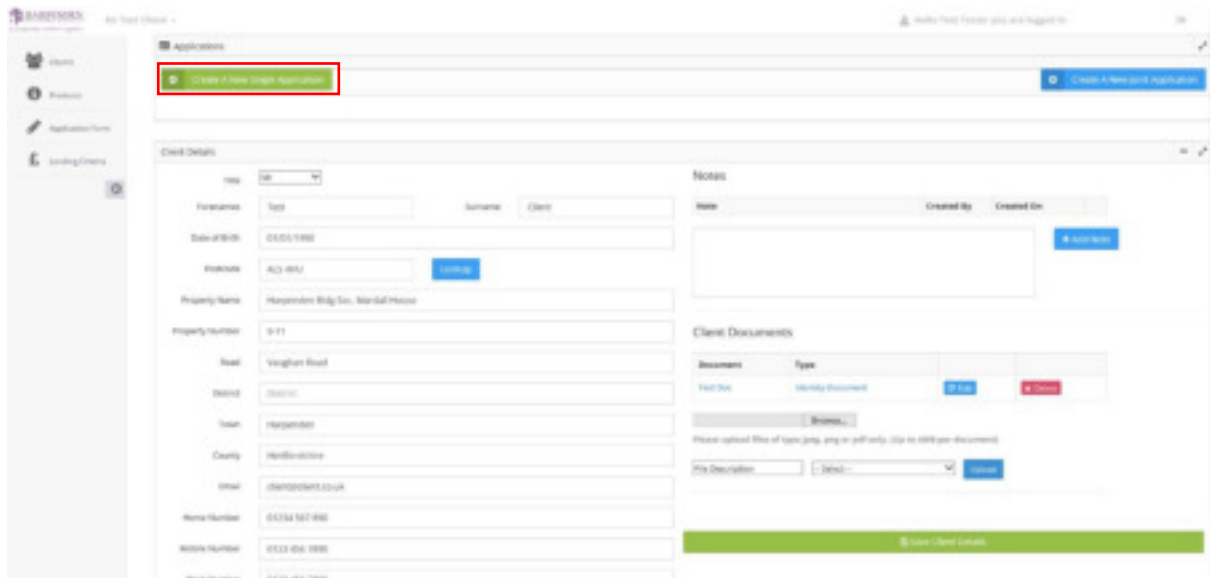
This completes the client on-boarding process.

Application

Once your customer is on-boarded you can now begin a new application, to do this navigate to the “Your Clients” page, click on the client who you wish to start an application for (or click “Create New Client” and follow the process of page 2).

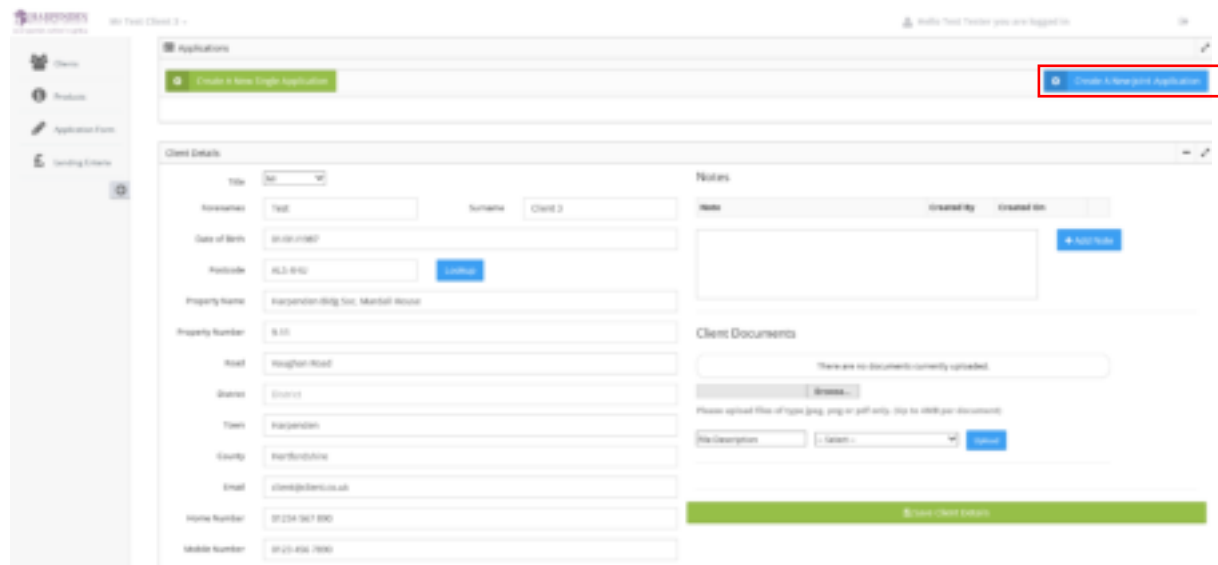
Step 1.

