Decision in Principle

For Intermediary use only

PROGRESSIVE
BUILDING SOCIETY

April 2025

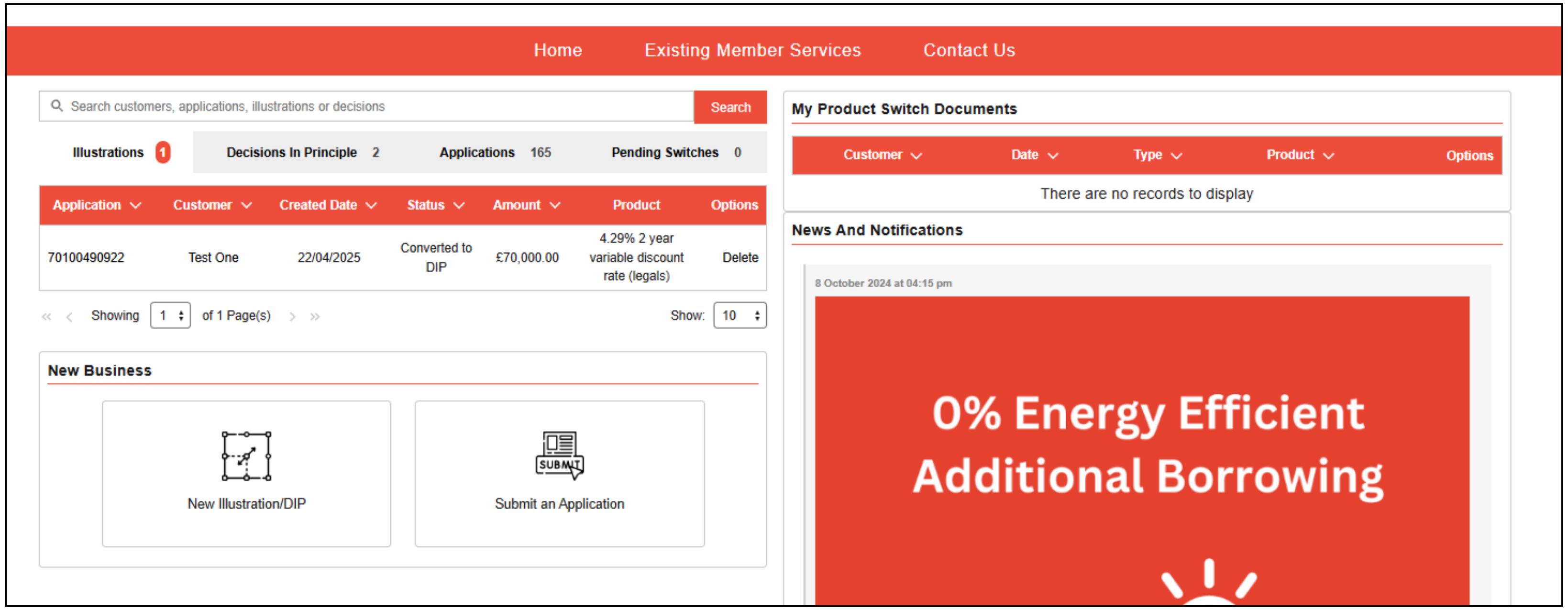
About this Guide

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.

