

DIP & FMAs Submission Process:

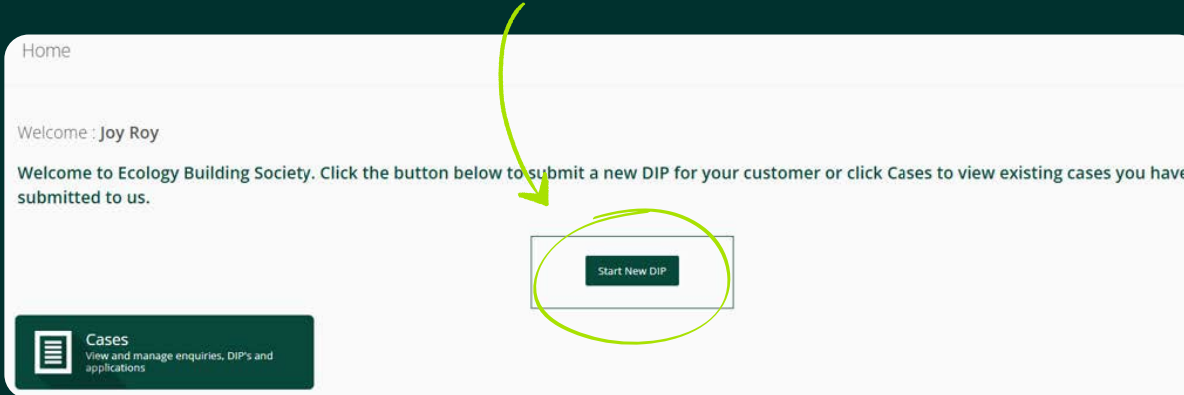
A step-by-step guide for
Ecology Intermediaries



INTERMEDIARY USE ONLY
Updated November 2025



1. Select Start New DIP from home screen



Home

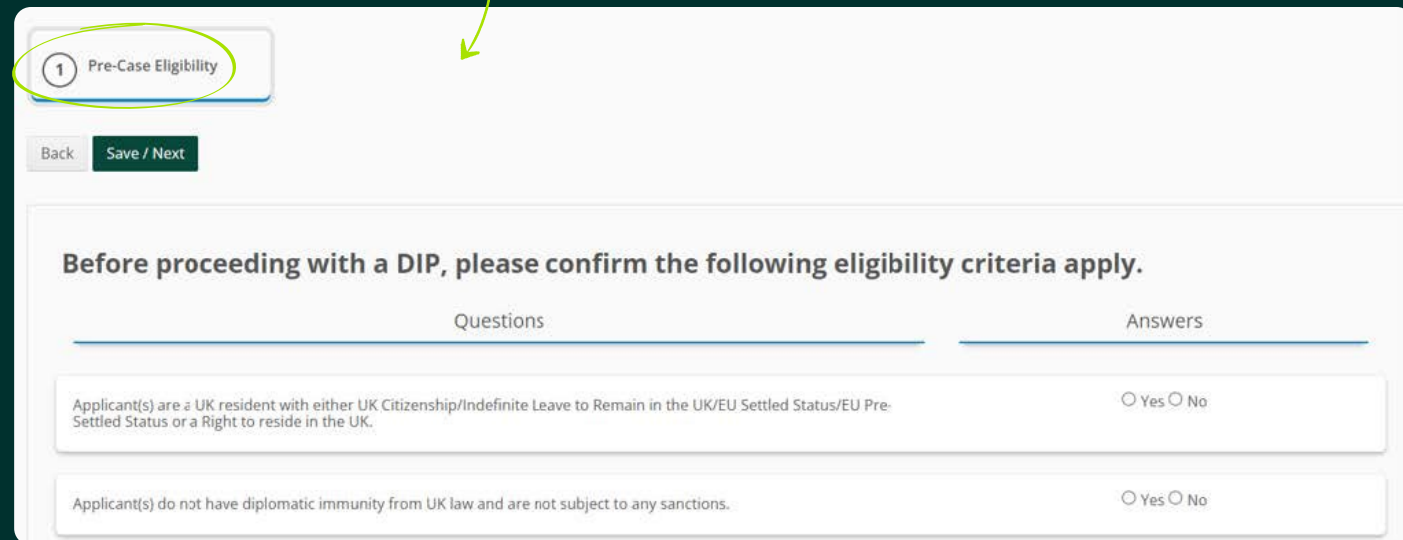
Welcome : Joy Roy

Welcome to Ecology Building Society. Click the button below to submit a new DIP for your customer or click Cases to view existing cases you have submitted to us.

