

Broker Registration and Frequently Asked Questions



Registration for Broker onto the panel

- We are currently only able to conduct business with FCA registered companies
- For a Broker to be able to submit any business to ourselves they must be a member of a firm directly authorised by the FCA or an Appointed Representative firm which has been authorised by the FCA via a Principal
- If you are an Authorised Representative, please enter your own firms FCA number and not that of your network. If you are directly Authorised please enter your own FCA number. As part of the registration process you'll also need to select which mortgage club you are going to use as a submission route. Please note if you don't enter a mortgage club the portal will not return any products.

Changes to Broker details

Brokers will need to be accepted onto our panel for the purposes of submission of any mortgage application.

Certain details which require a change to be made will have to be completed via the Zephyr Homeloans Portal. Brokers are able to make the following administrative changes themselves to maintain their personal profiles:

- Password;
- Correspondence address;
- contact details; and/or
- add or remove a submission route

All other changes, such as a change of name by marriage must be approved by us. Details of the required changes should be submitted to our Broker Support Team by email in order that we can consider and respond to these.

A Panel Broker can reactivate a locked account by contacting the Broker support, please see the contact details at the end of this document.

How can I find Zephyr Homeloans products?

Our products are available via Trigold Iress, Mortgage Brain and Twenty7tec. If you are unable to find our products ensure that all lenders have been selected, all filters have been cleared, you haven't entered any adverse credit and that your client meets our criteria. If you're still unable to find us contact your relevant provider giving the full correct product description and the respective product code.

We will also check with the provider to ensure that they have our criteria set correctly. Provider contact details are supplied below.

Trigold Iress: mortgagesupport.iress.co.uk/products/trigold-prospector/user-guides or call their Product Data Team on 0345 068 3000.

Mortgage Brain: mortgage-brain.co.uk/pdf/classic/MortgageBrain-Classic-2.1-Sourcing.pdf or call them on 020 8665 3200.

Twenty7 Tec: mortgagesource.twenty7tec.com/Documents/UserGuide.pdf or contact them at helpdesk@twenty7tec.com

Frequently Asked Questions (FAQs)

Q1. Can I do business with Zephyr Homeloans?

A. We are currently working with a number of intermediary lending partners. Details of these can be found on our [website](#). Enquiries about future distribution plans should be directed to your Business Development Manager.

Q2. How do I register with Zephyr Homeloans?

A. Register online to submit business via a firm on our panel.

Any Broker can register online but they cannot submit a case to us directly, cases must be submitted via our distribution partners.

Q3. What information do I need to register?

A. You will need the relevant FCA firm reference numbers (see above) and your individual information.

Q4. How long does it take to register?

A. It is very easy you simply complete the details on our online portal.

Q5. When can I start placing business?

A. Once you have completed your registration and we have carried out our internal checks you will be notified and will be able to start placing business with us immediately. We aim to do this within 48 hours.

Q6. I am not linked to a firm – can I still place business with you?

A. Yes, applications can be submitted via one of our preferred packaging routes, please see our website for a list of approved Packaging partners.

Q7. Who is my Business Development Manager (BDM)?

A. All contact details for our BDM team can be found [here](#).

Q8. Will the customer have visibility of case tracking for their Mortgage Application?

A. No, only the Broker or Packager will be able to see updates via the Zephyr Homeloans Portal. For cases submitted via a Packager, you will need to contact the Packager for updates. You will be responsible for providing the customer with updates from the information that is available to them via the Portal.

Q9. What are Zephyr's future distribution plans?

A. Please speak to your Business Development Manager to find out more.

Q10. Do you have a direct channel?

A. No, we only offer our products through intermediaries.

Application Process

Submission of Mortgage applications

All Broker generated applications must be submitted via the Zephyr Homeloans Portal. Following submission the Broker/Packager will be able to view the progress of all of their submitted cases online via the Portal.

If the case has been submitted through a Packager, the Broker will not be able to view the progress of cases submitted and will need to contact the Packager for updates.

Application Queries and Case Updates

Application information will be available on the Zephyr Homeloans Portal Case Summary screen or you can find more information on our website www.zephyrhomeloans.co.uk/business. However, in respect of general non case specific queries, and in certain circumstances where an update cannot be achieved via the portal, information may instead be obtained over the telephone. Please call **0370 707 1894** Monday to Friday, 9am to 5pm.