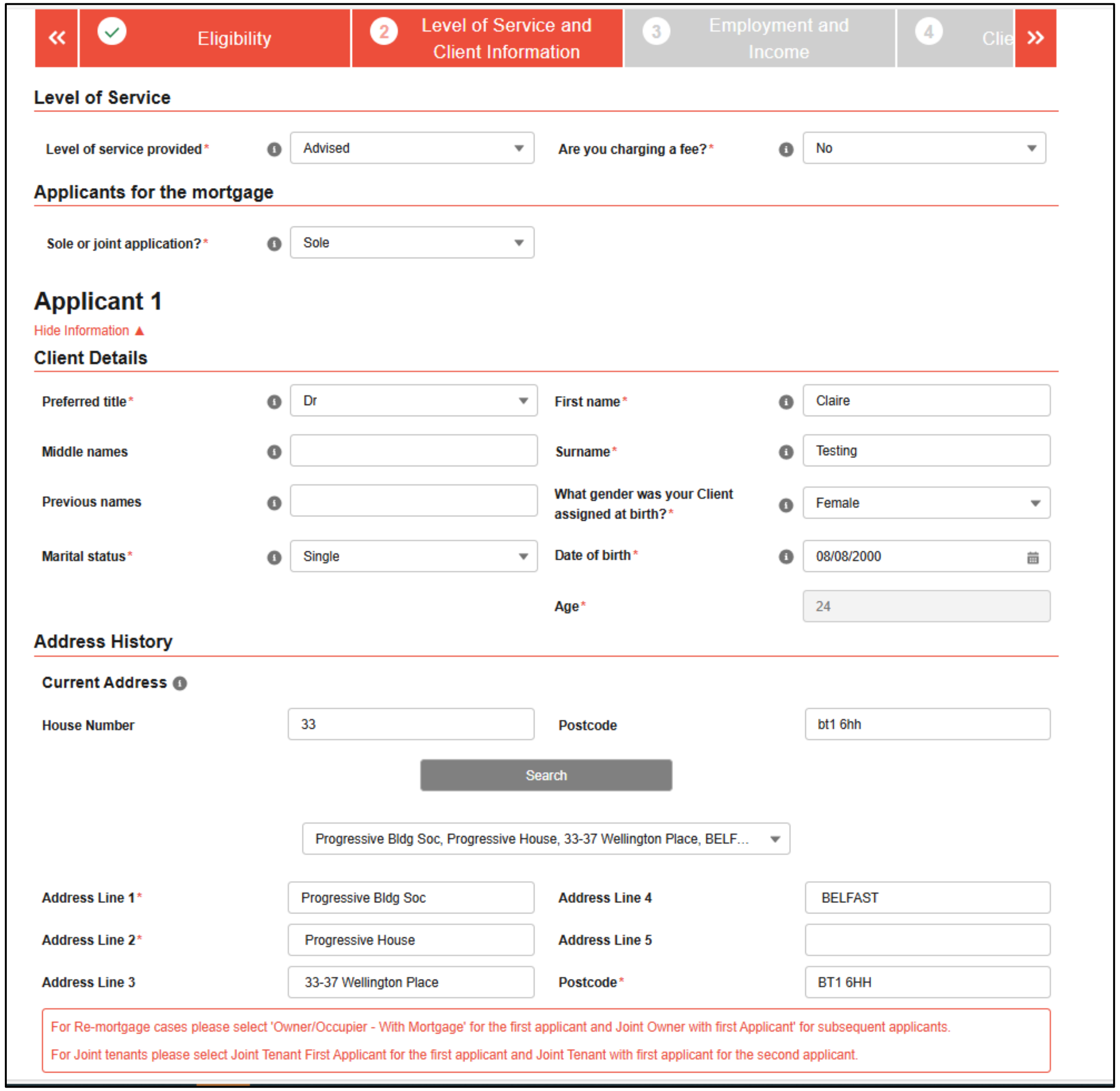
The three application types are: Buying a home; Remortgage and Self Build. Click the Next button to continue.

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.