Start New DIP

Cases
View and manage enquiries, DIP's and applications

2. Complete pre-case eligibility questions tab



1 Pre-Case Eligibility

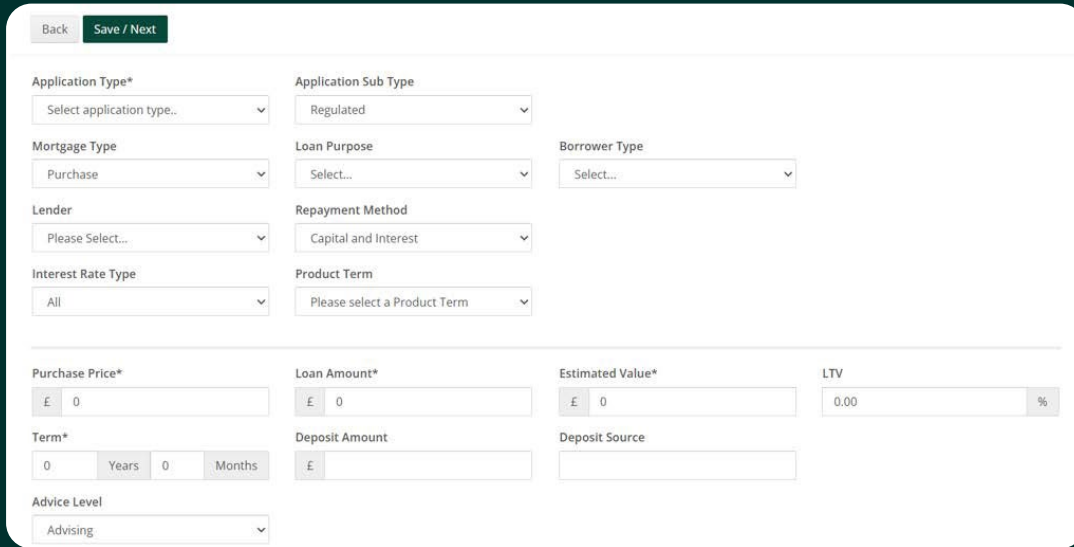
Back **Save / Next**

Before proceeding with a DIP, please confirm the following eligibility criteria apply.

Questions	Answers
Applicant(s) are a UK resident with either UK Citizenship/Indefinite Leave to Remain in the UK/EU Settled Status/EU Pre-Settled Status or a Right to reside in the UK.	<input type="radio"/> Yes <input type="radio"/> No
Applicant(s) do not have diplomatic immunity from UK law and are not subject to any sanctions.	<input type="radio"/> Yes <input type="radio"/> No



3. Complete loan tab



Back Save / Next

Application Type*
Select application type..

Application Sub Type
Regulated

Mortgage Type
Purchase

Loan Purpose
Select...

Borrower Type
Select...

Lender
Please Select...

