

Submitting your Bespoke case

How it works – it's as easy as 1, 2, 3...

1 Check our 5 golden rules

- ▶ **Must pass our credit score**
- ▶ **Must meet our minimum income and loan size requirements***
- ▶ **Income to support the loan must be paid in GBP**
- ▶ **Up to 90% LTV for residential and up to 75% LTV for Buy to Let**
- ▶ **Must meet our standard property criteria (please see our criteria lookup tool for more detail).**

*The minimum loan size is £150,000 and the minimum income requirements are:

- ▶ **Residential:** Repayment mortgage - At least one applicant must earn £40,000. Interest only mortgage - £50,000 for sole applicants and £75,000 for joint applicants.
- ▶ **Buy to Let:** At least one applicant must earn £40,000 for a repayment or interest only mortgage.

2 Assessing your case

Your client's case can go straight to AIP (no pre submission needed) if any one of the following is the only Bespoke element:

- ▶ Exclude childcare/school fees if evidenced as being paid by a third party
- ▶ 2 years' (instead of 3) self employed trading history
- ▶ Change in trading status for self employed
- ▶ Loan size is less than £1.5m for Residential or £1m for Buy to Let.

For all other cases, including a combination of the above, please continue to use the Bespoke enquiry form or contact your BDM.

3 Apply

Apply through our online application system and your underwriter will see your case through to offer. Follow this guide for submitting your illustration, AIP or application.

FAQ's

How do I log in / register?

If you haven't used us before, you may need to register.

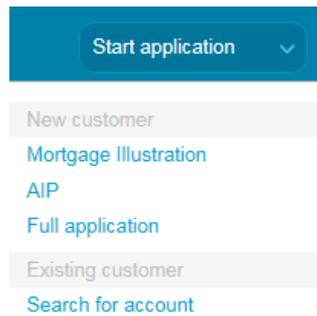
Please visit boi4i.com/bespoke-information and in the top right hand corner you'll see:

Contact us | Register | Login

Log in to get started straight away, or register with us (it only takes two minutes).

How do I start an illustration, AIP or application?

Once logged in you can start a new illustration, AIP or full application. Open the drop down menu in the top right hand corner called **'Start application'** and choose what you'd like to do:



Which product code do I use?

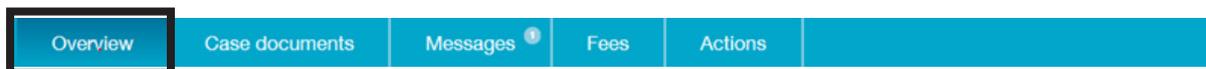
From 31st August 2023 you'll need to choose the actual product code for both residential and Buy to Let AIPs. You'll no longer be able to use the code BESP for residential AIPs.

All Bespoke products and product codes can be found at boi4i.com/bespoke-products If you need help finding any product codes please talk to your BDM or contact the Bespoke Sales Support team on **0800 916 0639***.

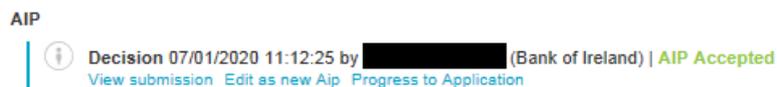
Your chosen product code will automatically pull through to the full application from AIP stage.

How do I submit a full application?

Once the AIP has been accepted, go into the case **'Overview'**.



Scroll down to **'Case activity'**. Under **'AIP Accepted'** you can click on **'Progress to Application'**.

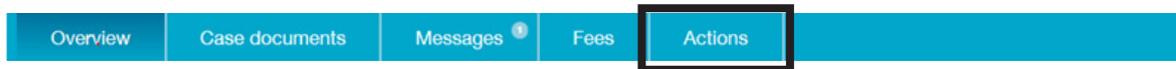


Will all Bespoke applications refer or decline?

No. Once you've submitted the full application the system will return an automatic decision of 'accept', 'refer' or 'decline'. All Bespoke 'refer' or 'decline' applications will be reviewed and a Bespoke underwriter will contact you with a decision. Don't forget, as long as nothing changes from what you've told us, we'll honour the decision we make at AIP stage. If your case does decline, your underwriter will let you know why and work with you to see if there's anything that may help us proceed.

What do I need to do when a full application has been accepted?

Once your Bespoke application is accepted, the status will be set to **'Awaiting Documents'**. You now need to upload the packaging documents the underwriter needs to complete their assessment e.g. proof of income. To see what documents are needed go to the **'Actions'** tab:



Here you can see the list of documents needed:

Actions 0 upload sessions have been used. You have 100 more available.

