

C&G Caseflow – the basics



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for intermediaries

built around you

Start using C&G Caseflow

Visit www.cheltglos-intermediaries.co.uk, click 'C&G Caseflow' followed by the orange 'Use C&G Caseflow' button.

New C&G Caseflow user?

You will need to register on C&G Caseflow in order to submit cases via this system. If you are new to C&G Caseflow but have submitted cases to C&G in the past, you will already have a C&G individual reference number. If you haven't got this, contact your Business Development Manager (BDM).

If you are new to using C&G, you can select your own reference number. However, if you are part of a network or mortgage club and have an Agency number, please use this as your C&G reference number.

Existing C&G Caseflow user?

To log on, enter your username and password for instant access.

Submitting a Key Facts Illustration (KFI)

- Select 'new KFI' and complete all fields.
- Select 'submit KFI'.
- The KFI results screen will appear confirming that the KFI has been calculated.
- Select the 'view KFI' button to download the KFI and print or save it. If you have trouble viewing the document, try refreshing the page.

Submitting a Decision in Principle (DIP)

- Select 'New DIP'.
- Input the basic details for Applicant 1 and then select 'Add applicant to case'. The details will then be transferred to the box below the questions. Repeat for each applicant.
- When completing the income section for employed applicants, add a new line for each type of income they receive. Rental income for all rental properties must also be put into this field. Please make sure you include all income to ensure the correct decision is returned.
- Complete all personal details and the loan details section. The left hand navigation bar will confirm whether fields have been completed by showing a green box with a white tick in it.
- If applicants have outstanding commitments in joint names they only need to be input against Applicant 1. You will still need to answer 'yes' to the question about outstanding commitments for Applicant 2 but the current balance should be input as zero.
If there is to be an outstanding balance after completion of this mortgage, ensure this amount is entered in the 'revised balance' field.
- Once you have completed all sections, select 'Submit DIP' and a result will be instantly returned.
- If the case is approved then you can proceed with submitting the Full Mortgage Application.
- If the case is declined then the application has not been automatically accepted by our system. This could be for a number of reasons and you may be given the option to appeal the decision. If you appeal the case, the result will be reviewed. The system will be updated with a further decision or we'll contact you. Please allow sufficient time after submitting your appeal before chasing a result as appeals will often have to be referred to other departments.
- If the case shows 'Decision under Review' then it will be reviewed and the decision will be updated. Please allow time for the case to be fully reviewed before chasing.

Submitting a Full Mortgage Application (FMA)

- After receiving an approved DIP you can then submit the rest of the application. On the application summary screen, under 'Application Status' select the edit option – this will take you into the FMA.
- You can if you wish, submit an FMA without first completing a DIP – please see notes above on how to input applicant details correctly.
- The 'C&G survey' option should only be ticked if your client requires a more detailed survey. This survey is similar to a homebuyer's report and costs more than the basic mortgage valuation. The fee for this survey cannot be collected online and you will have to complete the C&G Survey application form, which can be found on the intermediary website, and send with the relevant fee to our Chief Office. Details of the fees are on our website.
- If choosing an Interest Only product, you will need to indicate the customer's intended 'Vehicle to Repay' from the 'drop down menu'. If the option chosen is 'other repayment plan', a free format text box will appear and you will need to record the customer's repayment vehicle plans.
- Once you have fully completed the FMA you can then select 'Submit FMA'.
- If any sections have not been completed you will need to go back and complete these before a decision is given.
- After submitting the FMA, you will see a 'task' list on the 'decision' page, which will detail any supporting documentation you need to provide for the application. Please make a note of this and then select 'continue'.
- This will then ask for payment details if any fees are payable or will automatically pass the case to our processing team. Ensure the debit/credit card details are entered correctly to enable payment to be processed. Always check to ensure the correct payment is being collected and only press the 'continue' button once otherwise the transaction may be duplicated.
- To ensure that the case has been passed to processing, check the status on the 'application summary' screen. The status will change to 'passed to processing' if you have submitted the case successfully. You will not have secured the product until the fees have been collected and the case status shows 'passed to processing'.
If, on submission of the FMA, a 'Decision under Review' is returned, track the case to see when the case gets approved and then process any fees by clicking on the 'collect fees' button on the case summary page, under 'Application Status' section.
- Any documentation required, such as payslips and signed Direct Debit Mandates, should be faxed to our processing centre. This must be sent using the Intermediary Fax Cover sheet which can be completed and downloaded from the intermediary website.
- To print a Direct Debit Mandate on Caseflow select the 'print' button at the bottom of the Direct Debit mandate page. Alternatively, select the blue 'print' button at the top of the page and then the appropriate pdf link.
- If the case is 'declined', the 'task' list below the decision will detail the reason for this decision. Some 'decline' decisions can be appealed while others are 'non appealable'. If an appeal is possible there will be a question asking 'do you wish to appeal this decision?'. If answering 'yes', a drop down window will appear for you to input supporting information.

