

Decision in Principle

For Intermediary use only



PROGRESSIVE
BUILDING SOCIETY

April 2025

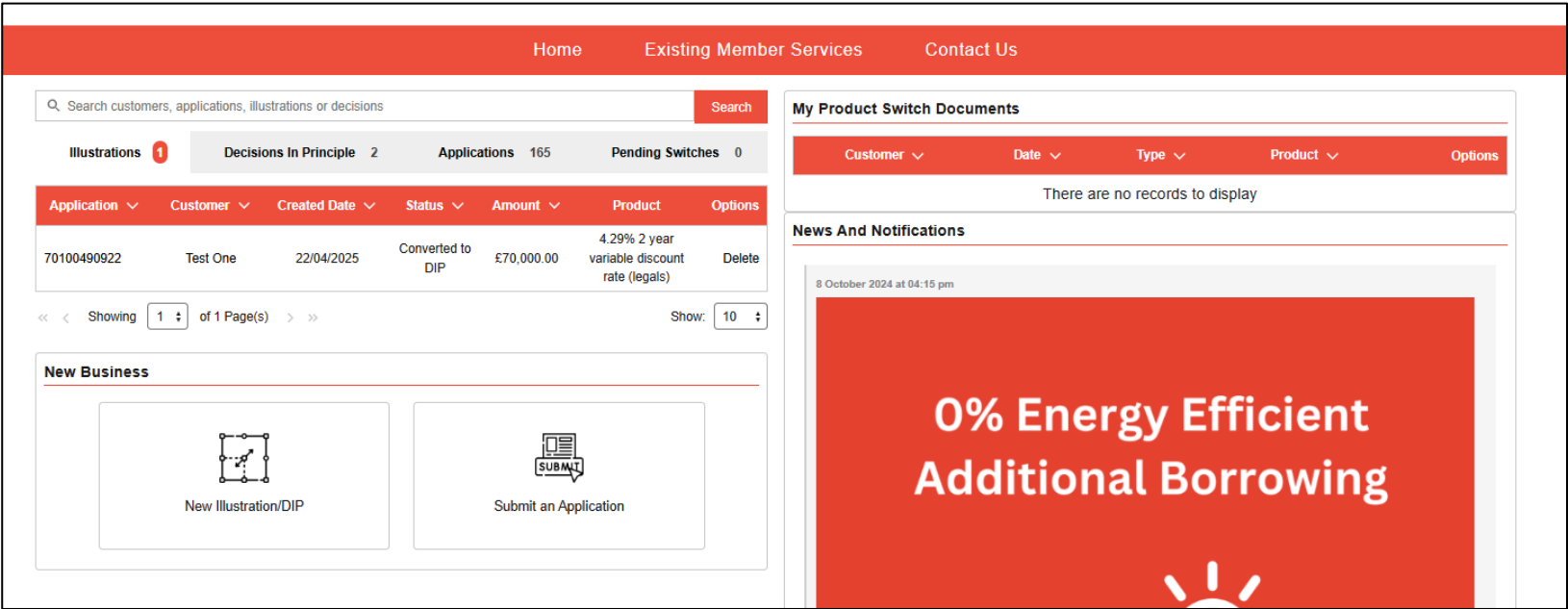
About this Guide

This guide will provide you with an overview of how to generate a Decision in Principle (DIP) for brokers. It will explain how to create an illustration, and then to convert this into a Decision in Principle (DIP) 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.

Generate a Decision in Principle – Step 1

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



Generate a Decision in Principle – Step 2

You will be navigated to the first screen of the journey - 'Eligibility'. Please ensure that your client meets all of 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: Buying a home; Remortgage and Self Build. Click the Next button to continue.

Generate a Decision in Principle – Step 3

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 Details

>>

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.

Generate a Decision in Principle – Step 3

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

Generate a Decision in Principle – Step 4

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.

New Illustration / Decision in Principle

Home / New Illustration / Decision in Principle

<<

✓ Level of Service and Client Information

3 Employment and Income

4 Client Outgoings

5 >>

Applicant 1

Hide Information ▲

General Employment Details

Planned retirement age * 70

Client Employment

Employment type * Employed/Self Employed

Employment basis * Employed Income

Employed Income

Employer's Details

Client's Employer name * abc

Click [here](#) for limits on acceptable income types.

Please provide your client(s) annual income and net monthly income. Their net monthly income can be found on a recent payslip or bank statement.

