

Broker Online Product Switch Guide

For Intermediary use only

November 2020





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About this guide

This guide will provide you with an introduction to our new Online Product Switch portal. It will explain how to register, how to login, navigate the portal and complete a Product Switch.

- ✓ By using our Online Portal Switch portal, you can quickly and easily apply for your client's Product Switch online.
- ✓ You can apply online without having to contact your local branch.

If you need any help using our Online Product Switch portal, please call our Online Support Team on 0800 0294 997. Lines open Monday – Friday, 9am – 7pm, and Saturday 9:30am – 12noon. This line is for help with Online Product Switch **only**.



Eligibility

You won't be able to apply online for your client(s) if:

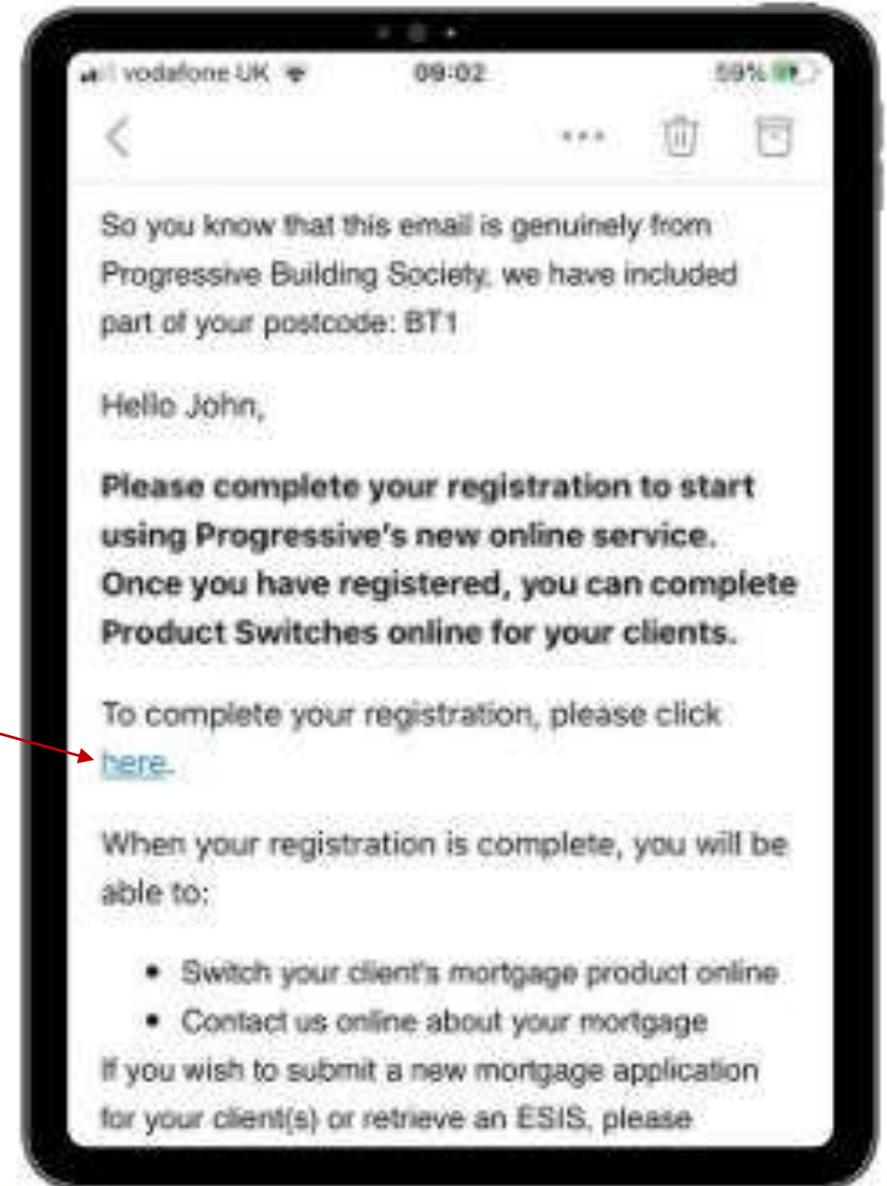
- The client wants to borrow more money, change term, change repayment method, or make a capital repayment
- The client bought their home through NI Co-Ownership
- The client's remaining mortgage term at expiry date of current product is less than 6 years
- The client is currently in arrears
- The client's property is a let or commercial property
- The client's mortgage has three or more parts
- The term remaining on any parts of the mortgage differ by more than two months

How to submit a product switch that isn't eligible for online

If your client falls into any of the exemptions above, please contact your local branch. After any additional borrowing has completed, term or repayment method changed, or capital repayment made, you can go back online the following day in order to complete the product switch.

How to register – Step 1

1. We'll send you an email inviting you to register for the Product Switch Portal. Click "here", to access the portal and begin the registration journey.



Registration – Step 2

2. Once in the portal, you'll need to confirm you have read our online service Terms & Conditions. To accept, simply tick the box and click "Next".