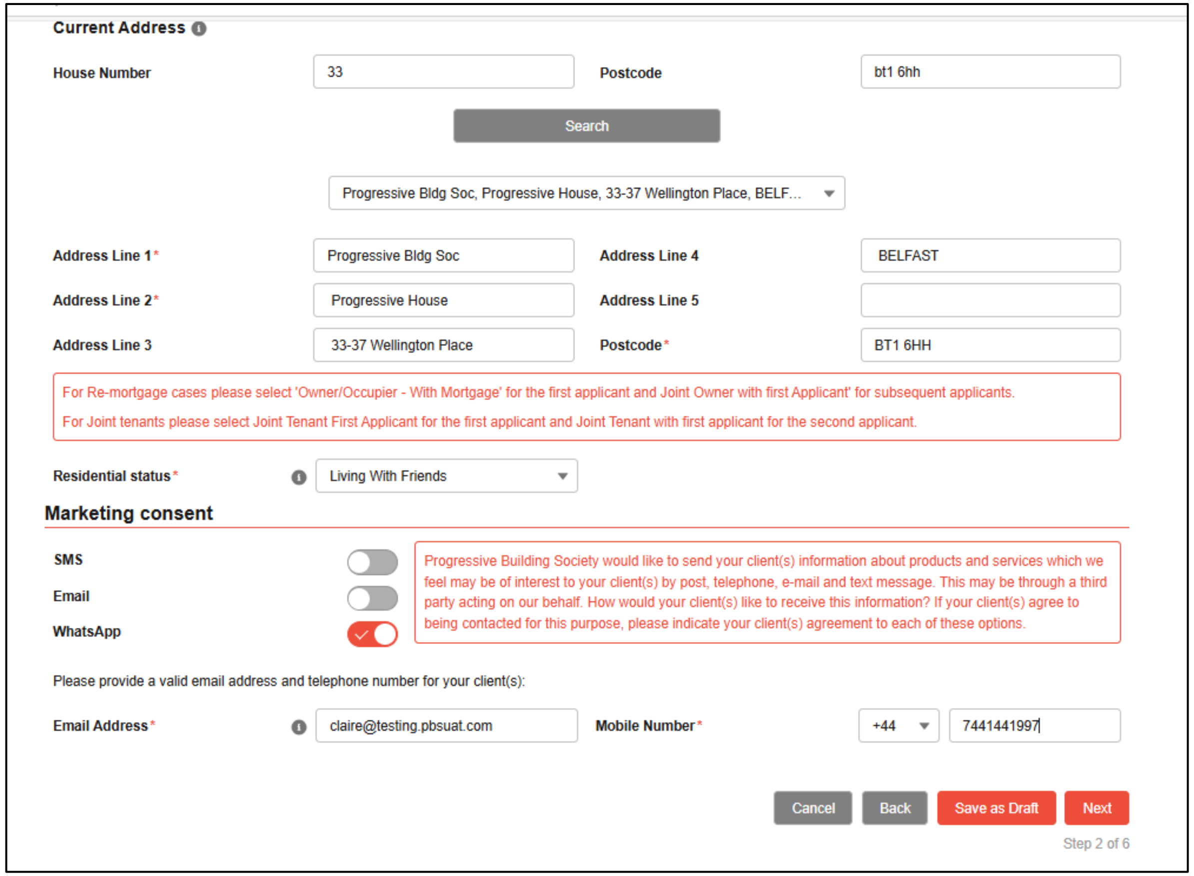
Generate a Decision in Principle – Step 3

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).

