



How to submit an application

Issued November 2022



PUMA for
Intermediaries

CONTENTS

This user guide shows you how to submit an application and receive a Decision in Principle within the PUMA for Intermediaries portal.

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Creating a mortgage application

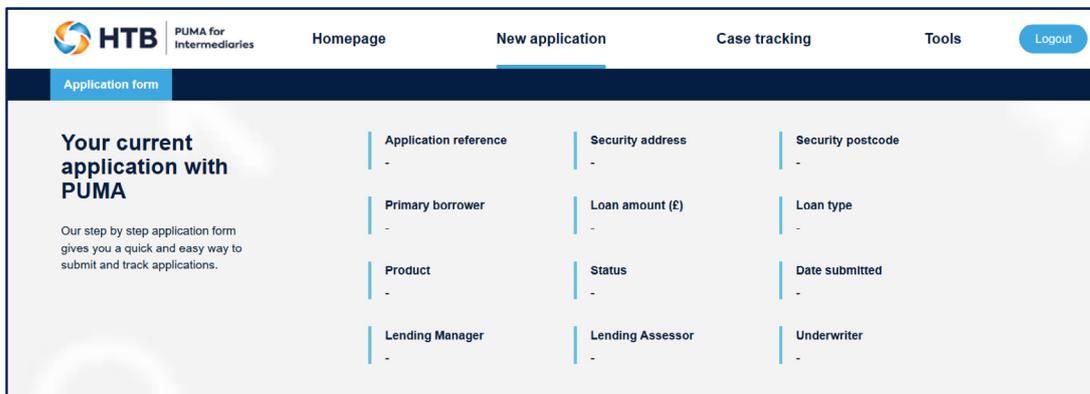


New application

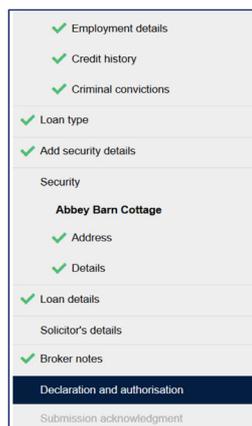
Click on 'New application' on the Homepage.



A summary of the application will be displayed at the top of the page. This will update in real time as you progress through the application.

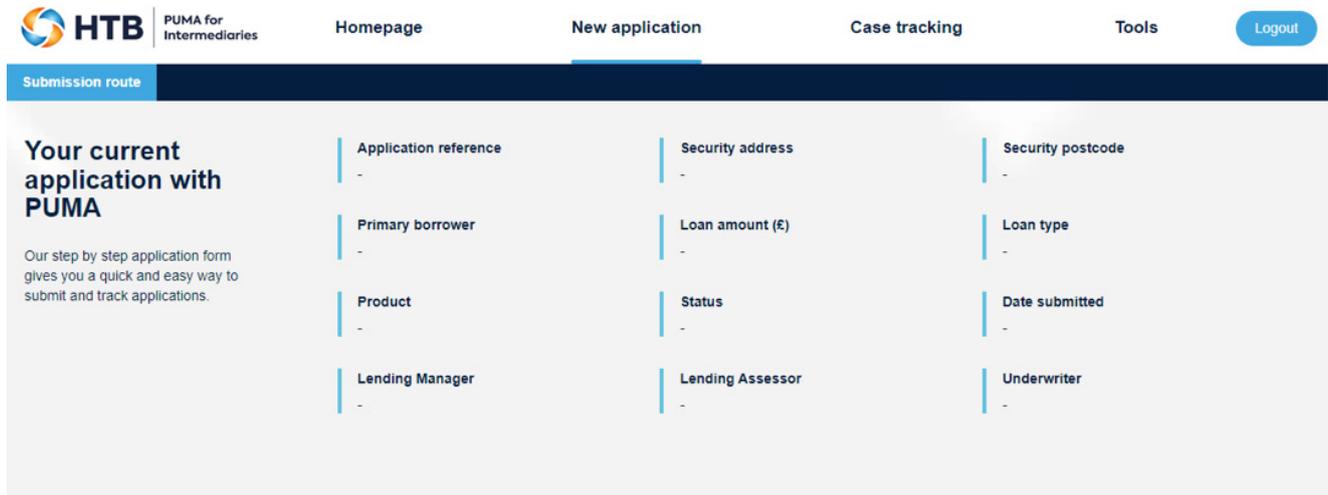


A navigation bar is displayed on the left-hand side of the page. It highlights the sections you must complete to submit your application, displays the current position and you can also use to navigate across sections. A green tick is displayed if mandatory information has been provided.



Submission route

On this page, you can let us know if you are a broker keying your own case or a packager keying a case on behalf of an advising broker.



Field	Value
Application reference	-
Security address	-
Security postcode	-
Primary borrower	-
Loan amount (£)	-
Loan type	-
Product	-
Status	-
Date submitted	-
Lending Manager	-
Lending Assessor	-
Underwriter	-

Submission route
Applicant type
Add applicant
Applicants
Loan type
Add security details
Security
Loan details

Submission route

Are you a broker or packager?

Please select...

It is important that you only pick the packager option if you have been approved as an HTB Packaging Partner. Choosing this option incorrectly will result in your application needing to be rekeyed.

Back

Save

Continue

Broker keying their own case

Click on the dropdown box asking 'Are you a broker or packager?' and pick [Broker](#).

Submission route
Applicant type
Add applicant
Applicants
Loan type
Add security details
Security
Loan details
Solicitor's details
Notes
Declaration and authorisation
Submission acknowledgment

Submission route

Are you a broker or packager?

Broker

It is important that you only pick the packager option if you have been approved as an HTB Packaging Partner. Choosing this option incorrectly will result in your application needing to be rekeyed.

Network

1 Test Management Limited

If you are an Appointed Representative, your current network will be shown above. If this is not correct, please do not continue with this application. To advise us of your correct network please call Broker Registrations on 020 7862 6244

Back

Save

Continue

If you are an Appointed Representative, your registered Network will be shown detailing who we will be paying upon the completion of this transaction. If you have since changed networks or have changed your FCA status please contact us on [020 7862 6244](tel:02078626244) prior to continuing as this information will need to be amended prior to keying this application.

If correct, please click 'continue' to progress your application to [Applicant type](#).

Packager keying an application on behalf of an advising broker

Click on the dropdown box asking 'Are you a broker or packager?' and pick [Packager](#)

Please read the help text displayed and ensure that if choosing this route, you are registered with HTB as an approved packaging partner.