To begin an application for one client, click “Create A New Single Application”:



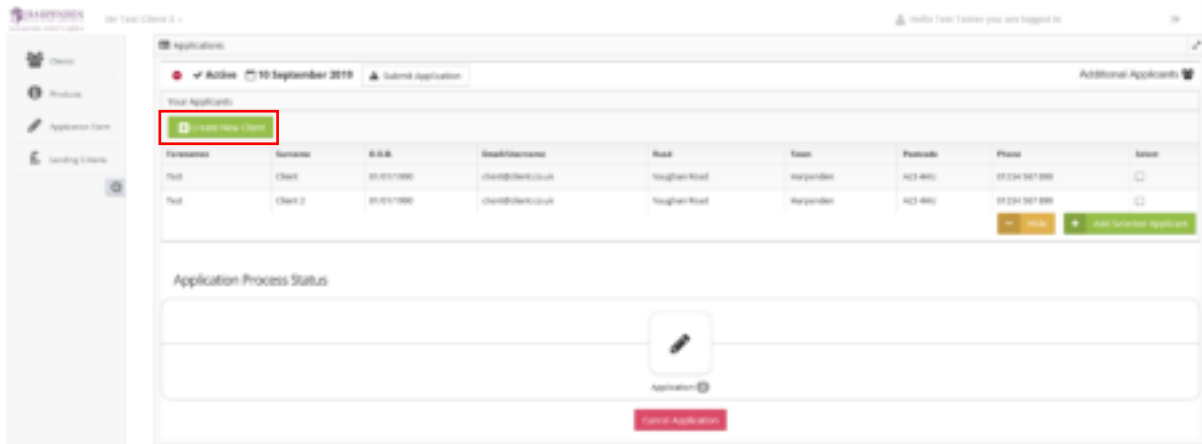
The screenshot shows the 'Applications' page in the Harpenden Building Society system. The 'Create A New Single Application' button is highlighted with a red box. The page displays a form for client details, including fields for Name, Forename, Surname, Date of Birth, Postcode, Property Name, Property Number, Road, Status, Team, County, Email, Home Number, and Mobile Number. There are also sections for Notes and Client Documents.

If you wish to begin application for multiple clients click “Create A New Joint Application”.