The screenshot shows the Progressive Building Society registration portal. At the top, there are social media icons for Facebook, Twitter, LinkedIn, and Instagram. The Progressive Building Society logo is centered, and a red 'LOGIN' button is on the right. Below the logo is a 'Home' link. The main heading is 'Registration', with a breadcrumb 'Home / Registration'. A progress bar shows five steps: 1. Consent (highlighted in red), 2. Personal Details, 3. Verify Details, 4. Administrator, and 5. Registered. The 'Consent' section contains the text: 'Please see below the terms and conditions for use of Progressive's online service. <https://progressiveforintermediaries.com/progressives-online-service-terms-conditions/>'. Below this is a checkbox labeled 'I accept all the terms and conditions'. A red 'Next →' button is at the bottom right, with 'Step 1 of 5*' below it. A red arrow from the text on the left points to the checkbox.

Registration – Step 3

3. Please enter your mobile number and create a password. Then click “Next”

Registration

Home / Registration

1 Consent **2 Personal Details** 3 Verify Details 4 Administrator 5 Registered

Your Mobile Number

+44

Please set your secure password which you could use to securely login to our portal. Make sure your password is at least 8 characters long, contains at least one uppercase character, one lowercase character and one digit.

Password

Confirm Password

This password matches

- ✓ 8 characters
- ✓ 1 lowercase character
- ✓ 1 uppercase character
- ✓ 1 digit

[Cancel](#)

[← Back](#) [Next →](#)

Step 2 of 5*

Registration – Step 4

4. To verify your phone number, we'll send a 6 digit code to the mobile number you provided (see below). Please enter the code and click "Next". You can request another code if you didn't receive it.



Registration

Home / Registration

Progression bar: 1 Consent (checked), 2 Personal Details (checked), 3 Verify Details (active), 4 Administrator, 5 Registered

A 6-digit code has been sent to your registered mobile number. Please enter your code in the box below. If you do not receive this code, please contact the Progressive Online Support Team on 0800 0294 997.

[Resend Verification SMS](#)
Verification Resent

6 Digit Mobile Code

[← Back](#) [Next →](#)

Step 3 of 5*

Registration – Step 5

5. You have the option of creating a login for an administrator. If you'd like to do so, please enter their details, click the blue slider at the bottom, and click "Next". If you don't wish to add an administrator, leave all fields blank and ensure the blue slider is deselected. Click "Next". You can add an administrator at a later date.

Registration

Home / Registration

✓ Consent ✓ Personal Details ✓ Verify Details 4 Administrator 5 Registered

For security purposes, Progressive Building Society strongly recommends that you never share your login credentials with anyone.

You can now set an administrator who will have access to the Progressive Online Service on your behalf. Your administrator will be able to see all your applications on our Online Service and submit new cases on your behalf. This is optional. You can add or change your administrator details at any point.

If your administrator is already registered to the Progressive Building Society portal, they will be able to act on your behalf using their current login credentials. If your administrator doesn't currently have access to the Progressive Building Society portal, they will get an email asking them to set their initial password.

Your Administrator First Name

Your Administrator Last Name

Your Administrator Mobile

Your Administrator Email

Add Administrator to my account

[← Back](#) [Next →](#)

Registration complete

Your registration is now complete. You can now login.

Registration

Home / Registration

✓ Consent ✓ Personal Details ✓ Verify Details ✓ Administrator 5 Registered

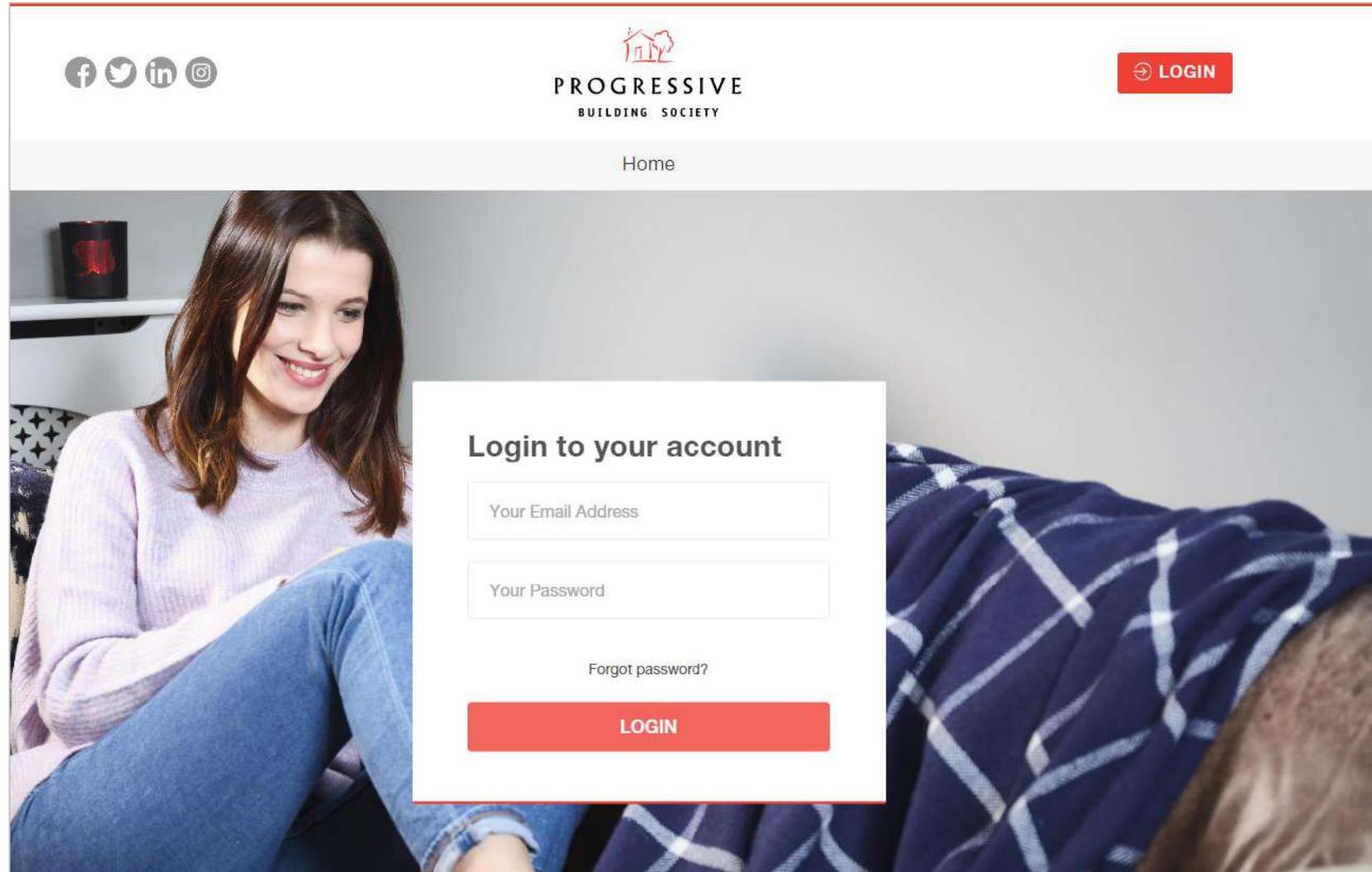
You're now registered to the Progressive Building Society's Online service.