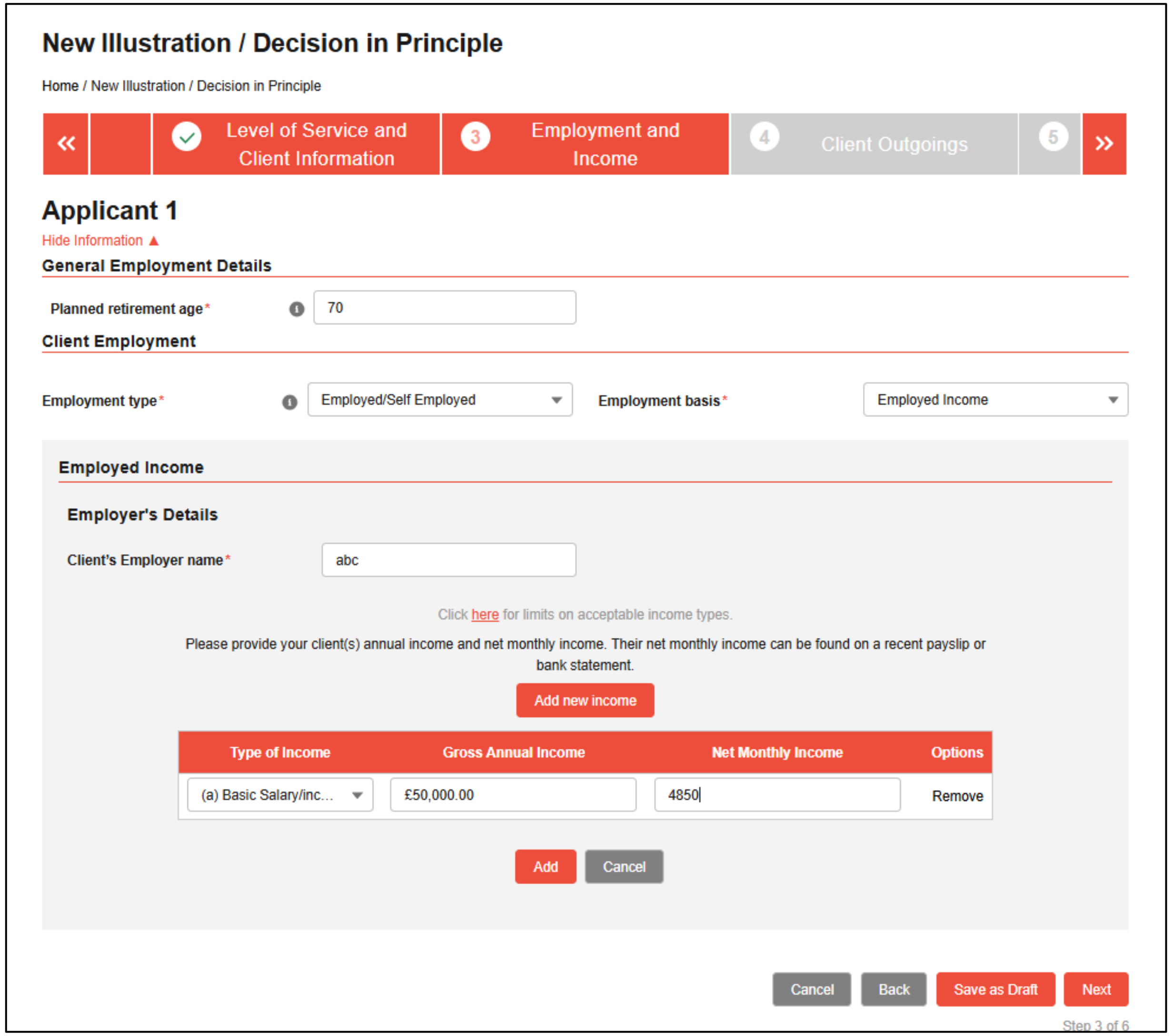
Click “Next” when complete.



Generate a Decision in Principle – Step 4