<ul style="list-style-type: none"> ✓ Submission route Applicant type Add applicant Applicants Loan type Add security details Security Loan details Solicitor's details Notes Declaration and authorisation Submission acknowledgment 	<h3>Submission route</h3> <p>Are you a broker or packager? <input type="text" value="Packager"/></p> <p>It is important that you only pick the packager option if you have been approved as an HTB Packaging Partner. Choosing this option incorrectly will result in your application needing to be rekeyed.</p> <p>Please ensure that the Broker is registered with HTB. If they are not we will be unable to process your application, until their registration is complete.</p> <p>Please complete the advising Brokers details below, even if this is your own in-house adviser.</p> <p>Broker FCA number * <input type="text"/></p> <p>Search</p>
--	---

Once you pick packager, a box will pop up requesting the FCA number of the broker firm that you are acting on behalf of. Please enter the FCA number and click 'search'.

Broker firm not registered

The example below shows an FCA number has been keyed in and does NOT match any broker firm registered on our database.

<ul style="list-style-type: none"> Submission route Applicant type Add applicant Applicants Loan type Add security details Security Loan details Solicitor's details Notes Declaration and authorisation Submission acknowledgment 	<h3>Submission route</h3> <p>Are you a broker or packager? <input type="text" value="Packager"/></p> <p>It is important that you only pick the packager option if you have been approved as an HTB Packaging Partner. Choosing this option incorrectly will result in your application needing to be rekeyed.</p> <p>Please ensure that the Broker is registered with HTB. If they are not we will be unable to process your application, until their registration is complete.</p> <p>Please complete the advising Brokers details below, even if this is your own in-house adviser.</p> <p>Broker FCA number * <input type="text" value="145257"/></p> <p>Search</p> <p>The firm you have entered is not registered with HTB. We are not able to proceed with an application until the Firm and Broker is Registered. Please call Broker Registrations on 020 7862 6244</p> <p>Back Save Continue</p>
--	---

If the broker firm is not registered, you will receive help text explaining that you are unable to proceed until the broker has registered with us. Our Broker Registrations department can be contacted on 020 7862 6244.

Broker firm fully registered

The example below shows an FCA number has been keyed in and matches a broker firm who is registered on our database. The system will return the name of the firm matching the FCA number so you are able to ensure that you are keying an application on behalf of the correct company.

Submission route	Submission route	
Applicant type	Are you a broker or packager?	<input type="text" value="Packager"/> ⓘ
Add applicant	It is important that you only pick the packager option if you have been approved as an HTB Packaging Partner. Choosing this option incorrectly will result in your application needing to be rekeyed.	
Applicants	Please ensure that the Broker is registered with HTB. If they are not we will be unable to process your application, until their registration is complete.	
Loan type	Please complete the advising Brokers details below, even if this is your own in-house adviser.	
Add security details	Broker FCA number *	<input type="text" value="879346"/> ⓘ
Security	<input type="button" value="Search"/>	
Loan details	Broker firm	ABC Broker Limited
Solicitor's details	Broker name *	<input type="text" value="Please select..."/> ⓘ
Notes	If the advising Broker is not included in the dropdown list, they will need to contact our registrations team. Please call Broker Registrations on 020 7862 6244	
Declaration and authorisation		
Submission acknowledgment		

A 'broker name' box will also appear, providing you with dropdown information of the advisers we have registered to that firm, please pick the adviser who has provided the advice on the application. If the adviser is not available help text will also be provided directing you to our broker registrations department.

You can click 'save' if you wish to save the data input and return to the application at a later time.

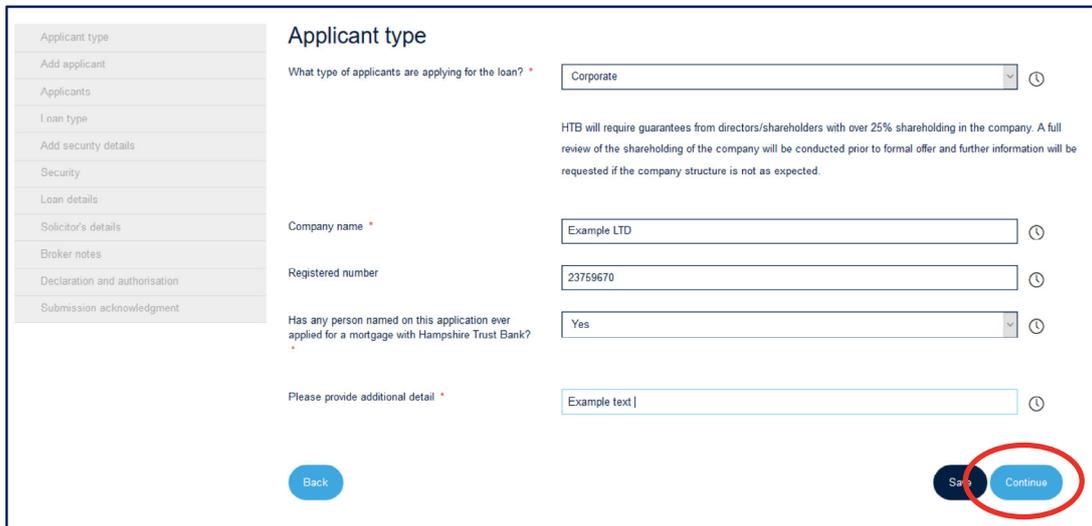
Once you have completed this section and all is correct, click 'continue' and proceed to progress your application to [applicant type](#).

Applicant type

On this page, you can choose what type of applicant(s) are applying for the mortgage.



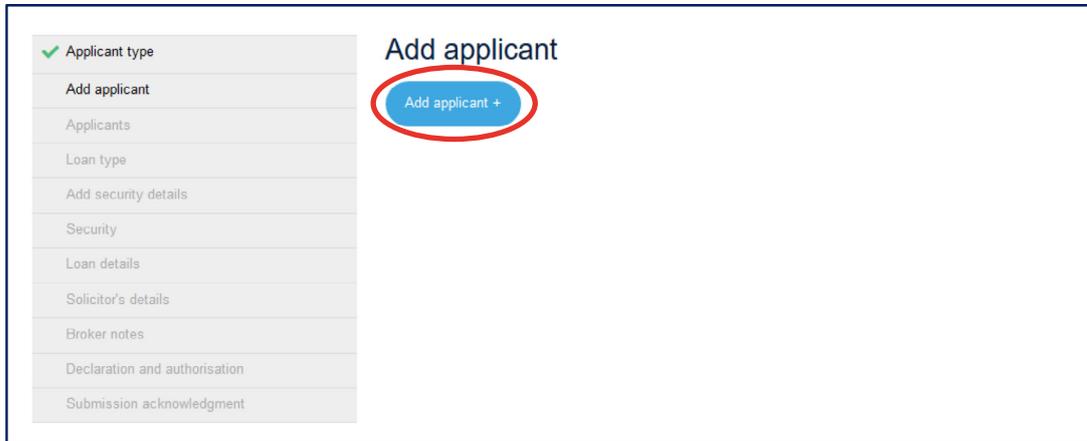
The remainder of the content displayed on this page is conditional based on the type of applicant selected. We'll ask you to provide details of the Company if the primary applicant is a corporate entity.