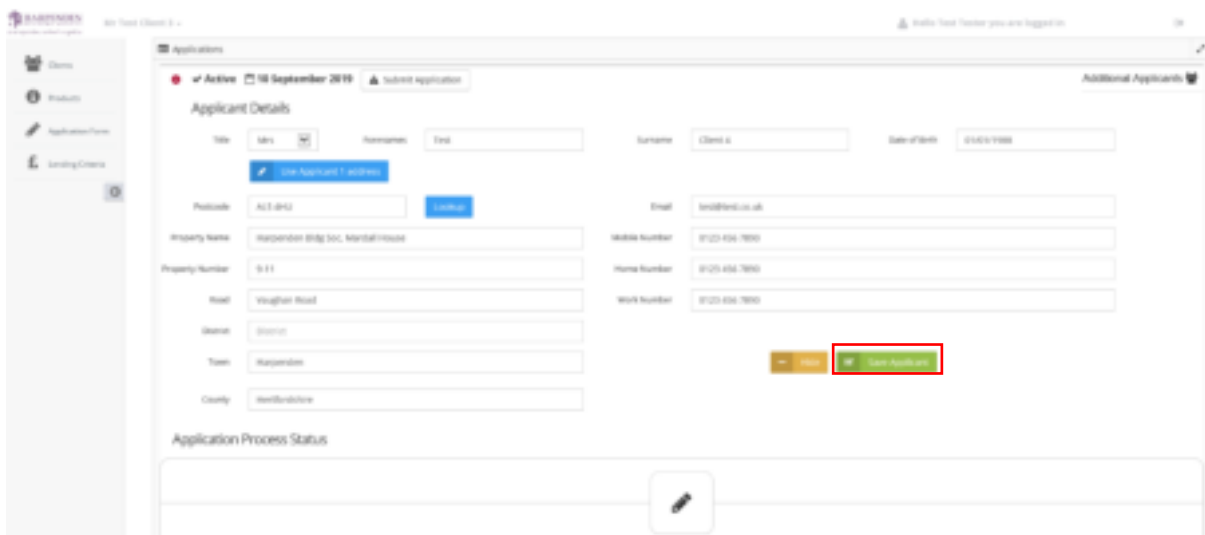


The screenshot shows the 'Applications' page in the Harpenden Building Society system. The 'Create A New Joint Application' button is highlighted with a red box. The page displays a form for client details, including fields for Name, Forename, Surname, Date of Birth, Postcode, Property Name, Property Number, Road, Status, Team, County, Email, Home Number, and Mobile Number. There are also sections for Notes and Client Documents.

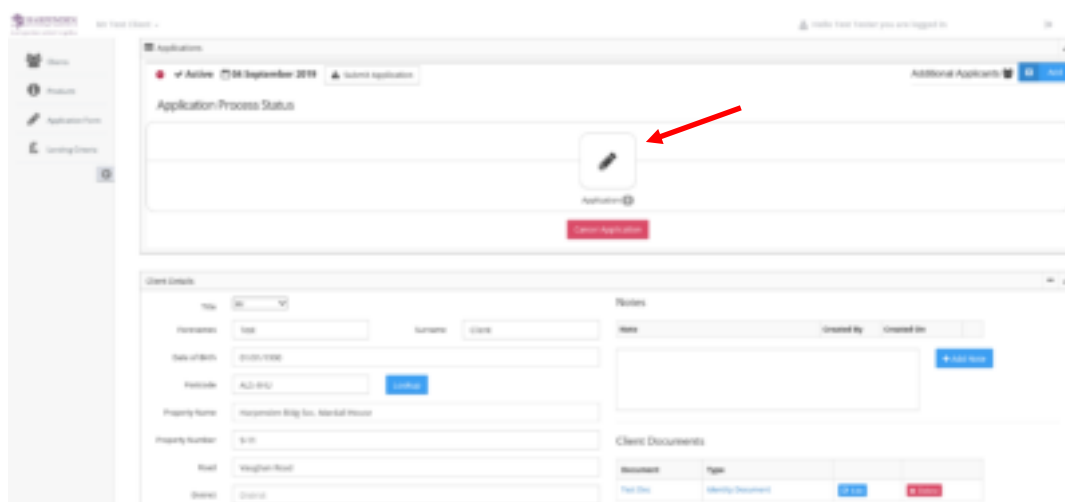
To add the 2nd applicant select 'Create New Client'



Complete the details for the 2nd applicant and select 'Save Applicant'.



Once all applicants have been added click the pencil symbol which loads in the 'Application Process Status' to begin the application:



Step 2.