Q1. What documentation do I need to submit with the application?

A. This will depend on the customer's individual circumstances. The standard requirements are defined in the Underwriting Guide and the Application Submission Guide, which can be found on our website at www.zephyrhomeloans.co.uk/business. Further documents may be requested as required. All initial fees payable for applications must be submitted via the Zephyr Homeloans Portal.

Q2. Will Brokers/Packagers be able to see exactly what they need to submit as evidence of income for certain employment types?

A. Brokers/Packagers will be able to view this on the website under Submitting Business (Application Submission Guide). Once the application is submitted details of any other documents required will be supplied. In certain circumstances additional information may be required.

Q3. How long will it take to give me a decision on my Decision in Principle (DIP) that has referred?

A. We will review the DIP and come back to the Broker/Packager with a decision as soon as possible – we aim to do this within 48 hours.

Q4. Do you leave a hard or soft footprint at the credit bureau?

A. This depends on the stage of the application process; if the application is at the DIP or quotation stage a soft footprint is left. When a full mortgage application is submitted however, a hard footprint is left at the Credit Bureau stage. Zephyr Homeloans use Equifax for Credit Referencing purposes.

Q5. Is there a guide to packaging/submission?

A. Both the Packaging and Application Submission Guides are available on our website. The online system will also provide a reminder of the required documentation needed to support the application at the point of submission, at www.zephyrhomeloans.co.uk/business.

Q6. Who do I speak to for case updates?

A. Brokers/Packagers should use the online Zephyr Homeloans Portal for updates on the progress of their cases. Information can be found on the Portal Case Summary screen.

Q7. Who do I speak to if I have a complaint/I'm not happy with the service I'm getting?

A. If the complaint is in relation to a customer enquiry, DIP, application or loan then the Broker/Packager should contact one of our New Lending Consultants on **0370 707 1894** Monday to Friday, 9am to 5pm, making sure that they provide full details of the case the complaint refers to. The consultant taking the call will own the complaint and log it in line with our internal complaints process, a copy of which is available on request.

Q8. Can I speak to an underwriter?

A. Wherever possible the consultant taking the call should always look to answer the Broker/Packager's query. If the consultant is not able to do so, you will be referred to an underwriter or BDM where relevant.

Q9. This is a good case but it is outside of criteria – will Zephyr Homeloans consider it?

A. Wherever possible the consultant taking the call will consider cases that fall outside of criteria. If the consultant is not able to do this, you will be referred to an underwriter or BDM as appropriate.

Q10. The case is urgent, the sale is going to fall through and I need an offer today.

A. The consultant taking your call will look to resolve the query by reviewing the application to determine at what stage the application is at and provide guidance accordingly.

Q11. Why has Zephyr Homeloans cancelled my case?

A. Before cancelling an application a consultant or underwriter will contact the Broker/Packager to explain the reason why the case is not proceeding.

Q12. Who does Zephyr Homeloans valuations?

A. Zephyr Homeloans Surveyor Panel is managed by Connells; they instruct firms on our behalf.

Q13. How do I get a solicitor on the Zephyr Homeloans panel?

A. You will need to contact your BDM.

Q14. How long is the mortgage offer valid for?

A. Offers are valid for 180 days for standard purchases, re-mortgages and new build properties.

Q15. How long is a DIP valid for?

A. A Decision in Principle is valid for 30 days, subject to no material changes. Please be aware that a product is not secured at the DIP stage.

Q16. Under what circumstances (if any) would a refund of valuation /administration fees to a customer be available?

A. Refunds may be available where we are notified prior to a valuation being completed.

Q17. If the property was down valued would this prompt a refer/decline decision?

A. Down valuations will be referred back to the Underwriter for review.

Q18. Is there an Appeals Process for valuation etc.?

A. Zephyr Homeloans will only accept a valuation appeal in exceptional circumstances where compelling evidence exists to contradict the valuation that has been provided.

Q19. If a case is referred to an underwriter and they need further information, who will contact the Broker/Packager for the details required? Will the Portal confirm outstanding requirements?