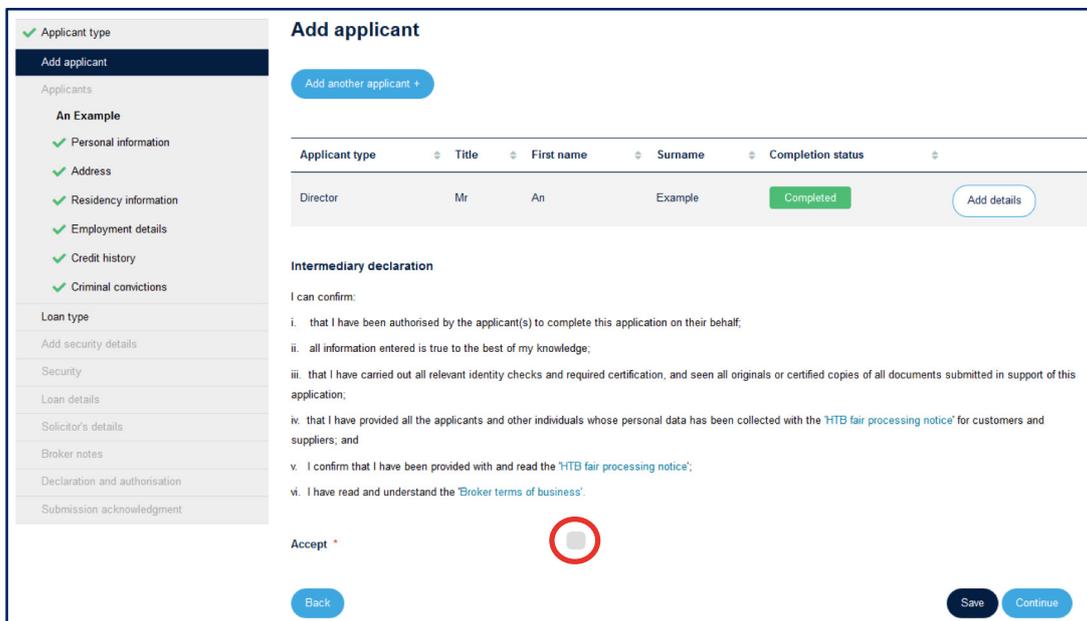
- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

Add applicant

On this page, you can add new and manage existing applicants.

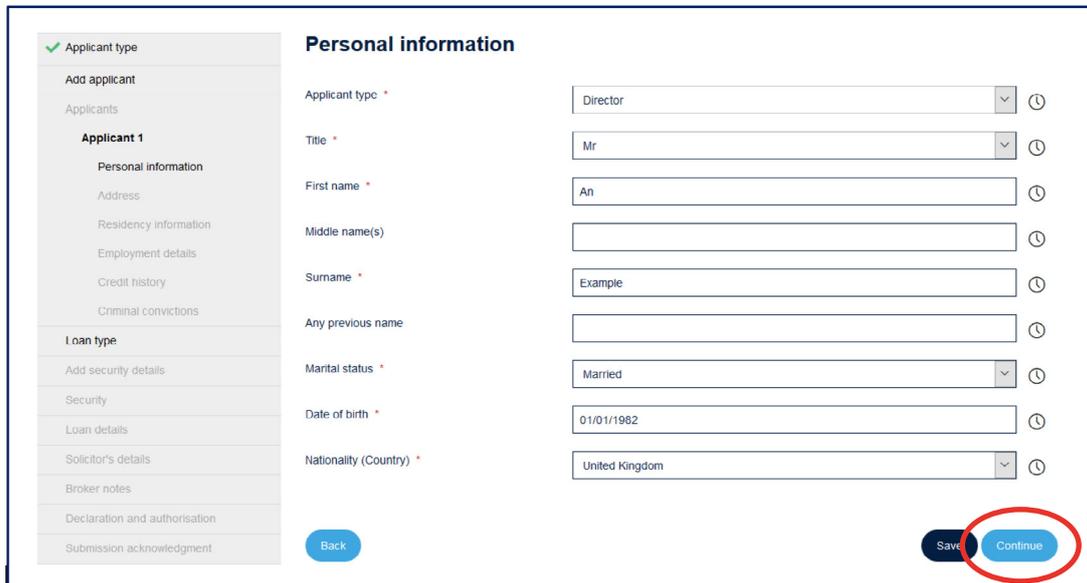


- If you have not yet added an applicant, you'll need to select the 'Add applicant' button.
- You will be directed back to the 'Add applicant' page once you have completed the details for the first applicant. You can add another applicant (up to a maximum of 10) by clicking 'Add another applicant'. If there are more than 10 applicants, please provide their details in the notes section towards the back of the application form.
- You can edit or add details for an applicant by clicking 'Add details'.
- Once you have read and accepted the declaration, you can proceed to the 'Loan type' page by clicking 'Continue'.



Personal Information

On this page, we'll ask you to provide each applicant's personal information.



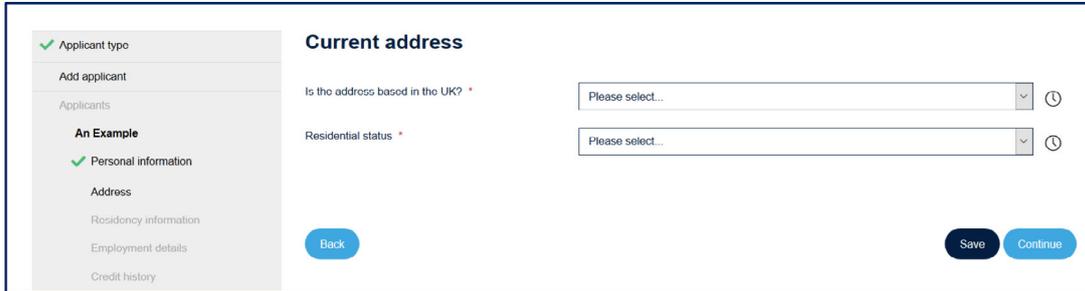
The screenshot shows a web form titled "Personal information". On the left is a sidebar with a navigation menu. The main area contains several input fields, each with a dropdown arrow and a clock icon. At the bottom right, there are two buttons: "Save" and "Continue". The "Continue" button is circled in red.

Field	Value
Applicant type *	Director
Title *	Mr
First name *	An
Middle name(s)	
Surname *	Example
Any previous name	
Marital status *	Married
Date of birth *	01/01/1982
Nationality (Country) *	United Kingdom

- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

Current address

On this page, we'll ask you to provide each applicant's current address.