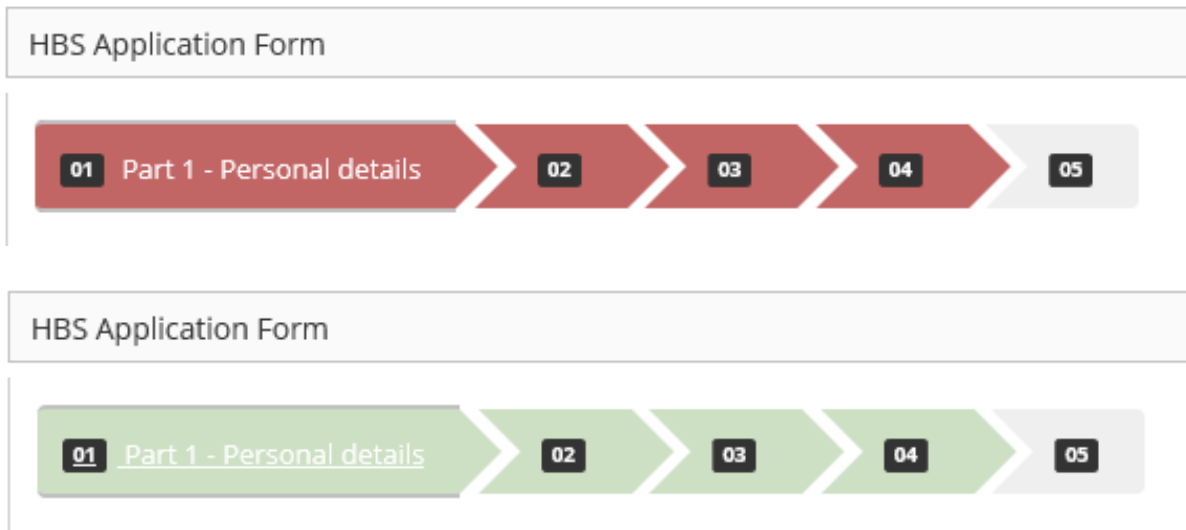
Follow the form completing all the relevant information, there may be mandatory fields in the form so ensure they are all completed. Any mandatory fields will highlight in red if they require completing.

Certain questions are set up to receive answers in certain formats (text only, numbers only etc.). If a question is mandatory but not applicable to the client, please put N/A or 0, depending on the required answer format.

Total loan amount required

Additionally, at the top of the form is a colour key summary, each page will either begin as red or grey. As information is entered this will change to green to show all the information is completed or yellow to show all mandatory information has been completed. This can be seen in more detail on the application summary page (05).

The form will not submit with any red fields still to be completed.



For joint applications, some questions will need to be answered more than once. In this instance multiple forms will generate for all applicants, to cycle between these forms you can click on the client name at the top of the page; all forms will need to be completed for each client to submit the final full form.

The screenshot shows the application form interface. At the top, it says "Hello Test Tester you are logged in" with a user icon and a refresh icon. Below this is a client selection bar with three tabs: "Applicants" (with a group icon), "Test Client", and "Test Client 2" (which is highlighted in red). To the right of the tabs are icons for printing and a refresh/cancel icon.

Step 3:

After answering all questions, to complete the form, navigate to the summary and click “Complete Application Form” at the bottom of the page.

The image displays two screenshots of the HBS Application Form Summary page. The top screenshot shows a red arrow pointing to the 'Complete Application Form' button at the bottom right. The bottom screenshot shows the full summary page with the button highlighted in a red box.

Summary

Test Client 3

Part 1 - Personal Details

- Section 1 - Personal Details
- Section 2 - Mortgage Details
- Section 3 - Background Information
- Section 4 - Additional Details

Part 2 - Income & Expenditure

- Section 5 - Income Types
- Section 6 - Investment Income
- Section 7 - Financial Commitments
- Section 8 - Basic Essential Expenditure
- Section 9 - Quality of Living Costs
- Section 9 - Financial Assets

Part 3 - Property Details

Part 4 - Additional Introducer Details

[Complete Application Form](#)

You are almost ready to submit your application

You have completed all the necessary forms. Please upload some documents to support this application and then press submit.