Please login.

[Login](#)

How to login – Step 1

Step 1 - Enter your email address and password. Click “login”.



Progressive Building Society logo and social media icons (Facebook, Twitter, LinkedIn, Instagram) are visible in the header. A red button labeled "LOGIN" is present in the top right corner. The main content area features a woman sitting on a couch, and a white login form is overlaid on the image. The form contains the following elements:

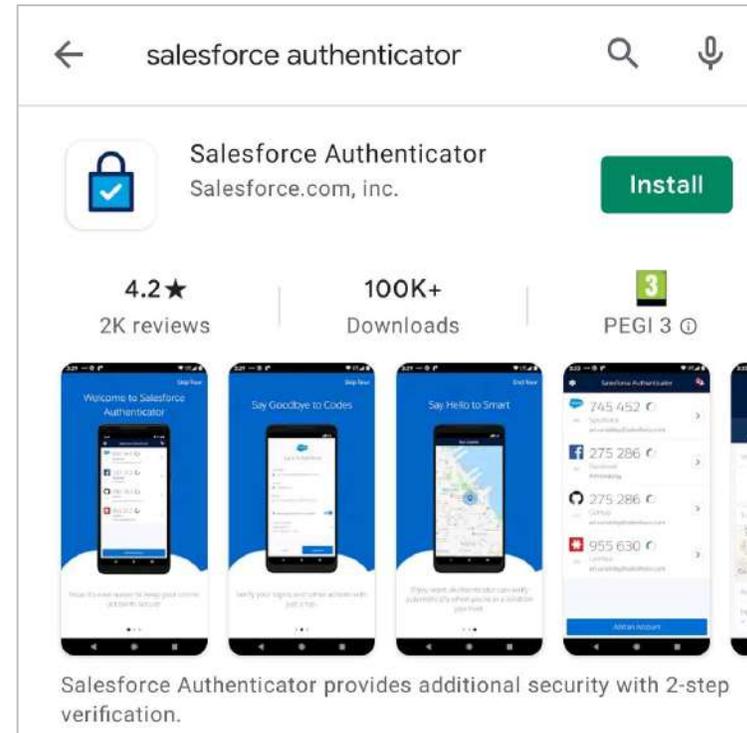
- Header: Login to your account
- Input field: Your Email Address
- Input field: Your Password
- Link: Forgot password?
- Red button: LOGIN

How to login – Step 2

In order to login securely to our online Product Switch Portal, you'll need to download an authenticator app. The app is called **Salesforce authenticator app**. You'll need to use the app each time you log in, so please keep it on your phone.