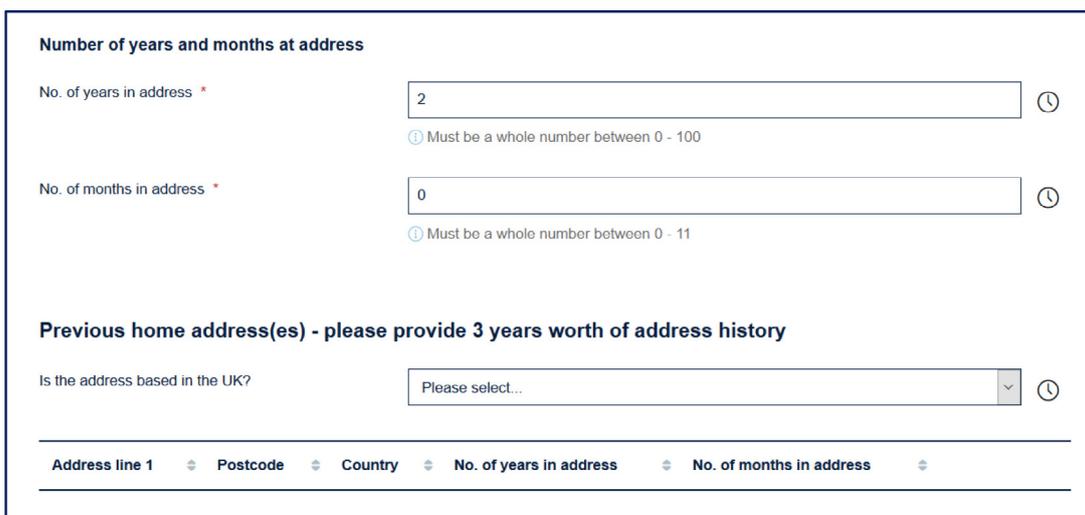
The screenshot shows a sidebar on the left with the following items: 'Applicant type' (checked), 'Add applicant', 'Applicants', 'An Example', 'Personal information' (checked), 'Address', 'Residency information', 'Employment details', and 'Credit history'. The main form area is titled 'Current address' and contains two dropdown menus: 'Is the address based in the UK?' and 'Residential status', both with 'Please select...' as the current selection. At the bottom, there are 'Back', 'Save', and 'Continue' buttons.

- If the applicant's address is based in the UK, you can use the postcode search function which will automatically populate the address details. Alternatively, if the address is located outside the UK or we cannot find an address based on the postcode provided, you'll need to manually input the applicant's current address.



This screenshot shows the 'Current address' form with 'Yes' selected for 'Is the address based in the UK?' and 'Owner occupied' for 'Residential status'. Under the 'Address search' section, 'SL8' is entered in the 'Postcode' field, and the 'Search Postcode' button is circled in red. The 'Address' field shows '[Select an address - 100 found]'.

- We'll ask you to confirm the number of years and months of their residency. If the applicant has lived in their current address for less than 3 years, we'll ask you to provide their previous address(es).



The screenshot shows the 'Number of years and months at address' section with '2' entered for 'No. of years in address' and '0' for 'No. of months in address'. Below this is the 'Previous home address(es) - please provide 3 years worth of address history' section, which includes a dropdown for 'Is the address based in the UK?' and a table header with columns: 'Address line 1', 'Postcode', 'Country', 'No. of years in address', and 'No. of months in address'.

- A record of the applicant’s previous address will be displayed at the bottom of the screen. You can edit or delete previous addresses using the buttons provided.

Previous home address(es) - please provide 3 years worth of address history

Address line 1	Postcode	Country	No. of years in address	No. of months in address	
2 [REDACTED]	SL6 7UN	United Kingdom	3	0	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

When you edit a previous address you’ll need to select ‘Submit’ to save your changes’.

Edit previous address

Address search

Postcode

Address

Postal address

Address Line 1 *

Address Line 2

Address Line 3

Town

County

Postcode *

Country *

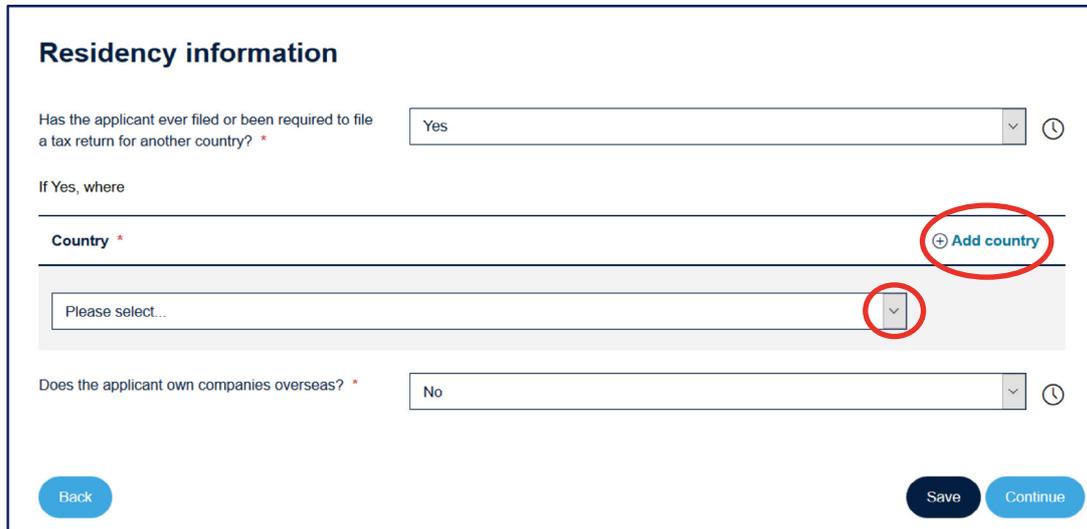
No. of years in address * ⌚

No. of months in address * ⌚

Residency information

On this page, we'll ask you to confirm whether the applicant has filed a tax return or owned a company in another country.

If you select 'Yes' to either of the questions, you must confirm the country.



The screenshot shows a form titled "Residency information". It contains the following elements:

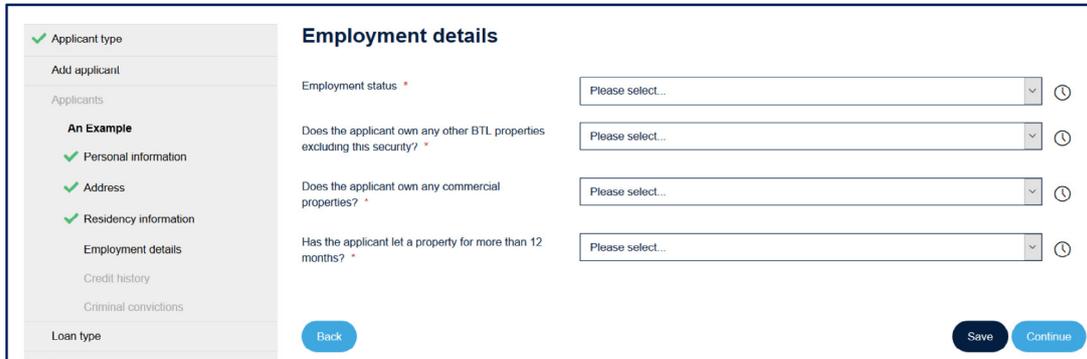
- A question: "Has the applicant ever filed or been required to file a tax return for another country? *". The answer is "Yes".
- A sub-question: "If Yes, where".
- A "Country *" field with a dropdown menu showing "Please select..." and a red circle around the dropdown arrow.
- An "Add country" button with a plus sign icon, also circled in red.
- A question: "Does the applicant own companies overseas? *". The answer is "No".
- Navigation buttons: "Back", "Save", and "Continue".