Please upload your supporting documents

Document	Type	Size	Delete
Test Doc	Identity Document	2.5kb	✖ Delete

Browse...

Please upload files of type jpeg, png or pdf only, (up to 4MB per document)

File Description: -- Select --

This application is now ready to be submitted. Please ensure that the customer documents and the customer notes are up to date before the application is submitted.

A pop up will provide the option of uploading further documents when submitting the application.

Once the application is submitted, you will receive and an automated email from broker-donotreply@harpendenbs.co.uk confirming submission and also advising that the £100 application fee for the case will need to be paid in order for the Society to begin processing.

Check your junk/spam folder in case any automated emails are directed there. It is advisable to ask your IT Department to whitelist this email address.

Please do not reply to emails from this address – if you have any questions please email applications@harpendenbs.co.uk.

Step 4:

Once the application fee for case had been paid, the status of the application will update from Application to Registration stage. The mortgage department will contact you via email regarding any further information required to process the application.

As part of the application process we will require copies of both the Direct Debit Mandate (DDM) form and Declaration physically signed by all the applicants as well as the advising/introducing broker. The DDM form and Declaration can be found at the bottom of the application form which you can download by clicking the Completed pencil symbol then clicking Download:

Case Update - 04 September 2019 - £100,000.00 - 2.35% Premier Residential 2 Year Discount (no ERCs) - Repayment

Application Process Status

Application Form

Application Forms

Details of the Application Forms for this application

- HES Regulated Application Form
 - Started: 04 September 2019 14:42
 - Last Updated: 04 September 2019 15:35
 - Status - Completed
 - Details of Application
 - Output:

A copy of the completed application form will open in a separate tab. Scroll down to view the DDM form and declaration section. Once the declaration has been signed please upload a copy as a supporting document as outlined above.

PLEASE NOTE WE CANNOT BEGIN PROCESSING THE APPLICATION UNTIL A SIGNED COPY OF THE DECLARATION HAS BEEN RECEIVED AND THE £100 APPLICATION FEE PAID.

APPLICATION FORM DETAILS

APPLICATION INFORMATION

Application Id:	1271
Organisation Name:	Tester Ltd
Type Of Form:	Application
Form:	HBS Regulated Application Form
Date Started:	Sep 4 2019 2:42PM
Date Updated:	

APPLICATION PRODUCT INFORMATION



HARPENDEN
BUILDING SOCIETY
local reputation, national recognition



DIRECT Debit

**Instruction to your
Bank or Building Society
to pay by Direct Debit**

Please fill in the whole form using a ball point pen and send it to:

Harpenden Building Society
FREEPOST SB165
Harpenden
AL5 4BR

Originator's Identification Number

7	1	0	3	0	6
---	---	---	---	---	---

Reference Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

FOR HARPENDEN BUILDING SOCIETY OFFICIAL USE ONLY
This is not part of the instruction to your Bank or Building Society

Name(s) of Account Holder(s)

Bank/Building Society account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

HARPENDEN BUILDING SOCIETY: DECLARATION

Declaration by Applicant(s) – PLEASE READ CAREFULLY

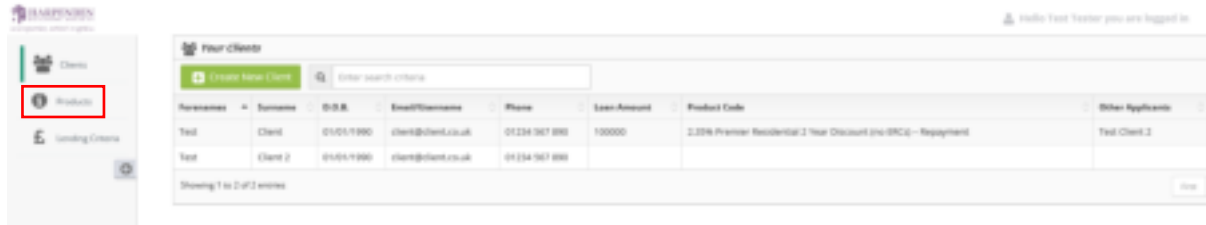
I (each of us if more than one is applying) declare and agree that:

1.	a)	I am an individual aged 18 years or over, and the answers given in this form are true and complete. If any answers have been completed by another person, I confirm that I have checked all the answers and that they are correct.
	b)	I am not a relative of, or otherwise connected by any business or personal relationship, to a director of Harpenden Building Society.
	c)	If any information I have provided changes before completion of the advance I will tell you without delay.
	d)	You may, at any time before completion of the advance, withdraw or revise any offer. You may do this in cases of fraud, misrepresentation, non-disclosure of material information or defects in the title to the property, or if any other matter comes to light that adversely affects the value of the property or which is inconsistent with the basis on which the offer was made.

Once the application fee has been paid and signed declaration received the mortgage department will begin processing the case. Our processing team will subsequently provide updates via email.

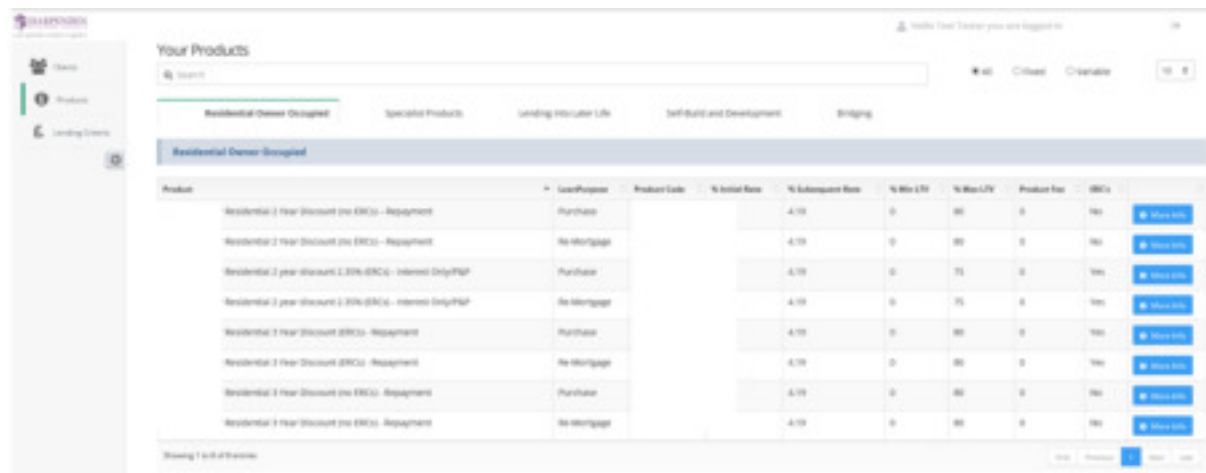
Products

To familiarise yourself with the product currently offered by the society you can navigate the “Products” page. To do this click the information icon on the left-sided navigation bar.



“Your Products” can be navigated by the search bar at the top of the page, the product group tabs listed underneath and the “All”, “Fixed” and “Variable” buttons in the top right.

The product details matching your search criteria will appear in the table below and you are able to click the “More Info” button in the final column of each product for further details on our Lending Criteria.