Repayment Method
Capital and Interest

Interest Rate Type
All

Product Term
Please select a Product Term

Purchase Price*
£ 0

Loan Amount*
£ 0

Estimated Value*
£ 0

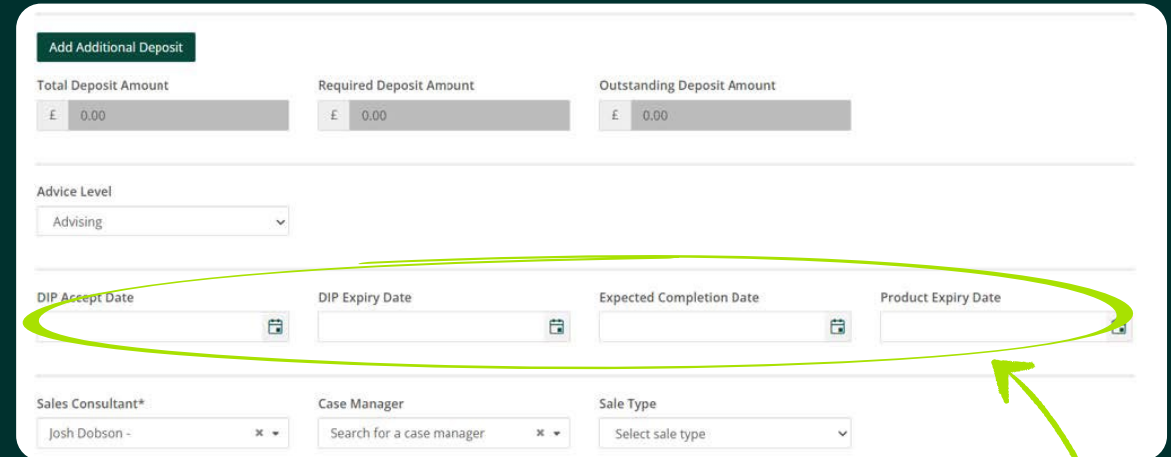
LTV
0.00 %

Term*
0 Years 0 Months

Deposit Amount
£

Deposit Source

Advice Level
Advising



Add Additional Deposit

Total Deposit Amount
£ 0.00

Required Deposit Amount
£ 0.00

Outstanding Deposit Amount
£ 0.00

Advice Level
Advising

DIP Accept Date

DIP Expiry Date

Expected Completion Date

Product Expiry Date

Sales Consultant*
Josh Dobson -

Case Manager
Search for a case manager

Sale Type
Select sale type

Please leave the 'DIP Accept Date', 'DIP Expiry Date', 'Expected Completion Date' & 'Product Expiry Date' sections blank as these will be completed by the Ecology team.

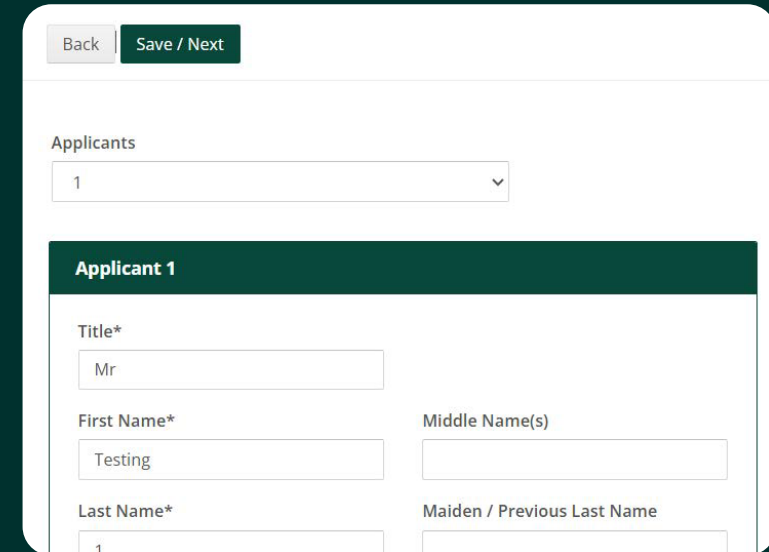
4. Complete further questions

- ✓ pre-populated by loan type selected on previous tab



5. Complete 'applicants' tab

- ✓ If dependants are shared between applicants just key once on applicant 1.



Back Save / Next

Applicants

1

Applicant 1

Title*

Mr

First Name*

Testing

Middle Name(s)

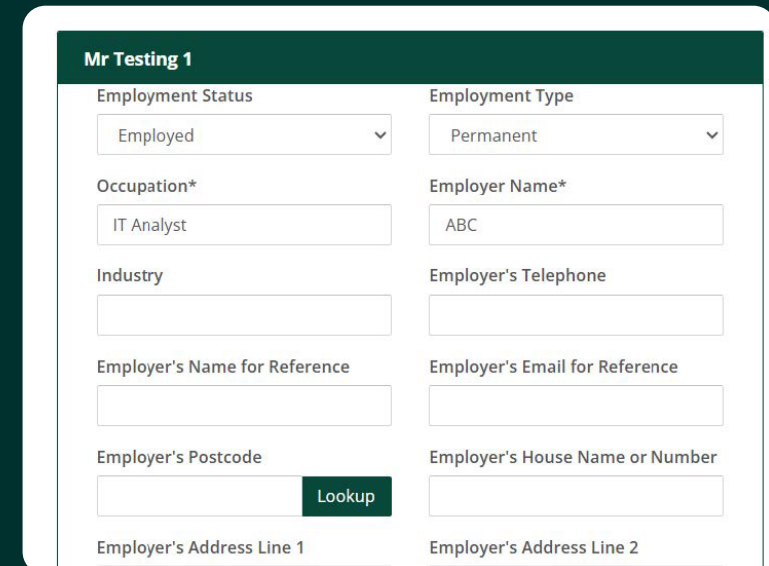
Last Name*

1

Maiden / Previous Last Name

6. Complete employment tab

- ✓ Ensure income is keyed in line with current lending policy
- ✓ The net income is keyed here annual (optional), ensure in budget planner correct net monthly income shows