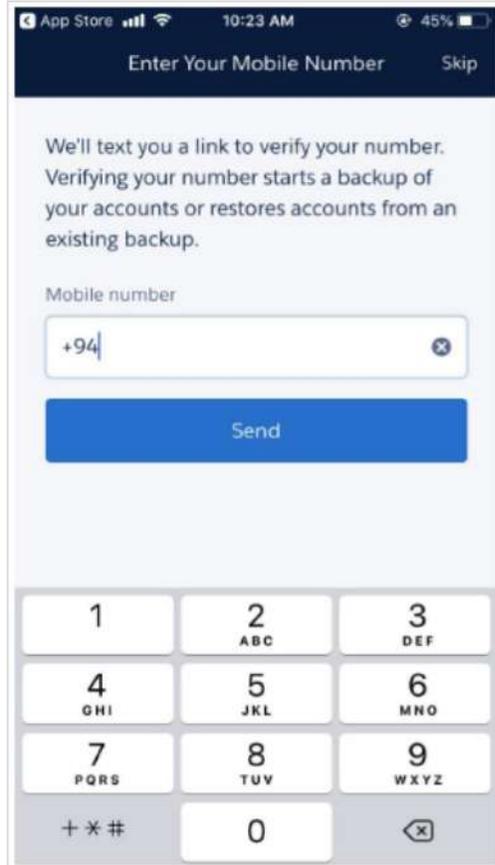
Step 2 – Download the app

1. Visit your App Store
2. Search “**Salesforce Authenticator app**”
3. Click “**Install**”.

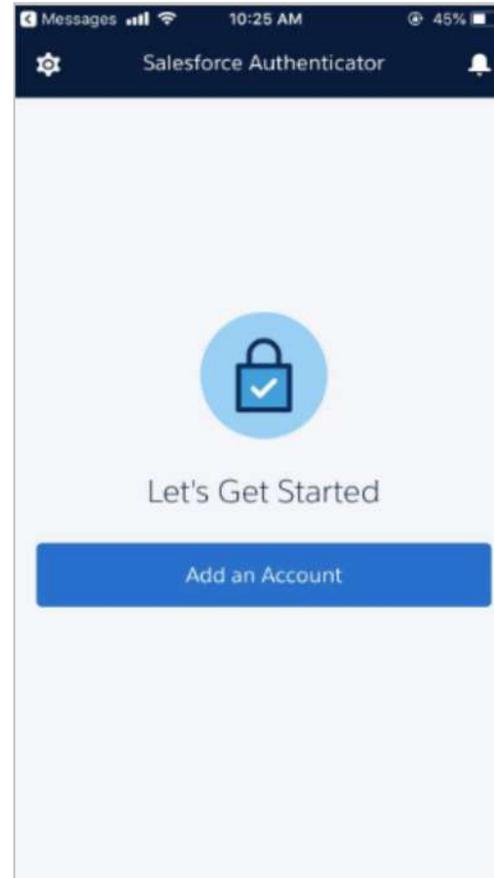


How to login – Step 3: Connecting the app to your account

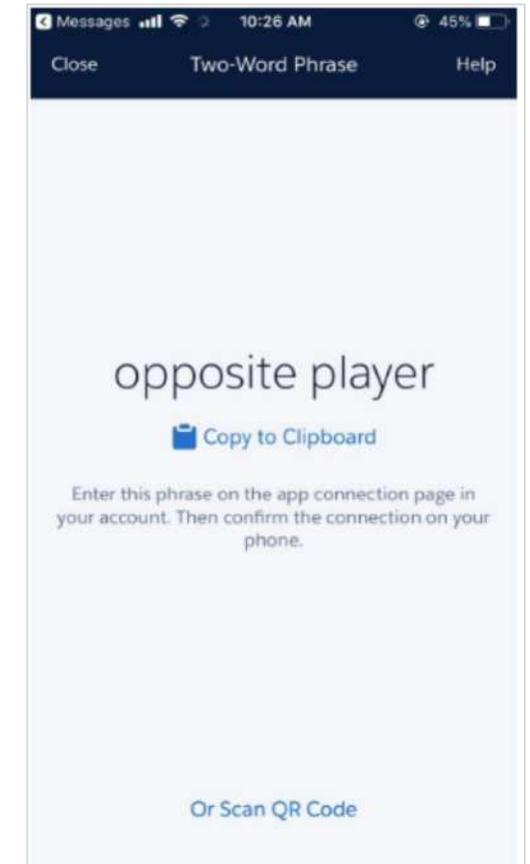
1. In the app, enter the mobile number you used to register for our online portal. The app will use your number to find your account.



