
Broker portal

How to guide

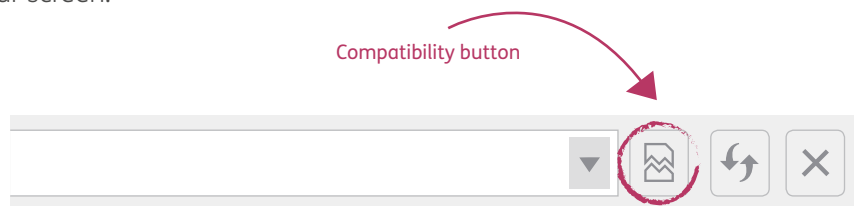
Welcome to your How to Guide for the Kent Reliance Portal. We hope you find the information within this guide useful in navigating the portal and submitting mortgage applications. Should you require any further information please contact the **Broker Support Team** on **01634 835791**

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1. Technical Requirements

- In order to access the Kent Reliance Broker Portal (<https://brokers.krbs.com>) you must have Internet Explorer Version 7 or above but **NOT** Internet Explorer Version 10.
- If you use Internet Explorer Version 8 you will need to ensure that the site is displayed in 'Compatibility View'. To do this, click on the compatibility button between the web address and the 'Refresh' button at the top of your screen.



- No installation of software is necessary. Simply access the portal from the Kent Reliance website and save the location in your favourites.
- Scanning capability is required so that supporting documents can be uploaded.

2. Registering on the portal

- To register for the portal please go to: <https://brokers.krbs.com>

KentReliance



krbs and Kent Reliance are trading names of OneSavings Bank Plc. OneSavings Bank Plc is authorised and regulated by the Financial Conduct Authority (registered number 530504) Visit the FCA's MoneyMadeClear website. We are covered by the Financial Services Compensation Scheme and by the Financial Ombudsman Service.

- Select New Broker – Register and the portal will take you through a step by step process.
- Please ensure you have your Company FCA Number to hand when beginning the process.
- You will be asked to provide your email address. This will then pre-populate into the “username” field that is greyed out.
- Next you will need to enter your password. The password should also be a minimum of eight characters, containing a mixture of uppercase, lower case and one numerical character for enhanced security.

Keep the password you provided at registration in a secure place as you will need it to login to the portal upon confirmation from our HO team that you have been granted access.

- Provide as much contact information as you can to help progress your request as smoothly as possible.
- Once you have submitted your information you will see a confirmation screen. Your portal registration process with Kent Reliance will then begin.
Please note that it will take approximately 24 hours to process your registration whilst we perform due diligence on your request.
- The Broker Support Team (brokersupport@krbs.com) will then send you an email confirming your access to the system.
- You will now be able to login to the portal using the email address and password you used to register.

3. Login

- Enter your email address and password and remember to click the tick box to Accept Terms and Conditions before pressing the Logon button – otherwise you will automatically be forwarded to the Kent Reliance for Intermediaries website.

4. Select Mortgage club

- You will be allocated access to **ALL** the Mortgage clubs on our Panel. It is then your responsibility to ensure that you have registered with your preferred club in order to be paid your procuration fee.
- The Broker Support Team will send you a confirmation email and on this email will be the contact details for all the Clubs. If you are not already registered with the Club you need to contact them and complete their registration requirements.
- When you proceed to do an AIP you will see the following screen and you will answer “Yes” to the Mortgage Club question.

AIP

Application In Progress

Applicant:

Application Reference:

- **Intermediary Declaration**
- ▶ **Submission Route**
- Applicant 1
- Household Expenditure
- Loan Details
- Property Details
- Product Selection
- Declaration
- Decision
- Product Fees
- AIP Summary

Submission Route Details

Type of Loan * ▼

What level of advice is given? * Advised Execution only

How was the sale made? * ▼

Is the Application being submitted via a Mortgage Club? * Yes No

Mortgage Club * ▼

3MC
The Buy to Let Club
PMS
SimplyBiz

*information is compulsory

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- You need to highlight your preferred Mortgage Club of choice. **If you do not select a Club, you will be asked to re-key in your AIP and select the correct route which may lead to a delay.**