Mr Testing 1

Employment Status

Employed

Employment Type

Permanent

Occupation*

IT Analyst

Employer Name*

ABC

Industry

Employer's Telephone

Employer's Name for Reference

Employer's Email for Reference

Employer's Postcode

Lookup

Employer's House Name or Number

Employer's Address Line 1

Employer's Address Line 2



7. Complete budget planner tab

Select complete budget planner and complete all steps below

- ✓ Ensure net monthly income is showing accurately
- ✓ Key any debt remaining at point of initial mortgage drawdown
- ✓ Enter Living Expenses – note, affordability based on higher of keyed or ONS data
- ✓ Tick disclaimer and submit

Budget Planner

1 Step 1 Household Income 2 Step 2 Debt Repayment 3 Step 3 Living Expenses

Write down all the income coming into the household per month after tax and any other deductions.

Make sure you consider all income, including contributions from adult children or lodgers, and estimate the monthly value of irregular income like overtime or occasional work.

Income	
Applicant 1 Net Monthly Income	<input type="text"/> £ <input type="button" value="Calculate"/>
Applicant 2 Net Monthly Income	<input type="text"/> £ <input type="button" value="Calculate"/>
Rental Income	<input type="text"/> £ <input type="button" value="Calculate"/>
Part Time Income	<input type="text"/> £
Jobseeker's Allowance	<input type="text"/> £
Child Benefit	<input type="text"/> £
Tax Credits	<input type="text"/> £

Budget Planner

3 Step 3 Living Expenses 4 Step 4 Monthly Budget 5 Step 5 Disclaimers

The difference between household Income and Outgoings will be either positive or negative.

If you have a positive figure that's great, but ensure you that you have included everything and not under estimated your spending.

If you have a negative figure then you need to look at ways your clients can maximise their income or reduce their spending.

Sub-Totals	
Total Income	<input type="text"/> £ 0.00
Total Debt Repayment - Monthly	<input type="text"/> £ 0.00
Total Living Expenses	<input type="text"/> £ 0.00
Available Income	<input type="text"/> £ 0.00

Budget Planner

4 Step 4 Monthly Budget 5 Step 5 Disclaimers

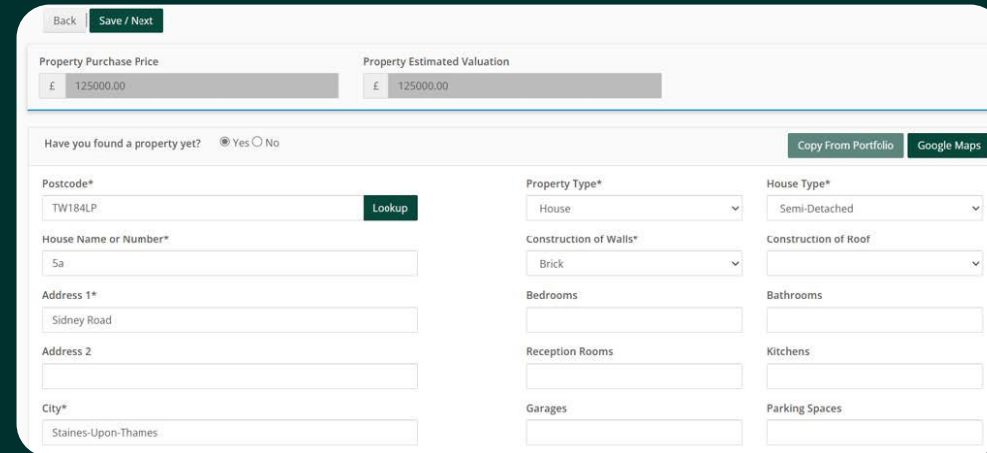
☐ **Disclaimer**

I confirm that the figures supplied in this budget planner are as complete and accurate as far as possible and to the best of knowledge.