Add new income

Type of Income	Gross Annual Income	Net Monthly Income	Options
(a) Basic Salary/inc... ▼	£50,000.00	4850	Remove

Add Cancel

Cancel Back Save as Draft Next

Step 3 of 6

Generate a Decision in Principle – Step 5

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

Childcare

£0.00

Reset

Alimony / maintenance

£0.00

Reset

Cost of repayment strategy (interest only)

£0.00

Reset

Cost of other mortgage(s) not to be re-paid

£0.00

Reset

Housekeeping/food/washing

£0.00

Reset

Gas/electric/oil

£0.00

Reset

Rates & ground rent

£0.00

Reset

Telephone(s)

£0.00

Reset

Building Insurance

£0.00

Reset

Service Charge

£0.00

Reset

Motoring - petrol, insurance, tax

£0.00

Reset

Transport

£0.00

Reset

Clothing

£0.00

Reset

Household goods (furniture, appliances)

£0.00

Reset

Personal goods (toiletries etc)

£0.00

Reset

Entertainment/holidays/TV Package

£0.00

Reset

Life insurance/pension

£100.00

Reset

Other

£50.00

Reset

Reset All Values

Loans and Credit Cards

Please record information about any credit cards or loans here. For joint loans enter the amount against Applicant 1.

Type

Choose an Option

Type	Monthly Repayment	Name of Provider	Outstanding debt	Options
------	-------------------	------------------	------------------	---------

Generate a Decision in Principle – Step 6

Confirm the client’s property value, loan amount and required term to retrieve products. Loan to Value (LTV) must be lower than 100%.

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

ent and
pme

Client Outgoings

5Product Selection

6Fees

Please confirm your client's property value, loan amount and required term to retrieve products. You can refine your search using the filtering options. If you cannot retrieve products, please ensure that your case is eligible for Online Submission and contact our Online Support Team on 0800 029 4837.

Purchase Price/Property Value

£100,000.00

Loan Amount

£70,000.00

Your Mortgage

You require a mortgage of £70,000.00

Your loan to value (LTV) would be 70%

Product Type

All Products

Term

6-40

Years

28

Months

0

Repayment Type

Capital and Interest

Refine your search

☐ 2 year

☐ 3 year

☐ 5 year

☐ Variable

☐ Fixed

Amend Search Criteria

All Progressive's mortgage products move onto the Standard Variable Interest Rate (SVR), currently 8.74% (variable), after the initial interest rate period.

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

Available Products	Initial Interest Rate	Annual Percentage Rate of Change (APRC)	Early Repayment Charge (ERC)	Fee	Estimated New Monthly Payment
6.74% 3 year variable discount (Self Build) See more	6.74% SVR less 1.25%	8.2%	3%	£1,495.00	£463.80

Cancel

Back

Save as Draft

Next

Step 5 of 6

Generate a Decision in Principle – Step 7

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

New Illustration / Decision in Principle

Home / New Illustration / Decision in Principle

<< Went and home

✓ Client Outgoings

✓ Product Selection

6 Fees

>>

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

Generate a Decision in Principle – Step 8

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

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

Illustration - 7010049104X

Convert to ApplicationConvert to DIPDelete

Claire Testing

Applicant Name

£70,000.00

Loan Amount

+447441441997

Mobile

28y 0m

Term

claire@testing.pbsuat.com

Email

£213.00

Estimated Monthly Repayment

6.74% 3 year variable discount (Self Build)

Product

Submitted

Status

Client Information

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

Address History

Current Address ⓘ

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
Residential status	Living With Friends		

Marketing Consent

SMS

Email

WhatsApp

Employment & Income

Application Documents

Date ▼	Type ▼	Options
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		

Broker Fee

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

Generate a Decision in Principle – Step 9

The Decision in Principle has now successfully been generated.

You can then convert to an application if needed.

Decision in Principle - 7010049104X

Convert to ApplicationDelete

Claire Testing

Applicant Name

+447441441997

Mobile

claire@testing.pbsuat.com

Email

6.74% 3 year variable discount (Self Build)

Product

£70,000.00

Loan Amount

28y 0m

Term

£213.00

Estimated Monthly Repayment

Submitted

Status

Client Information

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

Address History

Current Address ⓘ

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

Residential status

Living With Friends

Marketing Consent

SMS

Email

WhatsApp

Employment & Income

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		

Broker Fee

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