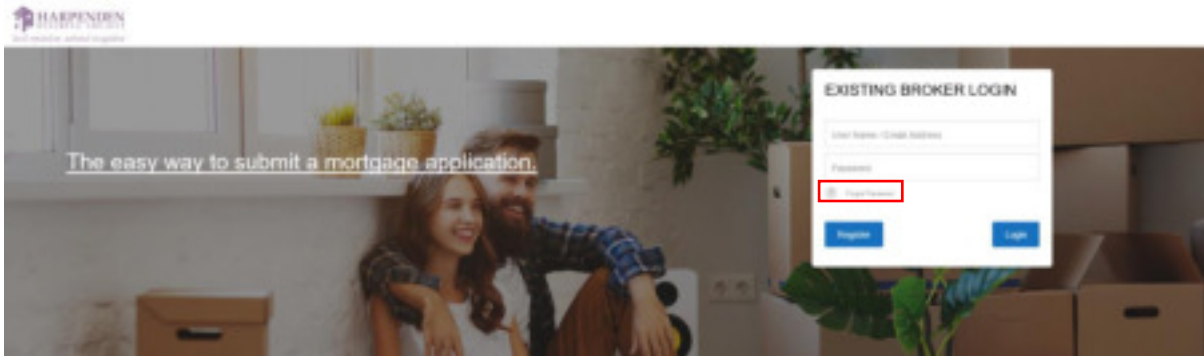


Password Reset

If you have forgotten your password, you can follow instructions on the login page to reset.

Step 1.

On the login page for the broker site click “Forgot Password” under the password field.



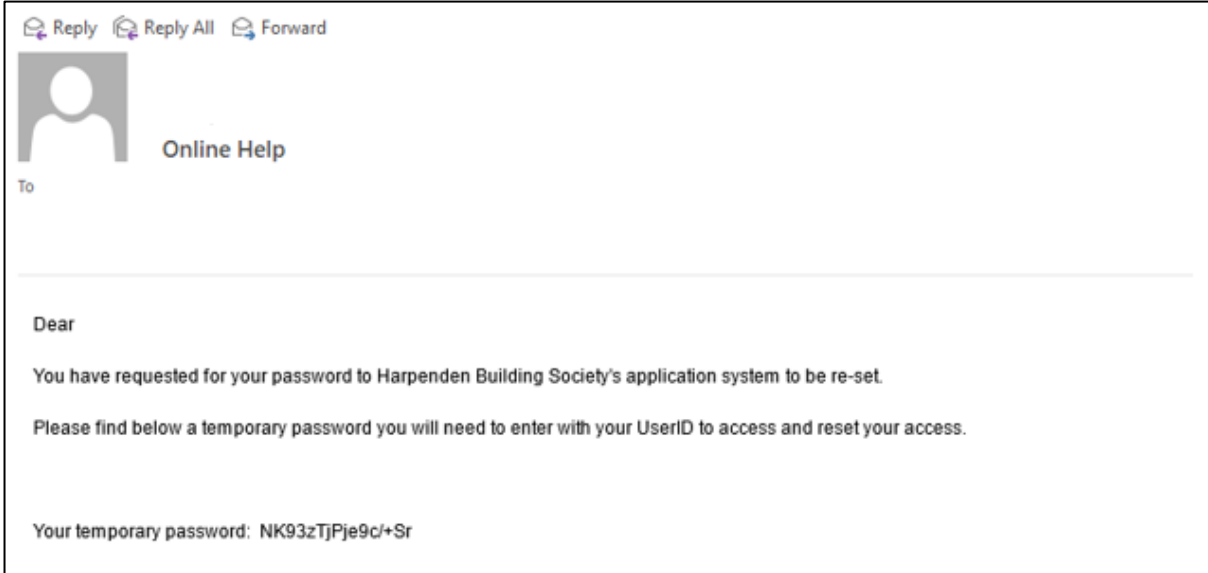
Step 2.

Enter your email address you use to login to your account in the “Enter your username” field. Then click “Submit”.