5. Amend Mortgage club route

- You have the option to amend your preferred Mortgage Club Route on the system so your preferred partners are the only clubs that will appear when you answer “Yes” to the Mortgage Club submission question.
- You need to log on to the system and go to the User Profile tab. Select the change my Submission route list. You need to highlight the company you do not wish to use and select the arrows in the middle and this will then remove them from your “Preferred List” – you **MUST** input your password to save the changes – then select the “Save” Button

User Profile

Home Illustration AIP Application Search **User Profile** Logout

What do you want to do

- Change my password
- Change my Address Details
- Change my Contact Details
- Change my Submission Route list

Change Submission Routes

Select Mortgage Club

Confirm password to perform change *

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- You need to highlight your preferred Mortgage Club of choice. **If you do not select a Club, you will be asked to re-key in your AIP and select the correct route which may lead to a delay.**

6. Select Kent Reliance brand

- Make your selection in the tick box next to the desired brand.

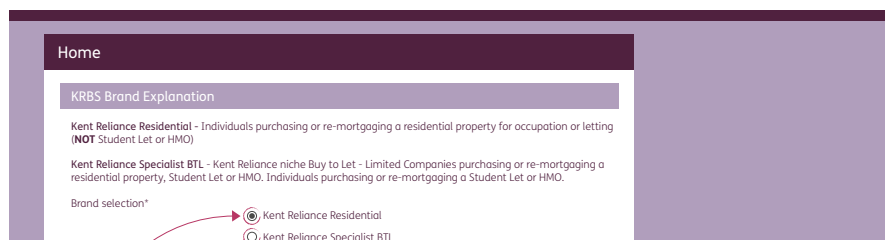
Kent Reliance Residential

- Individuals purchasing or re-mortgaging a residential property for occupation or letting (**NOT** Student let, limited company BTLs, multiple flats on one freehold or HMO).

Kent Reliance Specialist BTL

- Limited Companies purchasing or re-mortgaging a residential property.
- Multiple flats on one freehold.
- Individuals purchasing or re-mortgaging a Student let or HMO.

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Kent Reliance Residential

This should be used for all residential and standard Buy to let products

Kent Reliance Specialist Buy to let

This should only be used for our specialist range (HMO, student let and limited companies). All standard Buy to let products should be entered through the Kent Reliance Residential portal

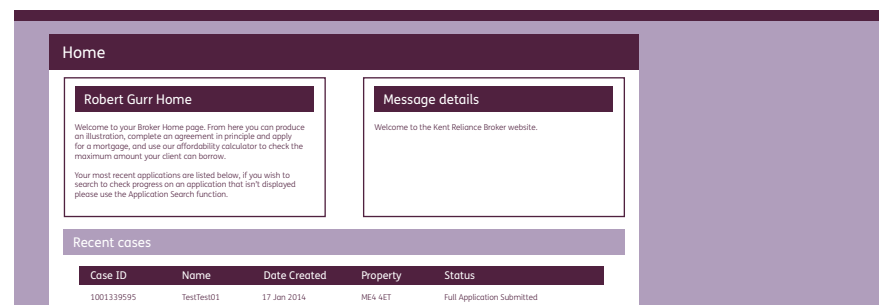
7. Your home screen

- You will then enter your Broker homepage.

From here you can also:

- View cases and upload documents.
- Search cases.
- Produce KFIs.
- Create a new Agreement in Principle (AIP)/Full Mortgage Application (FMA).
- Edit your user profile.

KentReliance



8. How to view cases and upload documents

- Clicking on the Application ID for your case on the homepage will take you to the 'Application Summary' screen.
- The summary will give you a brief overview of the case, the progress made, Kent Reliance requirements (Checklist items) and documents for your use.
- In the Checklist items section you will find an option to 'upload' the required documents to Kent Reliance. A scanned document as saved on your computer is then immediately placed on to the case.

Please note this can only be done after the case has been fully submitted and the fees paid.

9. Notes section

- Within the notes section of an individual case you can view and send messages. Any messages typed in here will be attached to the specific case and will be reviewed in turn by the Mortgage Processing Team.
- To view responses sent by Kent Reliance, simply go back into the notes section and any correspondence will be there.