2. Click "Add Account". The App then generates a unique two-word phrase.



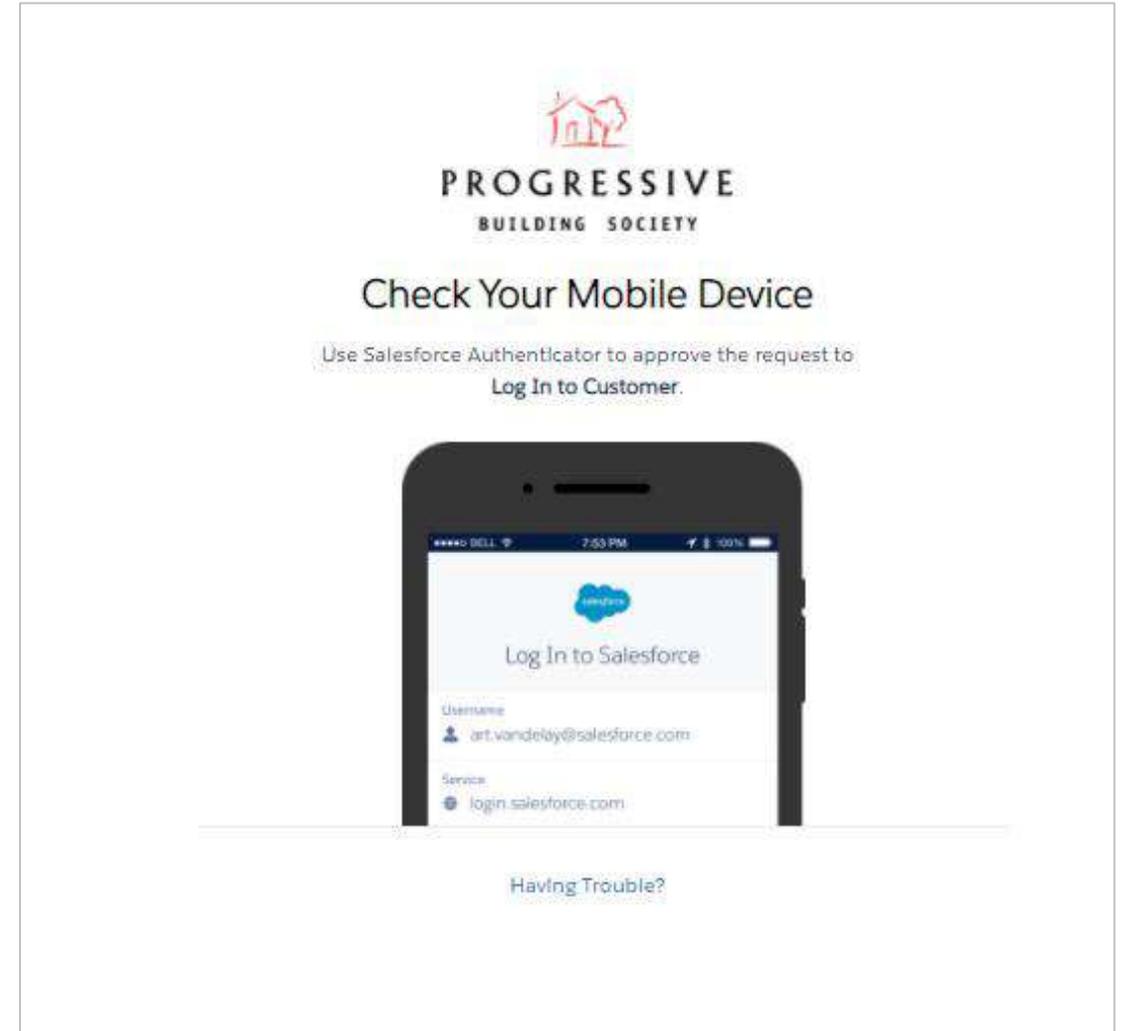
3. Back in your browser, enter the phrase into the field provided.



How to log in – Step 4

4. You have now successfully logged in. Each time you login in the future, after you enter your email address, password, and select “Login”, you will be prompted to check the Salesforce Authenticator App on your mobile device and on the screen simply tap “Approve”.

If you need help logging in, please contact our online support team 0800 0294 997. Lines open Monday – Friday, 9am – 7pm, and Saturday 9:30am – 12noon.



Welcome to the portal

On your home page, you can view your clients who are eligible for product switches, a history of documentation they have submitted and any news or notifications.

Progressive Building Society logo and social media icons (Facebook, Twitter, LinkedIn, Instagram) are at the top. The navigation bar includes Home, Mortgage Action, Help, and Contact Us. A search bar is present with the text "Search customers, applications, illustrations or decisions".

Pending Switches 1

Account	Customer	Saved Date	Current Product	New Product	Actions
70100229485	Barbara Dunn	27/10/2020, 16:40	Daily Interest Mortgage(Repayment)	1.55% 3 year variable discount rate (SVR less 2.80%)	
123456789	A.N. Other				

Show 10

News And Notifications

- 5 October 2020, 00:18 pm
TestTestTest
- 30 September 2020, 10:22 am
This site will be down for maintenance from Monday 12/04 to 15/04. Thanks

My Documents

Customer	Date	Type	Product	Action
Mr J WALKER	09/11/2020, 13:45	Mortgage Illustration	Discount 0.25% for 2 Years (self-build)	
A.N. Other	09/11/2020, 13:45	Tariff Of Charges	Discount 0.25% for 2 Years (self-build)	
A.N. Other	09/11/2020, 13:45	Product Switch Offer	Discount 0.25% for 2 Years (self-build)	
A.N. Other	09/11/2020, 13:45	Mortgage Conditions 2019	Discount 0.25% for 2 Years (self-build)	
A.N. Other	30/10/2020, 18:48	Tariff Of Charges	2.30% fixed for 2 years	
A.N. Other				