8. Complete security property tab

- ✓ Ensure EPC or SAP rating is included



A screenshot of a web form titled 'Security Property'. At the top, there are two input fields: 'Property Purchase Price' and 'Property Estimated Valuation', both showing '£ 125000.00'. Below these are buttons for 'Back' and 'Save / Next'. The main section asks 'Have you found a property yet?' with radio buttons for 'Yes' (selected) and 'No'. To the right are buttons for 'Copy From Portfolio' and 'Google Maps'. The form is divided into two columns. The left column contains fields for 'Postcode*' (TW184LP), 'House Name or Number*' (5a), 'Address 1*' (Sidney Road), 'Address 2', and 'City*' (Staines-Upon-Thames). A 'Lookup' button is next to the postcode field. The right column contains dropdown menus for 'Property Type*' (House) and 'House Type*' (Semi-Detached), and input fields for 'Construction of Walls*' (Brick), 'Construction of Roof', 'Bedrooms', 'Bathrooms', 'Reception Rooms', 'Kitchens', 'Garages', and 'Parking Spaces'.

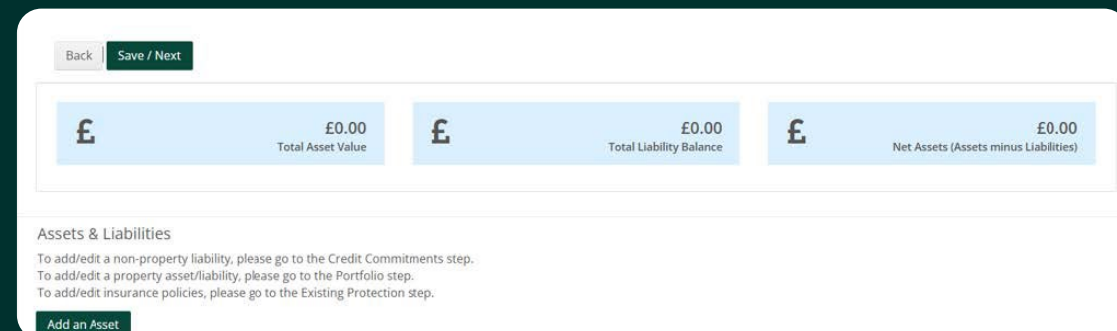
9. Complete Portfolio tab (optional)



A screenshot of a web form titled 'Portfolio'. At the top, there are buttons for 'Back' and 'Save / Next'. Below these is a question 'Do the applicants own any other properties?' with radio buttons for 'Yes' and 'No' (selected). Below this is a 'Notes' section with a text input field. At the bottom, there are buttons for 'Back' and 'Save / Next'.

10. Complete Assets & Liabilities tab

- ✓ Confirm origination of own funds



A screenshot of a web form titled 'Assets & Liabilities'. At the top, there are buttons for 'Back' and 'Save / Next'. Below these are three summary boxes, each with a pound symbol (£) and a value of '£0.00': 'Total Asset Value', 'Total Liability Balance', and 'Net Assets (Assets minus Liabilities)'. Below these boxes is a section titled 'Assets & Liabilities' with instructions: 'To add/edit a non-property liability, please go to the Credit Commitments step.', 'To add/edit a property asset/liability, please go to the Portfolio step.', and 'To add/edit insurance policies, please go to the Existing Protection step.' At the bottom, there is an 'Add an Asset' button.



11. Submit DIP

- ✓ If refers or declines, we will look into the reason behind and respond

1 Pre-Case Eligibility 2 Loan 3 Applicants 4 Employment 5 Budget Planner

6 Security Property 7 Portfolio 8 Assets & Liabilities 9 Submit 10 Documents

Back Submit

To submit this DIP, agree to the disclaimer below and then click the submit button. Once submitted this DIP can not be amended.

☐ Processing Consent

PLEASE ENSURE YOUR CLIENT CONFIRMS TO THE STATEMENTS BELOW AND CONFIRM VIA TICKBOX

Important - Your Personal Information
Your data may be used for making credit decisions and the prevention of fraud and money laundering. One Mortgage System, trading as OMS, may use credit reference and fraud prevention agencies to help reach a lending decision.
A declaration of what OMS does, and how OMS, credit reference, and fraud prevention agencies will use your information is detailed within the Privacy Notice (GDPR) on our website at <https://OMSuk.com/privacy-gdpr/>. Alternatively, you can request information by writing to OMS at 46 Hertford Street, Mayfair, London, W1J 7DP.

