

Full Application Journey

For Intermediary use only



PROGRESSIVE
BUILDING SOCIETY

August 2025

About this Guide

This guide will provide you with an overview of the full application journey. It will explain how to create an illustration, how to convert this into a Decision in Principle (DIP), and then generate this into an application for you to submit on behalf of your client(s) via the broker portal.

If you need any help generating a Decision in Principle or have any questions regarding our broker portal in general, please call our Online Support Team on 0800 0294 997. Lines open Monday – Friday, 9.00am – 5.00pm. Alternatively, write to our head office: 33-37 Wellington Place Belfast BT1 6HH.

Full Application Journey –Create New Illustration

To begin creating a decision in principle, click on ‘New Illustration/DIP’ located on the broker homepage.

HomeExisting Member ServicesContact Us

Search customers, applications, illustrations or decisionsSearch

Illustrations1

Decisions In Principle2


Applications165


Pending Switches0

Application	Customer	Created Date	Status	Amount	Product	Options
70100490922	Test One	22/04/2025	Converted to DIP	£70,000.00	4.29% 2 year variable discount rate (legals)	Delete

<< < Showing 1 of 1 Page(s) > >>Show: 10

New Business

New Illustration/DIP

Submit an Application


My Product Switch Documents

Customer	Date	Type	Product	Options
There are no records to display				

News And Notifications

8 October 2024 at 04:15 pm

0% Energy Efficient Additional Borrowing



If your client is a Progressive mortgage customer and they're making home improvements which will reduce the carbon energy used, our 0% Energy Efficient Additional Borrowing may be suitable for them.

Full Application Journey – Eligibility

You will be navigated to the first screen of the journey - 'Eligibility'.

Please ensure that your client meets all the criteria presented.

If you are satisfied that your client meets the criteria, tick the checkbox confirming this and choose the application type.

The three application types are:

1. Buying a home;
2. Remortgage; and
3. Self-Build.

Click the Next button to continue

Full Application Journey – Level of Service / Client Information

Enter Level of Service information – whether it is Advised or Execution Only, and whether you are charging your client a fee.

Choose whether the application is sole or joint.

Enter applicant 1’s personal details. If the application is joint, you will also be asked to enter applicant 2’s details.

<<

✓

Eligibility

2

Level of Service and Client Information

3

Employment and Income

4

Client Information

>>

Level of Service

Level of service provided*

1

Advised

Are you charging a fee?*

1

No

Applicants for the mortgage

Sole or joint application?*

1

Sole

Applicant 1

Hide Information ▲

Client Details

Preferred title*

1

Dr

First name*

1

Claire

Middle names

1

Surname*

1

Testing

Previous names

1

What gender was your Client assigned at birth?*

1

Female

Marital status*

1

Single

Date of birth*

1

08/08/2000

Age*

24

Address History

Current Address 1

House Number

33

Postcode

bt1 6hh

Search

Progressive Bldg Soc, Progressive House, 33-37 Wellington Place, BELF...

Address Line 1*

Progressive Bldg Soc

Address Line 4

BELFAST

Address Line 2*

Progressive House

Address Line 5

Address Line 3

33-37 Wellington Place

Postcode*

BT1 6HH

For Re-mortgage cases please select 'Owner/Occupier - With Mortgage' for the first applicant and Joint Owner with first Applicant' for subsequent applicants.

For Joint tenants please select Joint Tenant First Applicant for the first applicant and Joint Tenant with first applicant for the second applicant.

Full Application Journey – Level of Service / Client Information

Choose the applicant’s residential status and landlord information if applicable.

Choose the client’s preferred marketing consent and communication method.

Enter your client’s contact details (email address and mobile number).

Click Next when complete

Current Address ⓘ

House Number

33

Postcode

bt1 6hh

Search

Progressive Bldg Soc, Progressive House, 33-37 Wellington Place, BELF...

Address Line 1 *

Progressive Bldg Soc

Address Line 4

BELFAST

Address Line 2 *

Progressive House

Address Line 5

Address Line 3

33-37 Wellington Place

Postcode *

BT1 6HH

For Re-mortgage cases please select 'Owner/Occupier - With Mortgage' for the first applicant and Joint Owner with first Applicant' for subsequent applicants.