A. The underwriter will be responsible for requesting further information in the first instance. The Zephyr Homeloans Portal will also display a checklist item to show the Broker/Packager that further information is required.

Q20. Is a cancellation full and final? (i.e. if the customer wishes to apply again, would this be treated as an entirely new case or could the dormant case be re-opened)

A. Once the Zephyr Homeloans Portal runs a decline/cancel on a case, it cannot be re-opened.

Q21. Should an offer be extended beyond 180 days from initial offer, if a re-valuation is required, who will pay the additional valuation fee if this is required?

A. The customer will be required to pay this additional fee. Details of the fee amount will be included on the Zephyr Homeloans website.

Q22. When ID is submitted via the portal or post does this need to be verified? If so who can verify it?

A. Identification will be provided via the Zephyr Homeloans Portal through the Equifax ID & V system EID. The Broker/Packager is also required to upload certified identification and address documents via the portal.

In the case of a non-face-to-face application, Zephyr Homeloans will accept certified documents from any regulated or professional person who is subject to the Money Laundering Regulations, such as:

- Lawyer or Solicitor;
- Bank Official;
- Post Office Official via Post Office Documentation Certification Service
- Independent Financial Adviser; or
- Mortgage Broker, who must be either directly authorised by the Financial Conduct Authority (FCA), or an Appointed Representative of an authorised firm.

Q23. Should monthly or annual income figures be recorded on the Decision in Principle (DIP)?

A. Annual income figure should be used in the most part, the DIP screens will stipulate how the income or expenditure should be input.

Q24. Does Zephyr Homeloans have document upload?

A. Yes, Brokers/Packagers can upload documents at the DIP and full mortgage application stages, simply click on the document upload and follow the instructions.

Q25. Will I get a copy of the offer?

A. The customer and the Solicitor will get a copy of the mortgage offer. A Broker/Packager copy will be available on the Zephyr Homeloans Portal. The Broker will receive an email notification of the offer.

Q26. Will I get a copy of the valuation report?

A. No, the valuation report is issued to the Solicitor only.

Q27. Who do you use for your credit search?

A. Zephyr Homeloans uses Equifax as part of their credit search process.

Q28. How does Zephyr Homeloans keep the Broker/Packager updated on how their case is progressing/what is outstanding?

A. The Broker/Packager can track their cases via the Zephyr Homeloans Portal which will be updated regularly.

Q29. If the valuation fee collection is declined what happens to the case?

A. If the Broker/Packager cannot pay the valuation fee, the case cannot proceed until they are able to do so.

Q30. Where a valuations appeal is upheld, and we refund fees, who informs the Broker/Packager that the appeal has been upheld?

A. The pre-offer case owner will advise the Broker/Packager of any appeals decisions.

Q31. I am no longer on the Broker/Packager's panel, what will happen to my pipeline cases?

A. Any pipeline cases must still be processed through to completion under the Principal Firm's FCA reference number or the Appointed Representative's FCA reference number depending on the submission route.

Q32. When a product is withdrawn will there a period of grace for submitting applications before the product is finally withdrawn?

A. Mortgage products will only be "locked in" once a full mortgage application submission is complete and the relevant fees have been paid. Once the mortgage application is at this stage or beyond, the product will be honored until the relevant expiry date.

Note: the product is not secured at the Decision in Principle (DIP) stage.

Q33. Can a member of the armed forces submit an application?

A. We will accept applications from members of the armed forces but where they provide us with a British Forces Post Office address, this will not pass through our address identification process.

Therefore when you are sending through a DIP for one of these cases it will be necessary to let us know that the application is on its way to us. This will ensure that the case is reviewed appropriately and to allow us to consider the applicant's full residential history.

In all cases please e-mail newbusiness@zephyrhomeloans.co.uk as soon as you have submitted the DIP to include the case reference number. However, please do not attach any documents to the e-mail – these should be sent to us via the Zephyr Homeloans Portal.

Find out more:



0370 707 1894 (Monday to Friday, 9am until 5pm)



newbusiness@zephyrhomeloans.co.uk



www.zephyrhomeloans.co.uk



Zephyr Homeloans



@ZephyrHomeloans