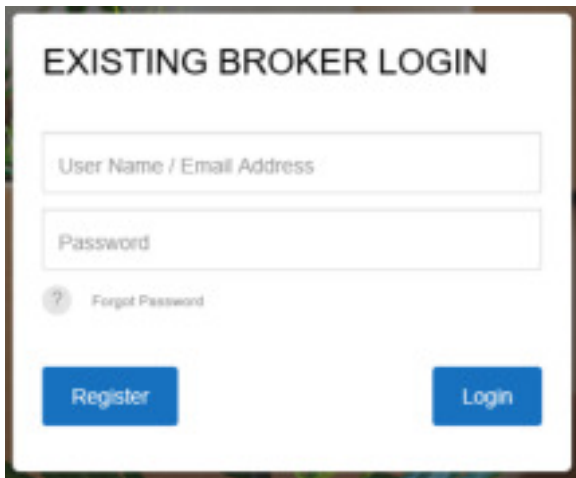
The following message will be displayed, after the page is re-directed back to the login site, “Thank you for your request. You will shortly receive an email with instructions on how to reset your password”.

Step 3.

Check your inbox for the password reset email, this will be in the inbox associated to the email account you use to login/register for the broker site.

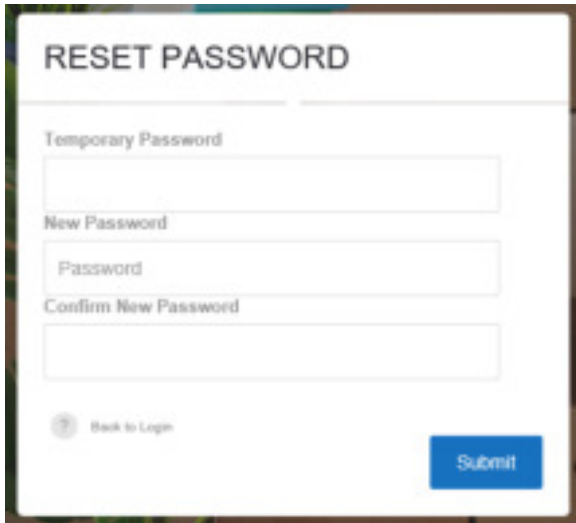


Step 4.



Log into the broker site using your account email and the temporary password sent to your inbox. This will launch the "Rest Password" mini-form.

Step 5:



RESET PASSWORD

Temporary Password

New Password

Password

Confirm New Password

[Back to Login](#)

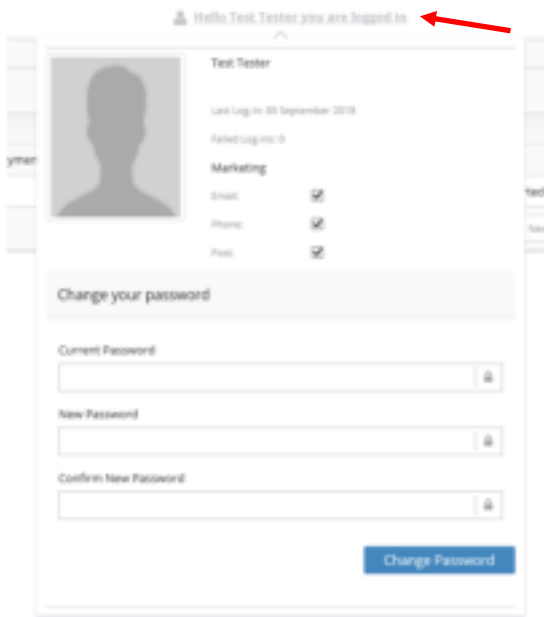
Submit

Enter your temporary password again in the top field, and then create a new password in the second field, enter that same password again in the third field to confirm.

Your password must be 8 characters or longer and have at least one upper case, lower case and a number, as well as a special character. (e.g. !£\$%^&*~#)

This will trigger a password reset and you will have successfully changed your security details. Clicking "Submit" will log you into the broker site.

Administration



You can change various details of your account, using the administration tools. To access this menu, click “Hello “_____” you are logged in” at the top right-side of the screen.

You can add a display picture, change your marketing preferences and change your password.

Logging Out

To log out of the broker site, click the exit door icon in the top right of the screen, this will launch a confirmation message asking you if you’re sure you wish to log out. Click “Yes” will log you out. Clicking “No” will return you to the broker site.