10. Case summary - checklist items

- Checklist items must be maximised to view all underwriting requirements that relate to the case.
- Double click on the checklist items to see the list of items requested.

Application summary minimised

Application summary maximised

Owner	Type	Checklist Item	Status	Upload Document	View Document	Date Satisfied	Updated By	Last Updated
Broker PreOffer		Application declaration signed by all applicants	Active	Upload			vhales	02/10/2013 13:45:44
Broker PreOffer		2 x proof of residency	Active	Upload			vhales	02/10/2013 13:45:44
Broker PreOffer		Latest 3 months payslips	Active	Upload			vhales	02/10/2013 13:45:44

- Please ensure you upload case documents in the 'Checklist' section rather than 'Documents' as this allocates the documents to a specific request and you will be able to re-view them. **Only upload under 'Documents' if no checklist item is available.**

11. Application search

- Any older cases not displayed on the 'Homepage' can be located from here, using a number of search options such as: Case ID, Case status, Applicant surname, Property postcode and Date created.
The reference number refers to the Kent Reliance Application ID starting with 1001 which will be assigned to each of your cases.

12. Starting a new Agreement in Principle (AIP)/ Full Mortgage Application (FMA)

- An AIP may be submitted without already having produced a KFI, as the KFI will be generated automatically upon AIP approval.
- When your application is at the accept decision status you will then need to click on the option Proceed to AIP to receive the KFI.

- Once an AIP has been submitted and accepted by the Mortgage Processing Team you may proceed to full application status.
- A FMA cannot be submitted unless an AIP has already been produced and accepted.
- Ensure that if there is more than one applicant (we can accept up to four) that this information is submitted at AIP point as it will not be possible to add or edit any applicant details at this stage.
- When keying an AIP or FMA, note that you can navigate between screens by selecting the headings on the left hand side of the screen.

12. Starting a new Agreement in Principle (AIP)/ Full Mortgage Application (FMA) – **continued**

- Should your AIP decline, you can click ‘EDIT AIP’ which will allow you to amend the AIP and resubmit.
- ‘Copy to new AIP’ is a function available when producing multiple decisions, eg multiple BTL applications or to resubmit an AIP when the decision has expired. If your AIP status is “Cancelled/Declined” you will not be able to copy it.
- Try to ensure the balances of any commitments provided are as up to date as possible to make sure that what is keyed ties in with what is found on the credit search.
- Joint commitments should be keyed once only, under the commitments of applicant 1. If they are keyed for applicant 2 as well, the system will count the commitment twice in the affordability calculator.
- Underlined text such as the available products and documents on the ‘Application summary’ screen will be Hyperlinks. This means if you click on them a new window will appear displaying further information.
- Each field is case sensitive. Therefore, appropriate upper and lower case letters should be used throughout the AIP/FMA. For example, input ‘John Smith’ as opposed to ‘JOHN SMITH’.

13. Applications - What to look out for

- **Diplomatic Immunity** – if this check box is selected the application will automatically decline.
- **Inhabited** – please ensure you tick the correct box if the property has been lived in.
- **Self-employed** – if the applicant has only been trading for two years then only key two years’ figures. If they have made a loss then please key in the entry as zero.

13. Applications - What to look out for – **continued**

- **Capital raising** – if this is selected you need to put in what the capital is being raised for as either a note in the ‘Notes’ section or in the drop down menu.
- **Unable to progress case / error message(s)** – please ensure that you have put in the correct terms and selected the correct mortgage club options etc.
- The ‘Save’ option is to be used if you need to exit the case and continue the application at a later date. This refers to both AIP and FMA stage.
- When you go back into the case, click ‘Proceed to AIP’ (at accept decision point) or ‘Proceed with Case’ (at accept FMA point).

Never put in dummy data for any case. There may be consequences for your applicant.

14. Changing your password

- If you have forgotten your password or can’t login please call the Broker Support Team on 01634 835791 and selecting option 1.

15. Change your contact details

- Enables you to change telephone, mobile and fax numbers.
- You will need to telephone Kent Reliance directly to change your email address.

For more information please call the
Broker Support Team on **01634 835791** or visit **krfi.co.uk**

For customer service and training purposes, calls with Kent Reliance may be monitored and/or recorded.



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KentReliance
for Intermediaries