- Please select a country from the drop down list provided.
- If the applicant has filed tax returns/owned companies in more than one country, you can click the 'Add country' button which will create another row for you to select from.

Employment details

On this page, we'll ask you to confirm the applicant's employment details.

The content on this page is conditional so will vary depending on the applicant's employment status.



Employment details

Employment status *

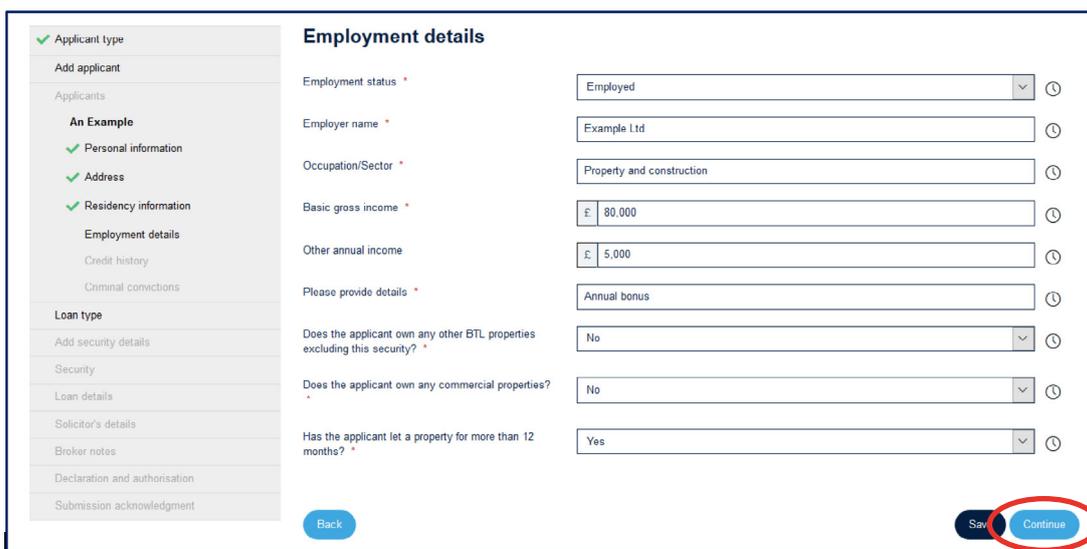
Does the applicant own any other BTL properties excluding this security? *

Does the applicant own any commercial properties? *

Has the applicant let a property for more than 12 months? *

Buttons: Back, Save, Continue

- An asterisk will be displayed against all mandatory questions. You must answer these in order to submit the mortgage application to us.
- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.



Employment details

Employment status *

Employer name *

Occupation/Sector *

Basic gross income *

Other annual income

Please provide details *

Does the applicant own any other BTL properties excluding this security? *

Does the applicant own any commercial properties? *

Has the applicant let a property for more than 12 months? *

Buttons: Back, Save, Continue (circled in red)

Credit history

On this page, we'll ask you to confirm whether the applicant has had any adverse credit history.

Credit history

Set all to No 🕒

Has the borrower ever:

Been bankrupt? * 🕒

Failed to maintain repayments on a mortgage, credit card or other financial agreement? * 🕒

Had a County court judgment (CCJ) for debt registered against them? * 🕒

Been subject to an Individual voluntary arrangement (IVA)? * 🕒

Had an application for credit refused? * 🕒

Had a property repossessed? * 🕒

Has the business ever been subject to arrangements with creditors (CVA), liquidation or administration? * 🕒

Back
Save
Continue

- You can tick 'Set all to No' to automatically populate 'No' against all of the questions if applicable.
- We'll ask you to provide additional information if you answer 'Yes' to any of the questions.
- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

Criminal convictions

On this page, we'll ask you to confirm if the applicant has any criminal convictions. If you answer 'Yes', you must provide additional information.

Criminal convictions

If you answer 'Yes' to this question you'll be asked to provide more information.

Please state whether the applicant has any criminal convictions *

Yes

Please provide additional details *

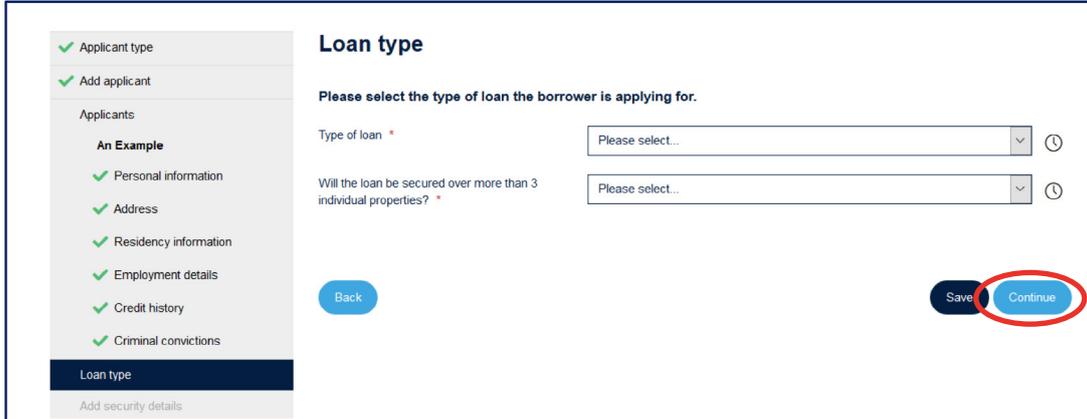
Example text 123 |

Back Save Continue

- An asterisk will be displayed against all mandatory questions. You must answer these in order to submit the mortgage application to us.
- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

Loan type

On this page, we'll ask you to confirm the type of loan the applicant(s) want(s) to apply for. The content is dependent on the loan type and whether the loan is a purchase or re-finance.