Show 5



How to submit an Online Product Switch

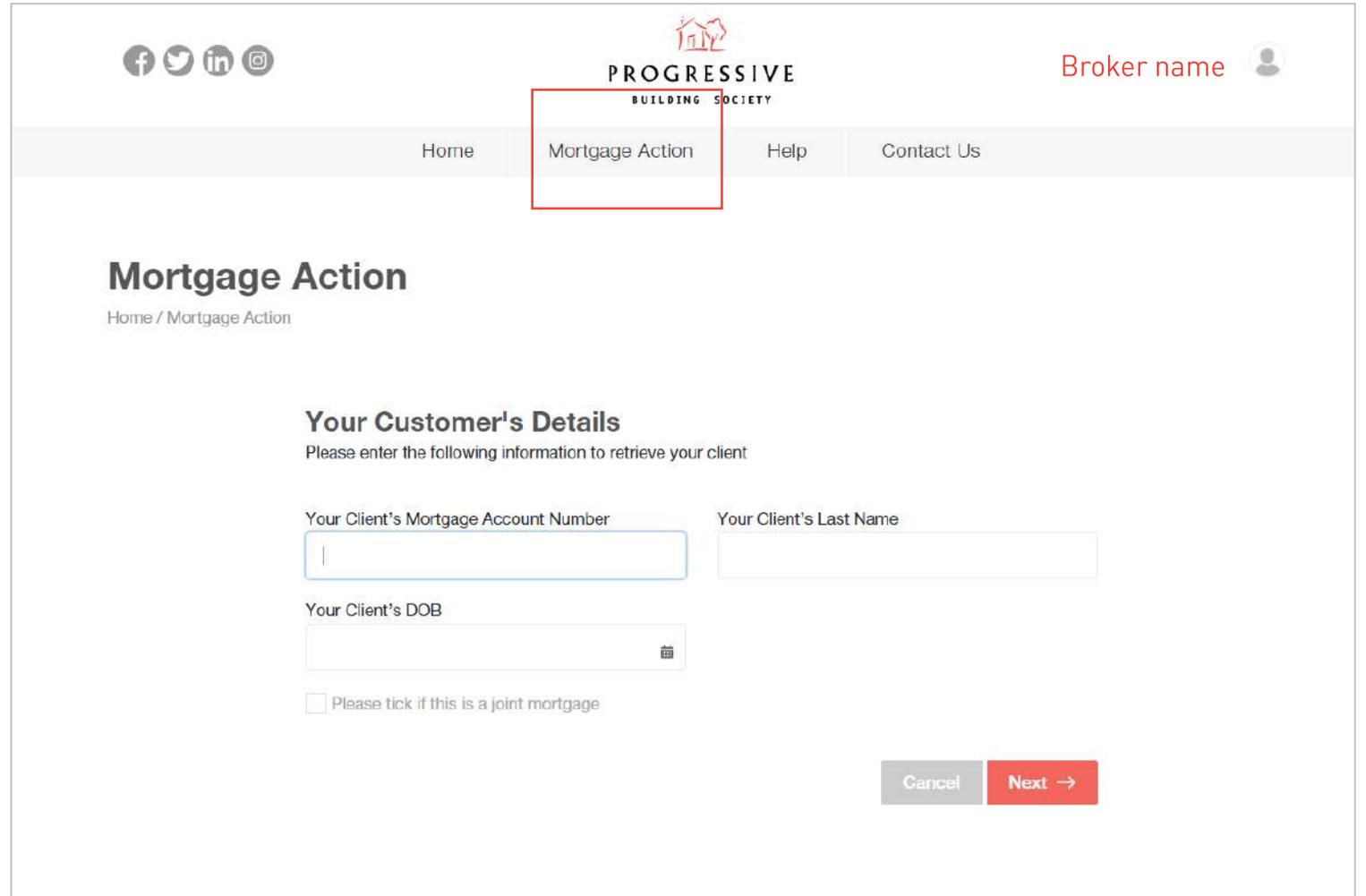
Product Switch submission – Step 1

1. To begin your client's Product Switch, click "Mortgage Action".

If your client(s) is eligible for an Online Product Switch, you can retrieve their mortgage.

You'll need to have the client's mortgage number, surname and date of birth.

The Product Switch needs to be completed 6 days before expiry date of current product in order to ensure new rate is applied to the account.



The screenshot displays the Progressive Building Society website interface. At the top, there are social media icons for Facebook, Twitter, LinkedIn, and Instagram. The logo for Progressive Building Society is centered, with a house icon above the text. To the right, the text "Broker name" is displayed next to a user profile icon. A navigation bar contains links for "Home", "Mortgage Action", "Help", and "Contact Us". The "Mortgage Action" link is highlighted with a red rectangular box. Below the navigation bar, the page title "Mortgage Action" is shown, followed by a breadcrumb trail "Home / Mortgage Action". The main content area is titled "Your Customer's Details" and includes the instruction "Please enter the following information to retrieve your client". There are three input fields: "Your Client's Mortgage Account Number", "Your Client's Last Name", and "Your Client's DOB" (with a calendar icon). A checkbox labeled "Please tick if this is a joint mortgage" is located below the DOB field. At the bottom right, there are two buttons: "Cancel" and "Next →".

Product Switch submission – Step 2

2. Your client's details will now appear on screen. Please check they are correct before continuing with the application.

You will need to tick to confirm that your client's details are correct, and to confirm that you have consent to act on their behalf.

Mortgage Action

Home / Mortgage Action

Please confirm that A.N. Other is your client?

Your Client Details			
A.N. Other	demo@test.com	01 01 2000	123456789
Full Name	Email Address	Date of Birth	Mortgage Account Number

I confirm that Barbara Dunn is my client?

Your Client will be invited to register for Progressive's Online Service. We will also communicate with your Client by post to confirm that their Product Switch is underway and to confirm when their Product Switch will be applied.

Consent

Please confirm that you have the authority to act on behalf of the above borrower(s) to answer questions and provide information on their behalf in respect of this product switch.

I confirm that I have the authority to act on behalf of the above borrower(s) in respect of this product switch

[← Back](#) [Next →](#)

Step 2 of 4*

Product Switch submission – Step 3

3. Click “Choose New Deal”, then click “Next”.

The screenshot displays the 'Mortgage Action' interface. At the top, it shows the title 'Mortgage Action' and the breadcrumb 'Home / Mortgage Action'. The main content area features four action cards. The first card, 'Choose New Deal', is highlighted with a red arrow pointing from the instruction text on the left. Below it are three other cards: 'Change Mortgage Term', 'Change Repayment Type', and 'Make a Capital Repayment', each with the subtext 'Contact your Branch'. A red 'Next' button with a right-pointing arrow is located in the bottom right corner.