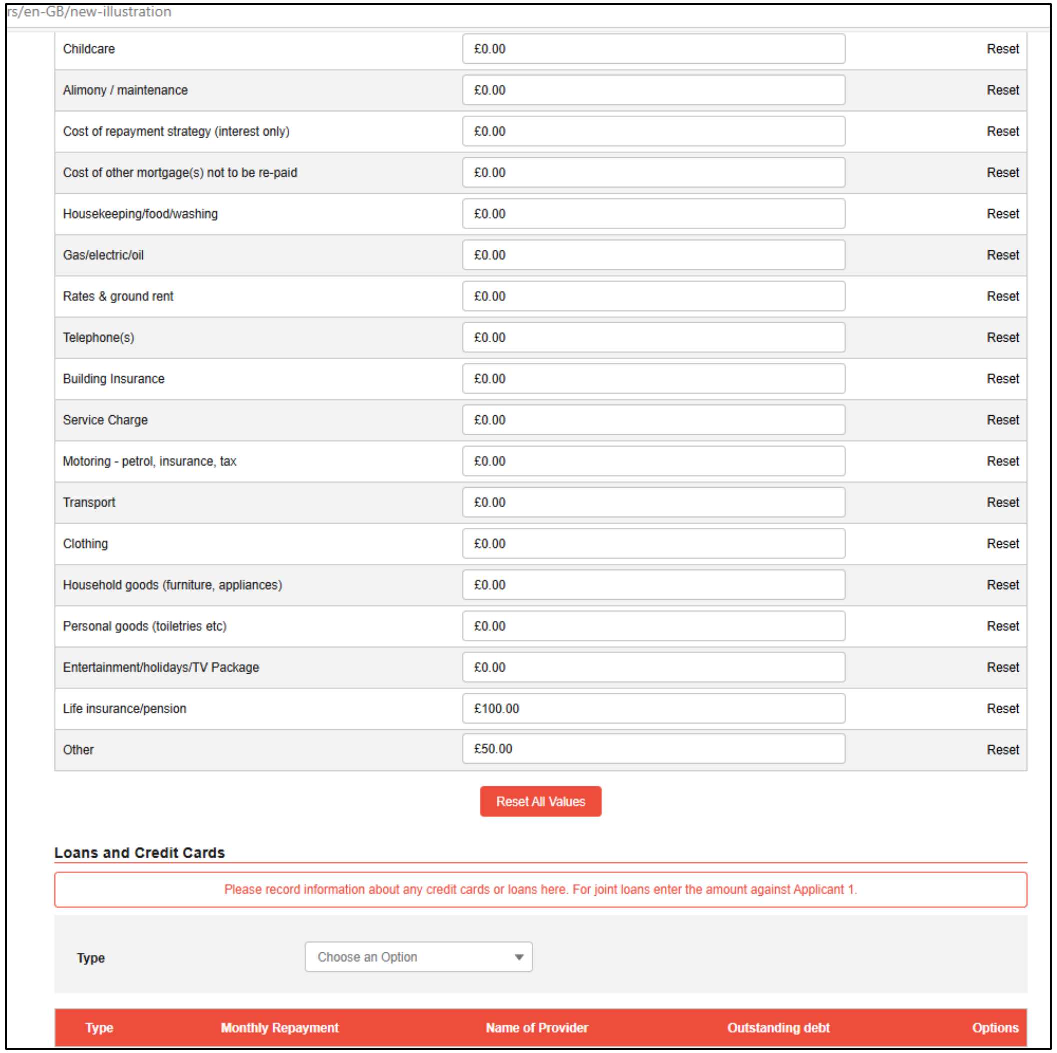
Enter the client's planned retirement age.