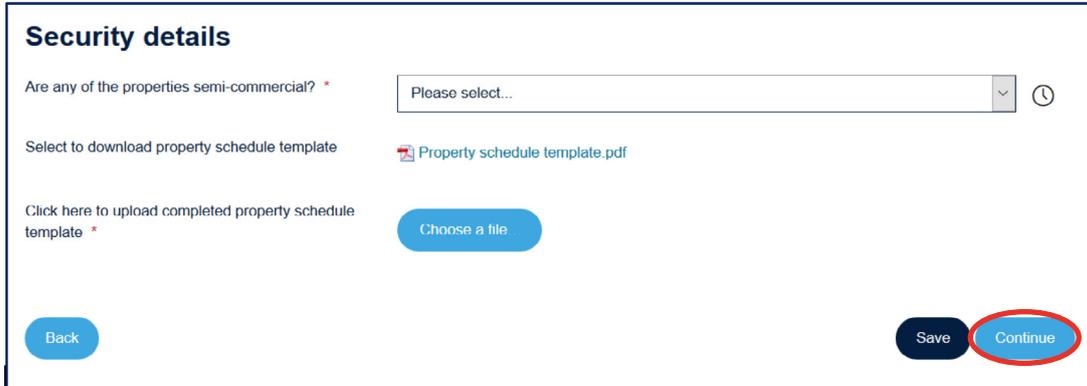


The screenshot shows a web application interface for 'Loan type'. On the left is a sidebar with a progress list: 'Applicant type' (checked), 'Add applicant' (checked), 'Applicants' (with sub-item 'An Example'), 'Personal information' (checked), 'Address' (checked), 'Residency information' (checked), 'Employment details' (checked), 'Credit history' (checked), 'Criminal convictions' (checked), 'Loan type' (highlighted in dark blue), and 'Add security details'. The main content area is titled 'Loan type' and contains the instruction 'Please select the type of loan the borrower is applying for.' Below this are two dropdown menus: 'Type of loan' and 'Will the loan be secured over more than 3 individual properties?'. At the bottom of the form are three buttons: 'Back', 'Save', and 'Continue'. The 'Continue' button is circled in red.

- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

Security details

The content of this page is conditional depending on whether the loan is secured on greater than or less than 3 individual securities. If the loan is secured on over 3 individual securities, the following page will be displayed:



Security details

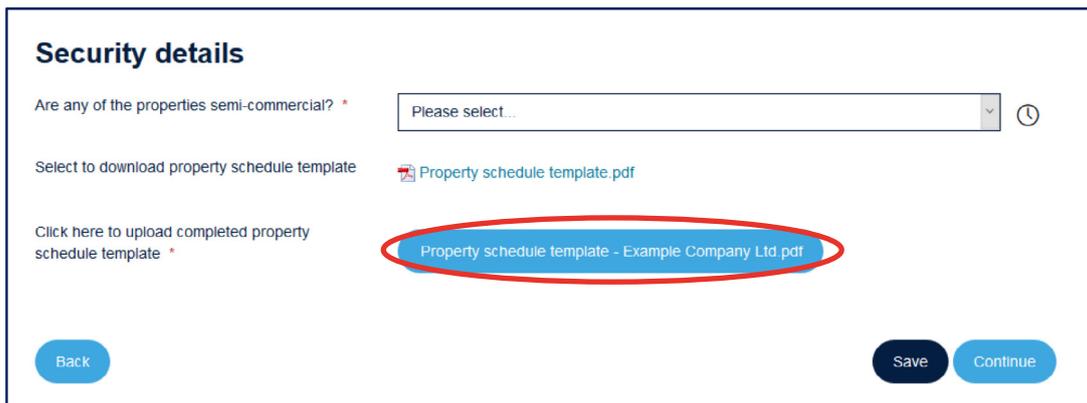
Are any of the properties semi-commercial? *

Select to download property schedule template [Property schedule template.pdf](#)

Click here to upload completed property schedule template * [Choose a file](#)

[Back](#) [Save](#) [Continue](#)

We'll ask you to confirm if any of the properties are semi-commercial so that the correct products are available for you to select on the 'Loan details' page. In this instance, you'll need to download and complete the property schedule template before uploading.



Security details

Are any of the properties semi-commercial? *

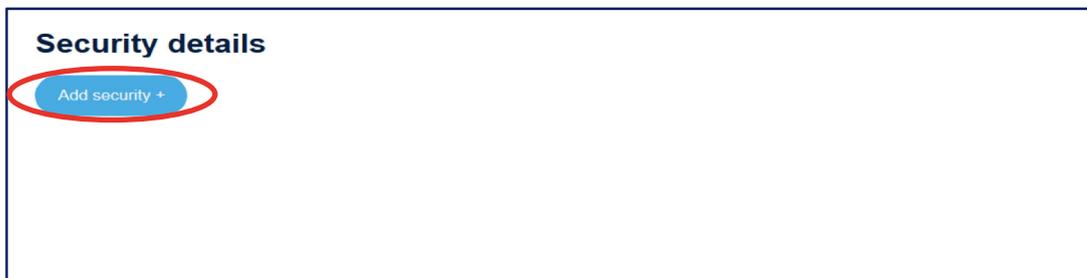
Select to download property schedule template [Property schedule template.pdf](#)

Click here to upload completed property schedule template * [Property schedule template - Example Company Ltd.pdf](#)

[Back](#) [Save](#) [Continue](#)

If you upload the wrong document by mistake or would like to upload a revised version, click on the file name. A pop-up will appear asking you to select which document you would like to upload instead.

If the loan is secured on less than 3 individual securities, the following page will be displayed:

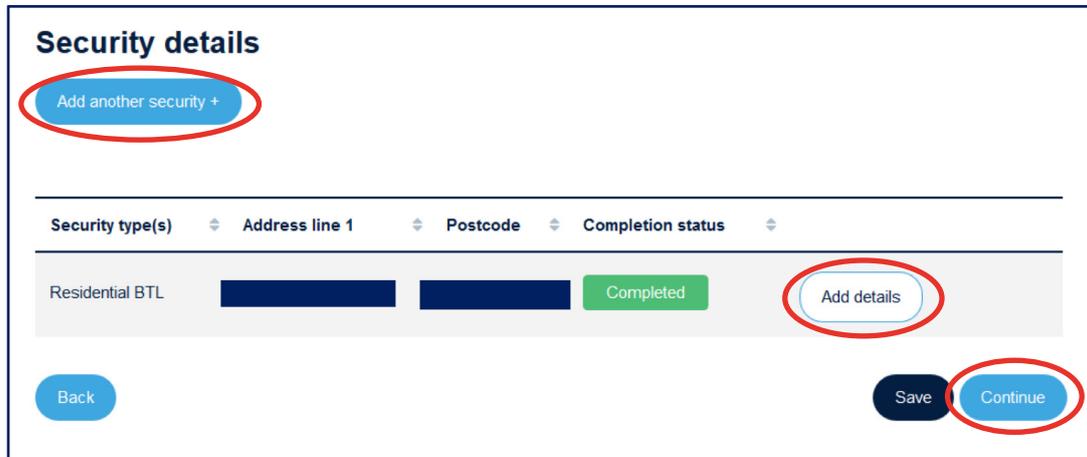


Security details

[Add security +](#)

- Click 'Add security' to supply us with the details of the property that the loan will be secured against.