Mortgage Action
Home / Mortgage Action

Choose New Deal

Change Mortgage Term
Contact your Branch

Change Repayment Type
Contact your Branch

Make a Capital Repayment
Contact your Branch

Next →

Product Switch submission – Step 4

4. Please confirm your fee. If you do not charge a fee, please enter £0.

Using the dropdown options, select what level of service you are providing. Tick the box below to confirm this. Click “Next”.

Mortgage Action

Home / Mortgage Action

- 1 Level of Service Provided
- 2 Product Selection
- 3 Summary
- 4 Confirmation

Broker Level of Service

Have you charged your clients a fee for your mortgage advice? If so, please confirm your fee charged. If you do not charge a fee, please enter £0

Please confirm the level of service provided to your client:

Select One

I confirm that all the relevant statutory provisions including all the requirements under the Financial Services and Markets Act 2000 and 2012 have been satisfied. I am fully aware that random quality checks will be carried out on the validity of the information provided as part of this product switch. I also authorise Progressive Building Society to release my details to the third party appointed to carry out the legal work on the mortgage so that they can contact me regarding the case.

I confirm the level of service

Cancel ←Back Next →

Step 1 of 4*

Product Switch submission – Step 5

5 (a) You can view details of your client's current mortgage product.

1 123456789
Mortgage Account Number

2 £74,155.74
Current Mortgage Balance

Current Product	Interest Rate	Overall Cost for Comparison (APRC)	ERC	Fee	Current Monthly Payment
Fixed rate 2.99% to 01.09.2020	2.99%	3.10%	%	£0.00	£504.91

If you do nothing, your payment will move to the Society's Standard Variable Rate (SVR) and your new monthly payment will be £541.96

Product	Interest Rate	Overall Cost for Comparison (APRC)	ERC	Fee	Default Monthly Payment
Society's Standard Variable Rate (SVR)	4%	4.10%	0%	£0.00	£541.96

All Progressive's mortgage products move onto the Standard Variable Rate (SVR), currently 4.35% (variable), after the initial rate period.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

The monthly payment shown is an estimated figure - please produce an Mortgage Illustration to view the exact monthly payment that will apply to your Client's account.

Product Switch submission – Step 5

5 (b) By scrolling down, you can see the new products that are available to your client. Click “Further Product Information” to see further details, including their ESIS.

The following products are available to you. The monthly payment shown here is an estimated figure - please produce a Mortgage Illustration to view your new monthly payment that will apply to your account. To produce a Mortgage Illustration for any product select the product and click Next. You will then be able to download the Mortgage Illustration for the product you've selected. If you want another Mortgage Illustration for a different product please return to this page.

Available Products	Initial Interest Rate	Overall Cost for Comparison (APRC)	ERC	Fee	Estimated New Monthly Payment
<input type="radio"/> 0.90% 2 year variable discount rate Further Product Information	0.55% SVR less 3.45%	3.80%	3%	£0.00	£422.55
<input type="radio"/> 1.45% 2 year variable discount rate Further Product Information	1.10%	3.90%	3%	£0.00	£440.35
<input type="radio"/> 1.45% 2 year variable discount rate Further Product Information	1.10% SVR less 2.90%	3.90%	3%	£0.00	£440.35
<input type="radio"/> 1.55% 3 year variable discount rate Further Product Information	1.20% SVR less 2.80%	3.50%	3%	£0.00	£443.63

Product Switch submission – Step 5

5 (c) Within the Further Product Information section, you can download an ESIS.

The downloaded ESIS document will appear in the “My Documents” folder on your homepage.

Available Products	Initial Interest Rate	Overall Cost for Comparison (APRC)	ERC	Fee	Estimated New Monthly Payment
<input type="radio"/> 0.90% 2 year variable discount rate Hide Product Information	0.55% SVR less 3.45%	3.80%	3%	£0.00	£422.55

Product Description

[Download ESIS](#) 

Product Features
Can reduce balance by up to 10% without ERC.

Early Repayment Charge
You will pay an ERC of 3% of the mortgage balance if the mortgage is redeemed in year 1.
You will pay an ERC of 2% of the mortgage balance if the mortgage is redeemed in year 2.
You will pay an ERC of 1% of the mortgage balance if the mortgage is redeemed in year 3.

Representative Example
Based on an assumed start date of 12/11/2020, a mortgage of £74,155.74 payable over 15 years and 3 months, initially on our discounted variable rate of 0.55% for 2 years, followed by our Standard Variable Rate currently 4.75% for the remaining 13 years and 3 months, would require 24 monthly payments of £422.55 and 159 monthly payments of £549.78. The total amount payable would be £97,556.20 made up of the loan amount plus interest of £23,400.46. The overall cost for comparison is 3.8% APRC.