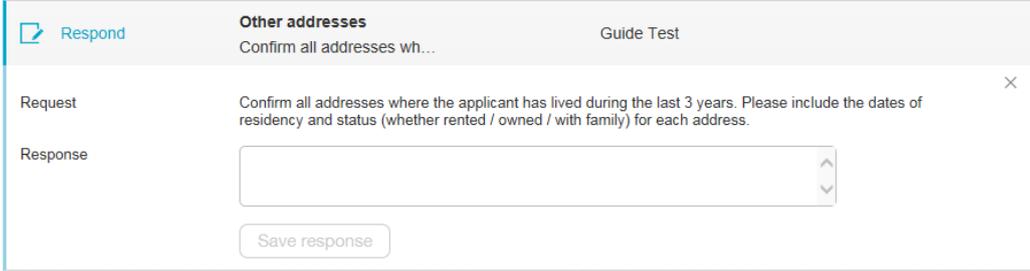
Packaging list - Please only supply the documents that have been listed

All applicants Guide Test

Status	Document	Applicant	Upload details
Applicant information needed ?			
Upload	Employment / Income	Guide Test	
Upload	Bank statements	Guide Test	
Upload	Proof of residency	Guide Test	
Third party documents needed ?			
	Miscellaneous	Guide Test	
	Valuation report	Guide Test	

Click on the  Upload icon to upload the documents

Click on the  icon to add a response:



The image shows a 'Respond' modal window. At the top, it says 'Respond' with a blue icon, 'Other addresses', and 'Guide Test'. Below this is the text 'Confirm all addresses wh...'. The modal is divided into 'Request' and 'Response' sections. The 'Request' section contains the text: 'Confirm all addresses where the applicant has lived during the last 3 years. Please include the dates of residency and status (whether rented / owned / with family) for each address.' The 'Response' section has a large text input field with up and down arrows on the right side. At the bottom of the modal is a 'Save response' button.

Click on the icon  to see more information about what's required:



The image shows an 'Upload' modal window. At the top, it says 'Upload' with a blue icon, 'Bank statements', and 'Guide Test'. Below this is the text 'Comments: Bank Statements 2 months'. There is a close button (X) in the top right corner.

What happens when all packaging documents have been uploaded?

If you haven't uploaded a document against each request, the case will stay at **'Awaiting Documents'** and will not go back to your underwriter for assessment. Once all of the documents have been uploaded, the case status will change automatically from **'Awaiting Documents'** to **'Awaiting Assessment'**. Now the documents will be assessed by your underwriter. If they need any further information they'll contact you.

What happens if there's a valuation fee to pay?

The case status will be set to **'App Accepted Pending Payment'**. A new tab will appear in the case status menu bar called **'Fees'**. You can pay the fee here but you'll need your client's payment details for this.



Once paid, the status will change from **'App Accepted Pending Payment'** to **'Awaiting Documents'**.

If you haven't paid the valuation fee within three days, the case status will change to **'App Not Proceeding'**. You'll need to call **0800 916 0639*** to have the status reversed to **'App Accepted Pending Payment'** so you can pay the fee. This will generate a new search and reassessment, if circumstances have changed then we may not be able to proceed with the case.

How do I view an Offer, ESIS and Valuation?

To view and download any documents please click on the 'Case documents' tab. Here you'll be able to view and download the valuation report, offer documents, ESIS etc. **Please be aware that it can take up to 48 hours for the Offer to be available here.**

Case overview Application Offered Product: 1.80% 2 year fixed up to 60% LTV (Standard – HKL) | £100,000.00 loan | LTV 40 % | 25 yr term

Overview Case documents Messages Actions

Documents

You'll be able to read and download all the documents created during the application process from this page. In addition, we'll upload the Standard Mortgage Valuation Report when we get it. You can also access the mortgage Offer here too, if the application is successful. Uploaded documents will be available for 30 days from completion or if the case is cancelled.

Full application

- Application bundle
- Application bundle
- Application bundle
- Application bundle

Other documents

- PH_ESIS
- Mortgage Offer

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Mortgage Illustration

Reference: [REDACTED]

This document was produced for [REDACTED] on 27th August 2019.

This document was produced on the basis of the information that you have provided so far and on the current financial market conditions.

The information below remains valid until 27th August 2019. After that date, it may change in line with market conditions.

This document does not constitute an obligation for Bank of Ireland (UK) plc to grant you a loan.

1. Lender

Bank of Ireland (UK) plc ("the lender")
Telephone: [REDACTED]
Address: [REDACTED]

If you need any further help, please call your Bespoke Sales Support team on **0800 916 0639***.

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*Lines are open 9am - 5pm Monday to Friday. Calls may be recorded for training and monitoring purposes. Calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

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