Once you have provided all mandatory information for the security, you'll return back to this page so that you can either add another security address or progress through to the 'Loan details' page.



Security type(s)	Address line 1	Postcode	Completion status	
Residential BTL	[Redacted]	[Redacted]	Completed	Add details

To add another security, click 'Add another security'. You can amend or add to the information already provided for the security by clicking 'Add details'. Click 'Continue' to progress to the 'Loan details' page.

Security - address

On this page, we'll ask you to provide details of the security address. As the security address must be located in the UK, you can use the postcode search function to find the address and automatically populate the address details below.

Security address

Address search

Postcode

Address

Alternatively, you can populate the address details manually.

Postal address

Address Line 1 *

Address Line 2

Address Line 3

Town

County

Postcode *

Country

Tenure * ⓘ

Security details

On this page, we'll ask you to confirm the security type. The content on this page is dependent on the type of security selected.

Security details

Please indicate security type(s) *

Please select...  

ⓘ Each security must be entered for the loan.

Is the security a multi unit freehold block?

Please select...  

Annual rental income *

£ 

Property value *

£ 

Has the applicant or any member of their family ever resided in this property? *

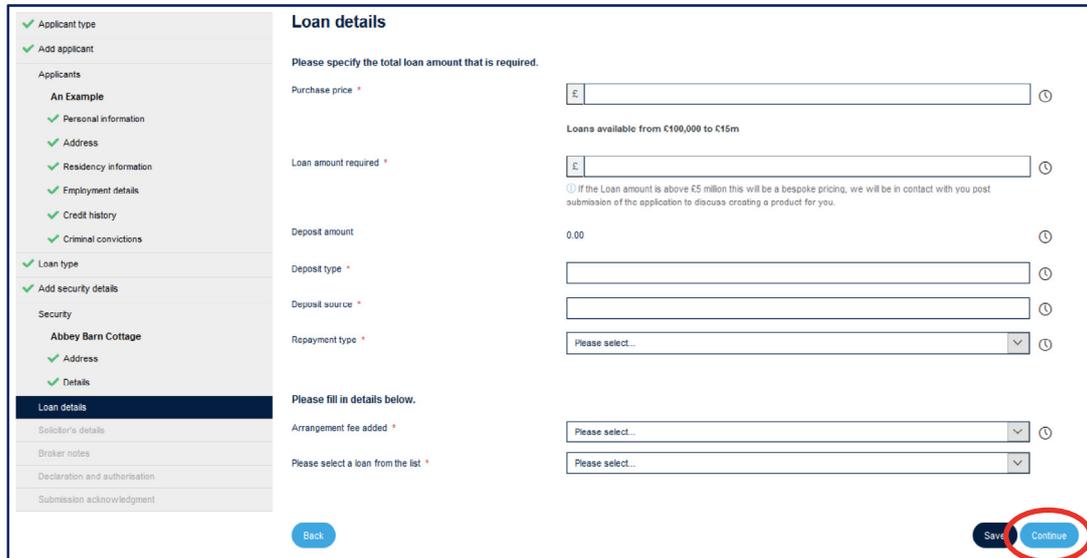
Please select...  

[Back](#) [Save](#) [Continue](#)

- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

Loan details

On this page, we'll ask you to confirm details regarding the loan.



Loan details

Please specify the total loan amount that is required.

Purchase price *

Loans available from £100,000 to £15m

Loan amount required *

ⓘ If the Loan amount is above £5 million this will be a bespoke pricing, we will be in contact with you post submission of the application to discuss creating a product for you.

Deposit amount

Deposit type *

Deposit source *

Repayment type *

Please fill in details below.

Arrangement fee added *

Please select a loan from the list *

[Back](#) [Save](#) [Continue](#)

- The products available for selection will vary depending on the information you have provided earlier in the application.
- As the products available are dependent on the information previously entered, if you make any changes to this information it may result in the product no longer be available and you'll be required to select another product to be able to continue you with your application.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

Solicitor's details

On this page, we'll ask whether the applicant(s) would like HTB to provide dual solicitor representation.

Solicitor's details

Would you like a HTB Solicitor to provide dual representation? *

Yes

Back Save Continue

If you select 'No', we'll ask you to provide details of the applicant's solicitor.

Solicitor's details

Would you like a HTB Solicitor to provide dual representation? *

No

Company name *

Solicitor's name *

Telephone *

Solicitor's address

Address Line 1 *

Address Line 2

Address Line 3

Town

County

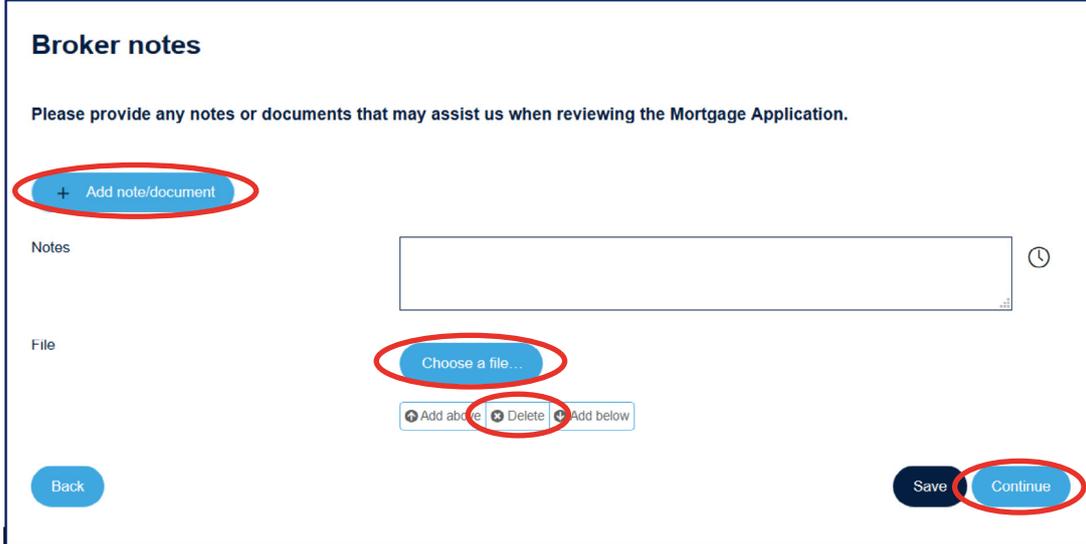
Postcode *

Country

Back Save Continue

Broker notes

On this page, you can upload any supplementary documents or notes that may assist us when assessing the application.



Broker notes

Please provide any notes or documents that may assist us when reviewing the Mortgage Application.

+ Add note/document

Notes

File

Choose a file...

Add above Delete Add below

Back Save Continue

- To add a note, insert the text into the 'Notes' section and click 'Save'.
- To upload a document, click the 'Choose a file...' button and then 'Save'.
- If you want to add another note or document, click the 'Add note/document' button.
- If added by mistake, you can delete a note and document prior to submission by selecting 'Delete'.