For Joint tenants please select Joint Tenant First Applicant for the first applicant and Joint Tenant with first applicant for the second applicant.

Residential status *

Living With Friends

Marketing consent

SMS

Email

WhatsApp

Progressive Building Society would like to send your client(s) information about products and services which we feel may be of interest to your client(s) by post, telephone, e-mail and text message. This may be through a third party acting on our behalf. How would your client(s) like to receive this information? If your client(s) agree to being contacted for this purpose, please indicate your client(s) agreement to each of these options.

Please provide a valid email address and telephone number for your client(s):

Email Address *

claire@testing.pbsuat.com

Mobile Number *

+44

7441441997

Cancel

Back

Save as Draft

Next

Step 2 of 6

Full Application Journey – Employment and Income

Enter the client’s planned retirement age.

Choose the client’s employment type and employment basis. Enter the client’s employer details if applicable, including employer name and salary.

You will also be asked to confirm if the applicants earn in Sterling, Euro or another currency.

Foreign currency only

Where Euro is selected, please enter the annual income in Euros. We will automatically convert this into sterling. **The net monthly income must be entered in Sterling.** To assist you with a conversion, you can use <https://www.oanda.com/currency-converter/en/?from=EUR&to=USD&amount=1>

Employed Income

Employer's Details

Client's Employer name*

test

Does the applicant earn in a currency other than Sterling?*

Yes

Please confirm the currency of the Applicant's income*

Euro

Type of Income	Euro Gross Annual Income	Sterling Gross Annual Income	Sterling Net Monthly Income	Options
(a) Basic Sala... <div></div>	50,000.00	£43,000.00	£4,000.00	Remove

Add

Cancel

Full Application Journey – Client Outgoings

Enter an estimate for the client’s monthly outgoings – including expenditures such as clothing, transport, gas/electric and childcare.

All expenditure must be entered in Sterling.

Applicant - Jane Smith

Hide Information ▲

Expenditures

All expenditure must be provided in Sterling (£).

Please enter your client's outgoings under the following headings. If expenditure is joint (i.e. paid by both applicants), please include this cost under Applicant 1 only.

Please note that if your client is purchasing for the first time, the figures provided should be estimated but realistic. This section should also include details of any additional finance or loan applications that have not started but will have started before completion of the mortgage.

If your client owns any other property, with or without a mortgage, please provide details including the address, value, loan and rental income (if applicable) in 'Additional Information' section later in the application.

You can get an indicative view of our affordability calculator [here](#).

Please note that all fields must be completed. If the expenditure is £0.00, please enter 0.

Expenditure	Amount	Options
Childcare	<input type="text" value="£0.00"/>	Reset
Alimony / maintenance	<input type="text" value="£0.00"/>	Reset
Cost of repayment strategy (interest only)	<input type="text" value="£0.00"/>	Reset
Cost of other mortgage(s) not to be re-paid	<input type="text" value="£0.00"/>	Reset
Housekeeping/food/washing	<input type="text" value="£0.00"/>	Reset
Gas/electric/oil	<input type="text" value="£0.00"/>	Reset
Rates & ground rent	<input type="text" value="£0.00"/>	Reset

Full Application Journey – Product Selection

Confirm the client's property value, loan amount and required term to retrieve products.

Click on 'Find Mortgages' and choose an available product from the search results.

Foreign Currency Only

You will be able to select an asset or other means of repaying an interest only or part interest only mortgage in Euro. Please note that we can only accept a Euro asset for an interest only mortgage if the applicant(s) earn in Sterling

Full Application Journey – Fees

Read over the terms of the fees and click the ‘Create Illustration’ button once satisfied

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New Illustration / Decision in Principle

Home / New Illustration / Decision in Principle

<<Client and Home

✓Client Outgoings

✓Product Selection

6Fees

>>

Fees

Your client(s) may wish to add some of the fee(s) associated with this mortgage application to their loan. If they choose to do this, they will pay interest on the fee(s) until the mortgage is paid off in full, increasing the interest paid overall.

To see the effect of adding fee(s) to your client(s) mortgage, please select 'Add Product Fee' before creating the mortgage illustration.