Product Switch submission – Step 6

6. Select required product by ticking the box on the left, then click “Next”.

<input type="radio"/> 2.44% 2 year variable discount rate <small>Further Product Information ▼</small>	2.09% <small>SVR less 1.91%</small>	4.20%	3%	£0.00	£473.57
<input type="radio"/> 2.30% fixed rate for 2 years <small>Further Product Information ▼</small>	2.30%	4.20%	3%	£0.00	£480.82
<input type="radio"/> 2.35% fixed rate for 5 years <small>Further Product Information ▼</small>	2.35%	3.50%	3%	£0.00	£482.55
<input checked="" type="radio"/> 2.99% fixed rate for 3 years <small>Further Product Information ▼</small>	2.99%	4.20%	3%	£0.00	£505.10
<input type="radio"/> 3.34% 3 year variable discount rate <small>Further Product Information ▼</small>	2.99% <small>SVR less 1.01%</small>	4.20%	3%	£0.00	£505.10

When you have decided on your chosen product, please select that product and click Next. You will be provided with a summary of your chosen product on the next page.

[← Back](#) [Next →](#)

Step 2 of 4*

Product Switch submission – Step 7

7. You can now review the chosen product. Please check all details are correct.

Mortgage Action

Home / Mortgage Action

✓ Level of Service Provided	✓ Product Selection	3 Summary	4 Confirmation
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70100229485

Mortgage Account Number

£74,155.74

Current Mortgage Balance

Chosen Product	Initial Interest Rate	Overall Cost for Comparison (APRC)	ERC	Fee	Estimated New Monthly Payment
2.05% fixed rate for 3 years	2.05%	3.80%	3.50%	£99.00	£472.83

Product Description

Product Features

Mortgage balance can be reduced by up to 15% without ERC.

Early Repayment Charge

You will pay an ERC of 3.5% of the mortgage balance if the mortgage is redeemed in year 1.

You will pay an ERC of 2.5% of the mortgage balance if the mortgage is redeemed in year 2.

Product Switch submission – Step 8

8. The Mortgage Illustration for the chosen product can be downloaded at the bottom of this screen.

If you are not ready to submit the product choice, click “**Save Draft Product Switch**”. This will appear in the “**Pending Product Switch**” on you home page, where you can return to it later.

If you are happy to confirm the Product Switch, click “Submit”.

Representative Example

Based on an assumed start date of 12/11/2020, a mortgage of £74,155.74 payable over 15 years and 3 months, initially on our discounted variable rate of 2.05% for 3 years, followed by our Standard Variable Rate currently 4.75% for the remaining 12 years and 3 months, would require 36 monthly payments of £472.20 and 147 monthly payments of £551.17. The total amount payable would be £98,119.95 made up of the loan amount plus interest of £23,964.21 and Free valuation. The overall cost for comparison is 3.8% APRC.

Useful Information

[General Terms & Conditions](#)

[Financial Difficulties](#)

[Tariff of Charges](#)

[Mortgage Conditions](#)

Consent

By reading and accepting the Declaration you are confirming that your client(s) are fully aware that by processing a mortgage application, Progressive Building Society may search your client(s) credit file and a record of that search will be left (it will leave a hard foot print on the customers records). It is also your responsibility to ensure that your client(s) understand the Declarations they are making by submitting their Product Switch Application to the Society.

I/we confirm I/we have read and understood the Society's Declaration.

[Download Mortgage Illustration Pdf](#) [Cancel](#) [Save Draft Product Switch](#) [← Back](#) [Submit](#)

Step 3 of 4*

Product Switch complete

The Product Switch is now complete and you don't need to do anything else.

Your client will receive confirmation of this, including their offer letter, via post.

Mortgage Action

Home / Mortgage Action

✓ Level of Service Provided ✓ Product Selection ✓ Summary 4 Confirmation

Your client's Product Switch has been submitted.

We will apply your Client's Product Switch on 31/08/2020 and your Client will receive a notification by post confirming that their Product Switch has been applied.

Your Client's Product Switch Offer Document will be available on your homepage within 48 hours.

Your Client can also login to Progressive's Online Service to view their documents.

Your Product Switch cannot be cancelled once it is submitted. If changes are required prior to the new product starting, the borrower(s) should contact our Online Support Team on 0800 0294 997. Our lines are open Monday-Friday 9am – 7pm, and on Saturday 9:30am – 12noon.

Other portal features

Your Profile

You have a profile page, where you can view and edit your details, or add an administrator. You can find this page by clicking your own name on the top right corner.

The screenshot displays the Progressive Building Society user profile page. At the top, there are social media icons (Facebook, Twitter, LinkedIn, Instagram) and the Progressive Building Society logo. The navigation menu includes Home, Mortgage Action, Help, and Contact Us. The user profile section shows a placeholder for a profile picture, the user's name (Broker name), email address (109109@test.com), and address (33/37 Wellington Place, Belfast, Co Antrim, Northern Ireland, BT1 6HH). A 'Change Password' button is visible. The 'Contact Us' section includes a 'Get in Touch' button. The 'My Broker Admin' section shows a button to 'Add Broker Admin' and a message stating 'You don't have any broker admin'. The 'My Cases' section shows a message stating 'There are no cases available'. A red box highlights the 'Contact Us' link in the navigation menu, and another red box highlights the 'Help' link in the navigation menu.

You can contact us online by visiting the “Contact Us” Page.

You can find useful articles by visiting the “Help” Page.



We hope you enjoy using our Online Product Switch portal.

If you need any help using our Online Product Switch portal, please call our Online Support Team on 0800 0294 997. Lines open Monday – Friday, 9am – 7pm, and Saturdays 9:30am – 12noon. This line is for help with Online Product Switch only.