Declaration and authorisation

On this page, you'll need to read and provide your acceptance of the declarations. You can click the 'Select all' button to automatically tick all of the declarations displayed on the page or select each one individually.

Declaration and authorisation

Select all

Buy to let declaration

I confirm that the applicant(s) have acknowledged to me that:

- (i) The agreement is entered into by them wholly or predominantly for the purposes of a business carried on, or intended to be carried on by them,
- (ii) They understand that they will not have the protection and remedies that would be available to them under the MCD Order if the agreement were a consumer buy-to-let under the MCD Order, and
- (iii) They understand if they are in any doubts as to the consequences of the agreement not being regulated by the MCD Order, then they should seek independent advice.

Further that they understand and acknowledge that the agreement is to be presumed to have been entered into by them wholly or predominantly for the purposes specified in sub-paragraph (i).

Credit search application(s) consent and intermediary declaration

At this stage of the application HTB would like to carry out a credit search. HTB can only carry out the credit search if it has the applicant(s) permission to do so and the permission of anyone with whom they have a financial link.

- (i) I confirm that the applicant(s) and where appropriate his/her/their financial link have provided consent to a credit search being carried out by HTB.

You must agree to all of the declarations prior to submitting the application. The 'Submit mortgage application' button will remain greyed out until this has been done. Any outstanding actions will be highlighted below.

Back

Submit mortgage application

You must agree to and tick all of the above boxes before submission.

If you have agreed all of the declarations but the 'Submit mortgage application' remains greyed out this mean that the application form is incomplete; any outstanding actions will be highlighted below.

Back

Submit mortgage application

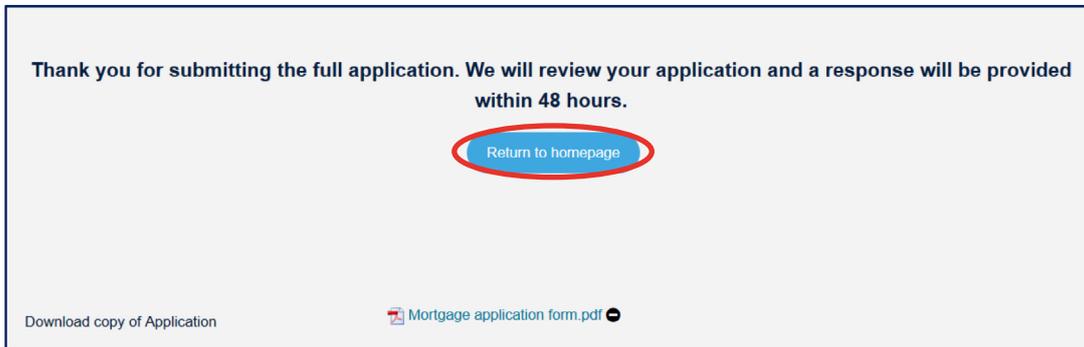
You must complete all sections of the application before submission.

In this example, you'll notice the green tick is not displayed against the 'Solicitor's details' page. This indicates that the mandatory information is missing from this page. You'll need to select 'Solicitor's details' via the navigation bar and enter the missing information. You can then select 'Declaration and authorisation' to submit the application.

✓ Employment details
✓ Credit history
✓ Criminal convictions
✓ Loan type
✓ Add security details
Security
Abbey Barn Cottage
✓ Address
✓ Details
✓ Loan details
Solicitor's details
✓ Broker notes
Declaration and authorisation
Submission acknowledgment

Submitting your application

Once you have clicked the 'Submit mortgage application' button, a confirmation will be displayed.



You can download a copy of the Mortgage application form by clicking on it. A copy will also be stored in the documents section of the application if you wish to review at a later date.

- Click 'Return to homepage' to navigate back to the homepage.

Once you've clicked on the 'Return to homepage', a notification will be displayed to confirm that the mortgage application has been submitted.

Notifications				
Application reference	Subject	Message	Action required?	Date received
HTB14857	Mortgage application received	Thank you for submitting your client's mortgage application. We will review the application and aim to provide you with a response within 24 working hours.	Yes	03/02/2021 16:42

Mortgage application decision



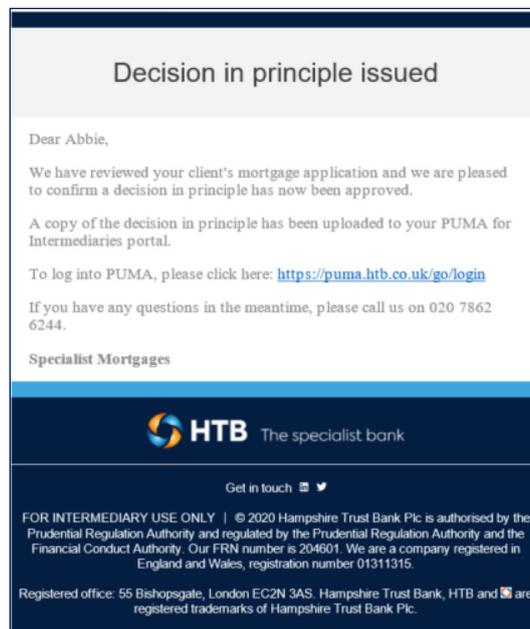
Mortgage application approved

We'll review the application and provide a lending decision within 2 working days.

If the mortgage application is approved in principle, you'll receive a notification within PUMA for Intermediaries. You can view the Decision in Principle by clicking on the 'here' hyperlink.

Application reference	Subject	Message	Action required?	Date received	
HTB14857	Decision in principle issued	We have reviewed your client's mortgage application and are pleased to confirm a decision in principle has now been issued. You can view the document here .	Yes	03/02/2021 16:53	View
HTB14857	Mortgage application received	Thank you for submitting your client's mortgage application. We will review the application and aim to provide you with a response within 24 working hours.	Yes	03/02/2021 16:42	View

We'll also send you an email to confirm the mortgage application has been approved in principle.



Mortgage application declined

If the mortgage application is declined, you'll receive a notification in PUMA for Intermediaries within 2 working days.

HTB14743	Mortgage application declined	We have reviewed your client's mortgage application and unfortunately we are unable to proceed further. If you have any queries, please contact your Lending Manager.	No	03/02/2021 17:19	View
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If you have any queries regarding the decision, please contact your Lending Manager.

Mortgage application withdrawn

Notifications					
Application reference	Subject	Message	Action required?	Date received	
HTB14857	Mortgage application withdrawn	Your client's mortgage application has been withdrawn. If you have any queries, please contact your Lending Manager.	No	03/02/2021 18:05	View

If the applicant does not wish to proceed with their mortgage application, please contact us so we can withdraw the application. You'll then receive a notification in PUMA for Intermediaries.