'Pay Product Fee' is the only option for the valuation fee (where this fee applies) and this must be paid by visiting or phoning a Progressive branch.

If your client chooses to pay their fees up front, they can pay this by phoning or contacting their local Progressive branch.

Fee Description	Amount	Action
Arrangement Fee (£1495)	£1,495.00	Pay Product Fee

Cancel

Back

Save as Draft

Create Illustration

Step 6 of 6

New Illustration

Here you will be presented with a generated illustration, including an overview of the information about the client, the product selected and application documents.

At this stage you will receive the Mortgage Illustration and the Pre-Sale notification for Foreign Currency mortgages if applicable.

Click on the 'Convert to DIP' button to convert the illustration to a decision in principle.

PROGRESSIVE

BUILDING SOCIETY

Home

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Contact Us

Help

Illustration - 7010050219X

Convert to Application

Convert to DIP

Delete

<div>Thomas Thomas83832</div> <div>Applicant Name</div> <div>£80,000.00</div> <div>Loan Amount</div>	<div>+447477196422</div> <div>Mobile</div> <div>20y 0m</div> <div>Term</div>	<div>thomas.thomas83832@coldmail.com</div> <div>Email</div> <div>£514.36</div> <div>Estimated Monthly Repayment</div>	<div>4.89% fixed rate for 2 yrs (foreign currency)</div> <div>Product</div> <div>Submitted</div> <div>Status</div>
--	--	---	--

Client Information

Main Applicant - Thomas Thomas83832

Hide Information ▲

General Information

Title	Ms	Date of Birth	12/08/1951
First Name	Thomas	Marital Status	Single
Middle Names		What gender was your Client assigned at birth?	Female
Previous Names		Email	thomas.thomas83832@coldmail.com
Last Name	Thomas83832	Mobile Phone	+447477196422

Address History

Current Address ⓘ

Address Line 1	169 Oak St	Address Line 4	
Address Line 2	High St Gardens	Address Line 5	
Address Line 3		Postcode	BT12
Residential status	Living With Partner		

Marketing Consent

SMS	<input checked="" type="checkbox"/>
Email	<input checked="" type="checkbox"/>
WhatsApp	<input checked="" type="checkbox"/>

Application Documents

Date ▼	Type ▼	Options
21/08/2025, 11:37	Mortgage Illustration	Download

« <

Showing 1 of 1 Page(s)

> »

Show: 10

Product Selection

Product	4.89% fixed rate for 2 yrs (foreign currency)	Loan Amount	£80,000.00
Deposit Amount	£20,000.00	Term	20y 0m
Estimated Monthly Repayment	£514.36		

Broker Fee

Level of service provided	Advised
Broker fee amount	£0.00
Sole or joint application?	Sole

Employment & Income

Applicant 1 - Thomas Thomas83832

Hide Information ▲

Employment Type	Employed/Self Employed	Planned retirement age	65
-----------------	------------------------	------------------------	----

1. Employed Income Basis

Employer Name	test
---------------	------

Type of Income	Gross Annual Income	Net Monthly Income
(a) Basic Salary/Income	£43,000.00	£4,000.00

Client Outgoings

Applicant - Thomas Thomas83832

Hide Information ▲

Decision in Principle & Convert to Application

The Decision in Principle has now successfully been generated.

You can then convert to an application and view the application documents.

Click on 'Convert to Application' to continue the full application journey.

Submit Application – Client Information

Enter the remaining client details such as NI Number, Country of Residence and Nationality.

There are some additional client detail questions asked that you may also answer (but not required).

Convert to Application

Home / Convert to Application

<<

1Level of Service and Client Information

2Employment and Income

3Client Outgoings

4P

>>

Applicants for the mortgage

Applicant 1

Hide Information ▲

Client Details

National Insurance Number*

JL521488C

Country of Residence*

Ireland

Nationality*

Irish

Additional Client Details

Do your client(s) own any other property either outright or with a mortgage ?

Choose an Option

Please give details here

If your client(s) have existing property, is this property being sold?

Choose an Option

If your client(s) are selling an existing property, what is the sale price of this property?

Please confirm if your client(s) have/had any investment or mortgage accounts with the Society

Choose an Option

Please give details here

Financial Dependants

Please provide the name, date(s) of birth and relationship of all financial dependant(s). To add a new dependant, press the 'Edit' button and input the details of each financial dependant. Once you have finished providing details, add each dependant by using the 'Add' button.