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



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.



rs/en-GB/new-illustration

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.

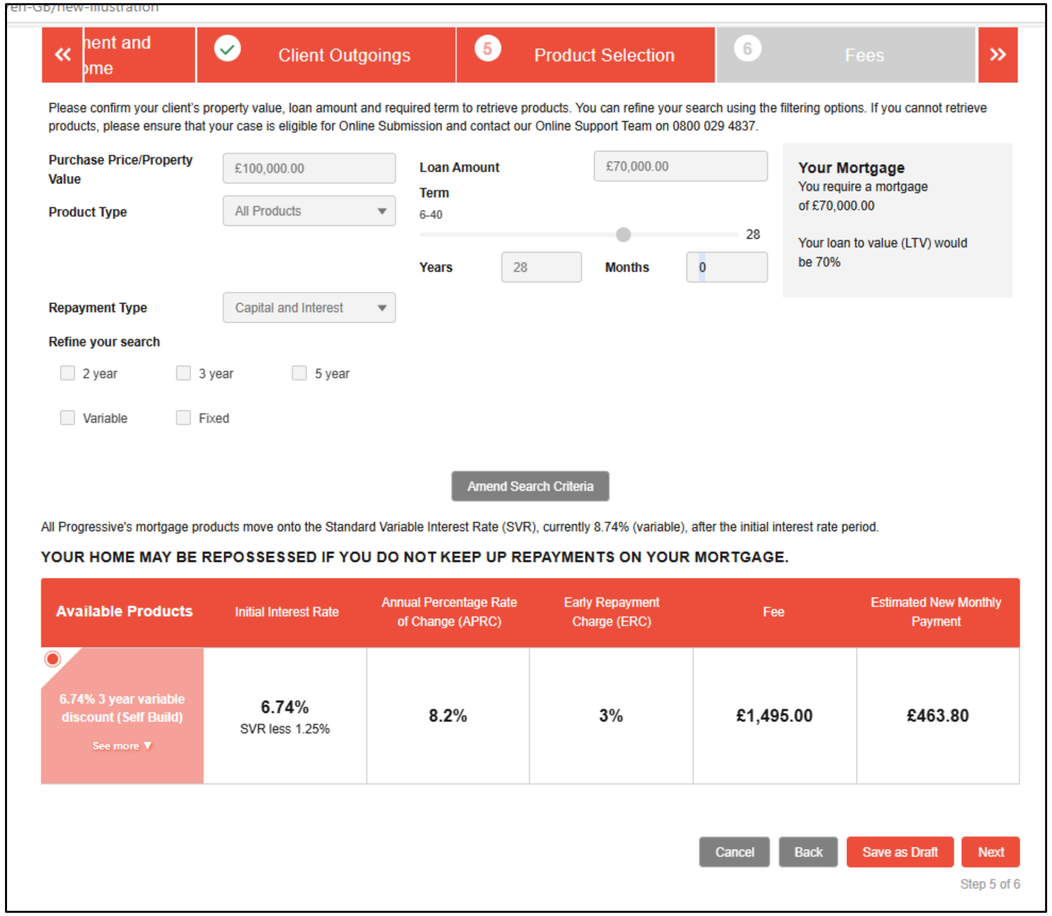
Type Choose an Option

Type	Monthly Repayment	Name of Provider	Outstanding debt	Options

Generate a Decision in Principle – Step 6

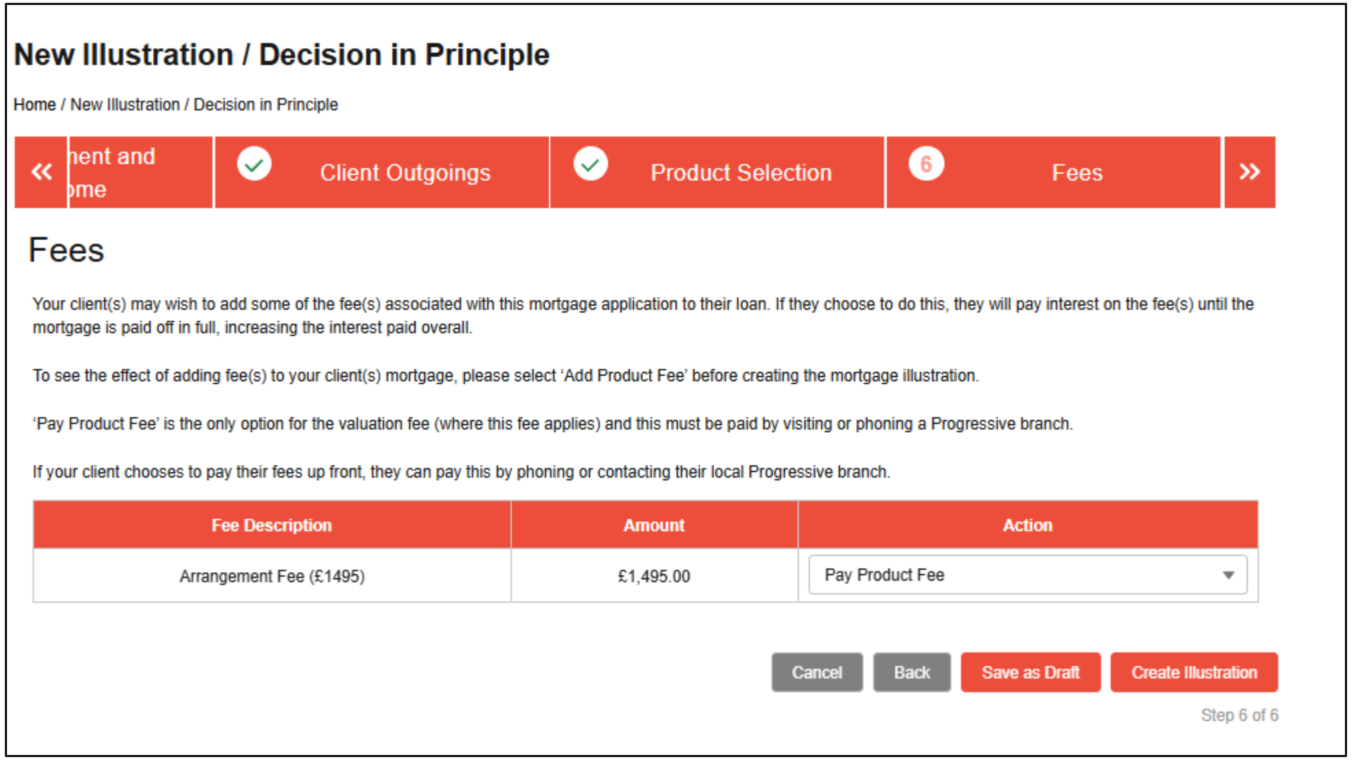
Confirm the client's property value, loan amount and required term to retrieve products. Loan to Value (LTV) must be lower than 100%.