Main Residence with self-funding Buy-to-Let properties in the background

- If submitting an application for a main residence where the applicant has one or more buy-to-let properties, it is important to input all information to ensure an accurate decision is made.
- If rental income needs to be entered (refer to Lending Policy), you must input against Applicant 1 on the occupation page under the 'income section' by clicking 'add new line' **not** against Applicant 2.
- On the 'outstanding balances' page, you must include any outstanding mortgages for the buy-to-let properties together with any existing mortgage on a main residence.
- On the 'product details' page in answer to the question 'discount special scheme details' select 'other/self funding BTL'. A free format box will appear and you should enter details of the self-funding BTL properties in the background.
- Please ensure you complete and send us the 'Additional Information for Buy-to-Let Mortgages' form available on our website.

Hints & Tips

- The left-hand navigation bar will confirm whether fields have been completed by showing a green box with a white tick in it.
- Work through all sections, answering all questions.

An incomplete status is most likely to be the result of a small detail missing on the application, so it's worth double checking each field for any mistakes.
- Ensure that any joint outstanding commitments are input into Applicant 1's details only.
- Answers to certain questions may generate additional fields requiring more information – if they do, you must complete these areas.
- To progress a KFI to DIP/FMA, select the 'apply for' button directly under the KFI section.
- To produce a KFI from an FMA, select the 'apply for' button directly under the FMA.

Tracking cases

- When you are logged on you will see a list of all of your applications that have been processed on C&G Caseflow, along with their current status.
- You can view each case's details and progress by selecting it (click on reference number). These details will be regularly updated.
- Once cases have been started, 90% of them will be actioned within 24 hours. However, please allow 72 hours before looking for updates not shown on the system. This turnaround also applies after a valuation or when other documentation or information has been sent in.
- For updates after the 72 hours have elapsed, please call your Regional Processing Team (contact details can be obtained using the BDM Locator on our website). They will be able to take full details of the application and confirm the current status.

Expiring a case

- If a case is not proceeding, you can expire the case by clicking the 'expire case' at the bottom of the case summary page. You also need to send a fax to Intermediary Processing using the fax cover sheet available on the website to advise that you no longer wish the case to proceed.
- However, once a case is expired in this way, it cannot be reinstated; you will need to set up a new case.
- If you expire a case before a valuation is carried out, we will refund the valuation fee, and this can take up to 10 days.

Questions/queries

- If you have any technical questions about C&G Caseflow please call the Intermediary Technical Helpdesk on 0845 603 6082.
- All lending enquiries should be made by calling your Regional Processing Team or your BDM (contact details can be obtained using the BDM Locator on our website). All queries relating to applications already submitted should be made to your Regional Processing Team.
- You'll find all our product details, including administration and valuation fees, together with an affordability calculator and lending policy information on our website.