For joint applications, please add all financial dependants under Applicant 1 only.

Please note: Once dependants have been specified and your client(s)' application has been created, it is not possible to update or remove these details without contacting the customer service team

Submit Application – Client Information

Enter the client’s address history (including house number and post code) residential status, date moved into current address and their bank account details

Please note: Once dependants have been specified and your client(s) application has been created, it is not possible to update or remove these details without contacting the customer service team

Add New

Other Accounts held with Progressive Building Society

Do your client(s) hold other Progressive accounts?

No

Address History

Current Address

House Number

Postcode

Search

Address Line 1

Progressive Bldg Soc

Address Line 4

BELFAST

Address Line 2

Progressive House

Address Line 5

Address Line 3

33-37 Wellington Place

Postcode

BT1 6HH

For Re-mortgage cases please select 'Owner/Occupier - With Mortgage' for the first applicant and Joint Owner with first Applicant' for subsequent applicants.
For Joint tenants please select Joint Tenant First Applicant for the first applicant and Joint Tenant with first applicant for the second applicant.

Residential status

Living With Friends

Date moved into current address

01/01/2015

✓ You provided at least 3 years of address history

Bank Account Details

Please tell us about your client's main bank account.

Sort code

40-47-58

Account Number

55154523

Account holder's name

TEST

Account held

Years

6

Months

7

Bank address

40 Wakefield Road, Leeds, LS981FD

Cancel

Save as Draft

Next

Step 1 of 6

Submit Application – Employment & Income

Enter more information regarding the client’s employer, such as address and whether it is their current or previous employer.

Ensure that you search for the address as the fields are required

Applicant 1 - Claire Testing

Hide Information ▲

Where your client's current employment has been for a period of less than 3 years, please provide the details of their previous employment in the 'Additional Information' section at the end of the application.

Employed Income

Employer's Details

Client's Employer name *

abc

Current or previous employment *

Current ▼

Employer's Address

House Number

33

Postcode

BT1 6HH

Search

Progressive Bldg Soc, Progressive House, 33-37 Wellington Place, BE... ▼

Address Line 1 *

Progressive Bldg Soc

Address Line 4

BELFAST

Address Line 2 *

Progressive House

Address Line 5

Address Line 3

33-37 Wellington Place

Postcode *

BT1 6HH

Employment Information

Employer's contact telephone number *

02890244926

Basis of Employment *

Permanent ▼

Employment start date *

01/01/2015

Occupation *

STAFF

Occupation Type *

Professional ▼

Job Title *

Work

Employment Duration ⓘ

Years

10

Months

3

Type of Income	Gross Annual Income	Net Monthly Income
(a) Basic Salary/income ▼	£50,000.00	£4,850.00

Save Changes

Cancel

Submit Application – Property & Valuation

Provide the address of the property to be mortgaged – input the house number and postcode in order to search for the specific property.

Enter property information such as the property description (type of property), the year it was built and the warranty type

Convert to Application

Home / Convert to Application

<<

d

✓

Client Outgoings

4

Property and Valuation

5

Borrowing and Credit History

6

>>

Property Information

Please confirm the address of the property to be mortgaged

Property Address

House Number

Site 120 m NW of 33

Postcode

bt1 6hh

Search

Progressive Bldg Soc, Progressive House, 33-37 Wellington Place, BELFA...

Address Line 1 *

Progressive Bldg Soc

Address Line 4

BELFAST

Address Line 2 *

Progressive House

Address Line 5

Address Line 3

33-37 Wellington Place

Postcode *

BT1 6HH

Property description *

1 Detached Bungalow

Year built *

1 2025

Warranty type *

1 Professional Consultant e.g. Arc...

Property purpose *

1 Wholly Owner/Depend. Occupied

New type *

Under Construction

Property tenure *

1 Freehold

Number of bedrooms

Number of reception rooms

Number of floors

Garage type

Choose an Option

Construction type of walls

Choose an Option

Construction type of roof

Choose an Option

Submit Application – Property & Valuation

Enter valuation and viewing arrangement information.