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



Generate a Decision in Principle – Step 7

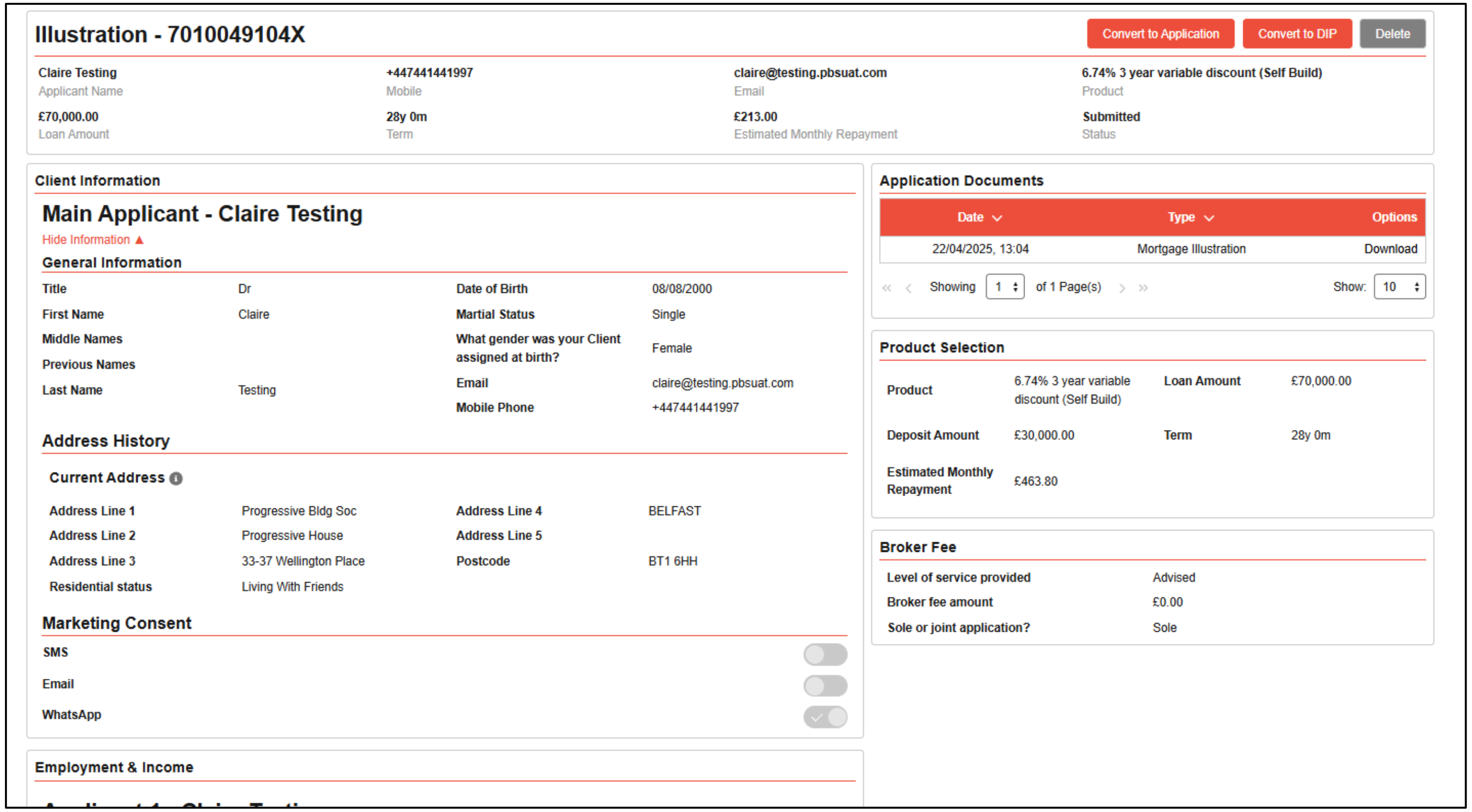
Read over the terms of the fees and click the ‘Create Illustration’ button once satisfied.



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.



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.