If an estate agent is selling the property, select ‘yes’ and provide the estate agent’s name, contact number and address

Will any business be carried out at the building or any outbuildings? *

No

Please confirm if the property was built by a Private Sector Builder, Local Authority or Housing Association *

No

Please confirm if your Client(s) are arranging a loan or receiving assistance towards the balance? *

No

Please confirm if your Client(s) are receiving a gift from family and friends? *

No

Please confirm if a Professional Consultant is being used? *

No

Are drainage, water, gas and electricity connected to the mains? *

Yes

Will your client(s) own access to the property? *

Yes

Valuation and Viewing Arrangements

Valuation required *

Standard

Is an estate agent selling the property? *

No

Contact's details ⓘ

Name *

Test

Contact Number *

02890244926

House Number

33

Postcode

bt1 6hh

Search

Progressive Bldg Soc, Progressive House, 33-37 Wellington Place, BELFA...

Address Line 1 *

Progressive Bldg Soc

Address Line 4

BELFAST

Address Line 2 *

Progressive House

Address Line 5

Address Line 3

33-37 Wellington Place

Postcode *

BT1 6HH

Additional Information

Other Occupiers

Please provide the details of any other persons over 17 years who will be in occupation of the property (other than the applicant). You must provide their name(s), relationship(s) to the applicant and their date(s) of birth.

Edit

Cancel

Back

Save as Draft

Next

Submit Application – Borrowing & Credit History

Enter the questions provided regarding the client’s credit history.

If answered ‘yes’, provide further information where applicable. Input the client’s source of deposit and the amount they wish to deposit.

Ensure to click the ‘add’ button to confirm this. Enter the estimated completion date

Convert to Application

Home / Convert to Application

<<

Outgoings

✓Property and Valuation

5Borrowing and Credit History

6Solicitor and Direct Debit

>>

Applicant 1 - Claire Testing

Hide Information ▲

Credit History

Please confirm the answers to the following credit history questions for your client(s):

Has your client(s) ever,

Been refused a mortgage? *

1No

Made an arrangement with creditors? *

1No

Failed to keep up payments on any financial agreement(s)? *

1No

Had a county court judgement (CCJ) registered against them? *

1No

Been declared bankrupt? *

1No

Defaulted on any credit accounts? *

1No

Source of Deposit

Source of deposit *

Choose an Option

Amount *

Add

Category	Amount	Options
Savings	£30,000.00	Remove

Completion Date

Estimated completion date *

101/09/2025

Cancel

Back

Save as Draft

Next

Step 5 of 6

Submit Application – Solicitor & Direct Debit

Enter the name of the solicitor firm who will be acting for your client, along with their postcode in order to search for the specific firm.

Once found, ensure to click the ‘Select’ button to confirm

You will not be able to submit your client's application without providing solicitor details.

Firm Name

Postcode

Search

Selected Solicitor

No Solicitor Selected

Contact Name

Direct Debit Detail

Your client's monthly mortgage payment will be made by Direct Debit.

Your client's monthly mortgage payment will be made on the 28th of the month. If this date is not suitable for your client, your client can select the 5th or 15th of the month as the collection date.

The first payment will consist of both interest accrued in the month of completion and the first regular payment due.

A Direct Debit Mandate must be completed for each application submitted. The mandate must be signed by the applicant(s)/account holder(s) and must be received by the Society prior to release of an Offer of Advance. The applicant must provide a recent bank statement to verify the details on the Direct Debit Mandate.

A certified copy of the Direct Debit Mandate may be uploaded at submission or you may send the original signed mandate to the Progressive Branch dealing with your application.

Please click [here](#) to access a copy of the Direct Debit Mandate

Is Claire Testing using the account already provided for the direct debit?*

Yes

Sort code *

40-47-58

Account Number *

55154523

Account Name *

TEST

Preferred Payment Day *

5th

Cancel

Back

Save as Draft

Convert To Application

Step 6 of 6

Submit Application – Application Created

Here you will be presented with the created application, including an overview of the information about the client, the product selected and application documents.

Click on ‘Submit Application’ (top right) to submit the application.

You may also delete the application by clicking on the ‘delete’ button

Application - 7010049104X

Submit ApplicationDelete

Claire Testing
Applicant Name

+447441441997
Mobile

claire@testing.pbsuat.com
Email

£70,000.00
Loan Amount

28y 0m
Term

£213.00
Estimated Monthly Repayment

6.74% 3 year variable discount (Self Build)
Product

Draft
Status

Client InformationEdit

Main Applicant - Claire Testing

Hide Information ▲

General Information

Title	Dr	Date of Birth	08/08/2000
First Name	Claire	Marital Status	Single
Middle Names		What gender was your Client assigned at birth?	Female
Previous Names		Email	claire@testing.pbsuat.com
Last Name	Testing	Mobile Phone	+447441441997
		Nationality	Irish
		National Insurance Number	JL521488C

Additional Client Details

Do your client(s) own any other property either outright or with a mortgage ?	Please give details here	-
If your client(s) have existing property, is this property being sold?	If your client(s)are selling an existing property, what is the sale price of this property?	-
Please confirm if your client(s) have/had any investment or mortgage accounts with the Society	Please give details here	-

Financial Dependants ⓘ

Name	Relationship	Date of birth
------	--------------	---------------

Supporting DocumentsUpload

Please click [here](#) for supporting documentation requirements.

There are no documents available

Application Documents

Date ▼	Type ▼	Options
22/04/2025, 13:08	Decision In Principle	Download
22/04/2025, 13:04	Mortgage Illustration	Download

<< < Showing 1 ▼ of 1 Page(s) > >> Show: 10 ▼

Product Selection

Product	6.74% 3 year variable discount (Self Build)	Loan Amount	£70,000.00
Deposit Amount	£30,000.00	Term	28y 0m
Estimated Monthly Repayment	£463.80		

Property & ValuationEdit

Property Information

Address Line 1	Progressive Bldg Soc	Address Line 4	BELFAST
Address Line 2	Progressive House	Address Line 5	

Submit Application – Application Submission

Before submitting the application, read over the declaration and tick the checkbox to accept in order to proceed.

Choose a security question and answer accordingly.

Click the 'Submit' button in order to submit the application.

You may also cancel by clicking the 'Cancel' button

The screenshot shows a web form for submitting a mortgage application. The form is titled 'Please give details here' and includes a 'Deposit Amount' of £30,000.00. The form is divided into several sections: 'Declaration', 'Security Question', and 'Submission'. The 'Declaration' section contains a paragraph of text and a checkbox that has been ticked. The 'Security Question' section has a dropdown menu for 'Security question*' with 'Place of birth' selected, and a text input for 'Applicant's answer*' with 'Ards' entered. The 'Submission' section contains a paragraph of text and two buttons: 'Cancel' and 'Submit'.

Please give details here

discount (Self Build)

Deposit Amount £30,000.00

Declaration

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 will search your client(s) credit file and a record of that search will be left (it will leave a hard footprint on the customers records). When your client(s) register online, they will be asked to provide valid photographic identification, to enable us to complete an electronic ID check. It is also your responsibility to ensure that your client(s) understand the Declarations they are making by submitting their Mortgage Application to the Society.

I/we confirm I/we have read and understood the Society's Declaration and the Society's Rule and Mortgage Conditions.*

☒

Security Question

Please answer the following question for all applicant(s). We will use this to help verify applicants identify when contacting the Society by phone in connection to this mortgage:

▼ Applicant 1

Security question* Place of birth

Applicant's answer* Ards

Submission

Once you are sure all the information is accurate and correct, you can submit your client(s) Mortgage Application. Please note you cannot change any information provided online after submission.

Cancel Submit

Submit Application – Application Submitted

The application has now successfully been submitted, including an overview of the information about the client, the product selected and application documents.

You may upload supporting documents if required and view pre-generated application documents.

FCL Only

The pre-sale notification will also be generated this point and available to your Client when they login

Submit Application – Your Clients Offer

When your client's online application has been fully underwritten and offered, you will receive an email notification advising that a new documents titled 'Offer Of Advance' is available to view.

These can be viewed in the Application Documents section. Click the action button located to the right of the documents (circled) to download as PDF

Where an amended offer or an offer extension is required and we begin to process this, you will receive notifications which appear to show that the case has been resubmitted. This is normal and is a result of us reviewing the application