Please confirm, and therefore accept, that you agree to this use of your information in the ways stated.

Broker Declaration
In completing this enquiry form on behalf of the applicant(s), I can confirm that I have:
1) Read to the applicant(s) the OMS Fair Processing Statement, "Your Personal Information", stated above
2) I have provided the applicant(s), prior to capturing their consent, a durable copy of the OMS Fair Processing Statement and allowed them to read the document fully
3) The applicant(s) consent(s) to such processing as set out in the OMS Fair Processing Statement

Leg Comp

1 Pre-Case Eligibility 2 Loan 3 Applicants 4 Employment 5 Budget Planner

6 Security Property 7 Portfolio 8 Assets & Liabilities 9 Submit 10 Documents

11 Shopping List 12 Notes

Back Submit

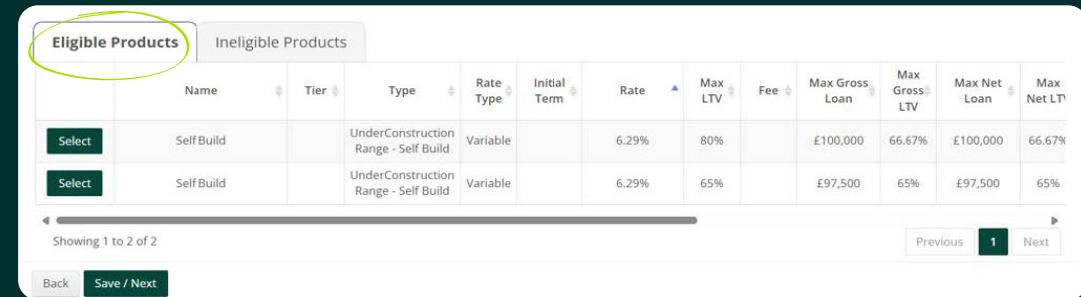
Success!
Thank you.
Your DIP has been submitted and received.
OK

- ✓ If accepts follow the process on next slide to select product



12. DIP Accept

- ✓ Go to product calculator tab



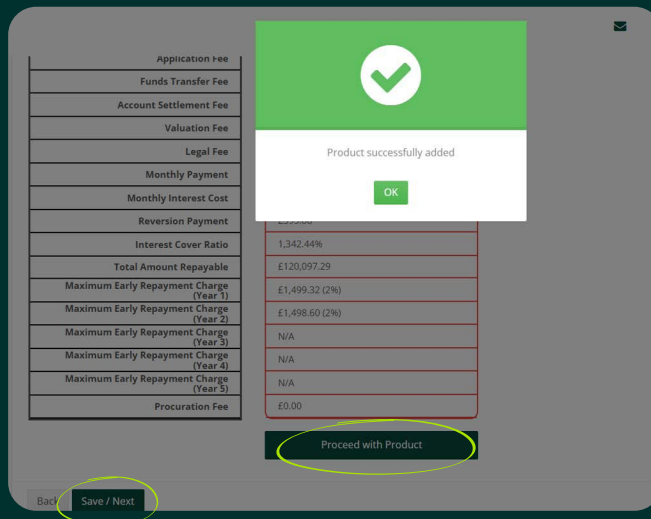
Eligible Products		Ineligible Products										
	Name	Tier	Type	Rate Type	Initial Term	Rate	Max LTV	Fee	Max Gross Loan	Max Gross LTV	Max Net Loan	Max Net LTV
Select	Self Build		UnderConstruction Range - Self Build	Variable		6.29%	80%		£100,000	66.67%	£100,000	66.67%
Select	Self Build		UnderConstruction Range - Self Build	Variable		6.29%	65%		£97,500	65%	£97,500	65%

Showing 1 to 2 of 2

Previous 1 Next

Back Save / Next

- ✓ Select required product from eligible products tab this will inform you of the actual borrowing approved for on that product
- ✓ Select proceed with product and select save/next to confirm



Application Fee

Funds Transfer Fee

Account Settlement Fee

Valuation Fee

Legal Fee

Monthly Payment

Monthly Interest Cost

Reversion Payment

Interest Cover Ratio

Total Amount Repayable

Maximum Early Repayment Charge (Year 1)

Maximum Early Repayment Charge (Year 2)

Maximum Early Repayment Charge (Year 3)

Maximum Early Repayment Charge (Year 4)

Maximum Early Repayment Charge (Year 5)

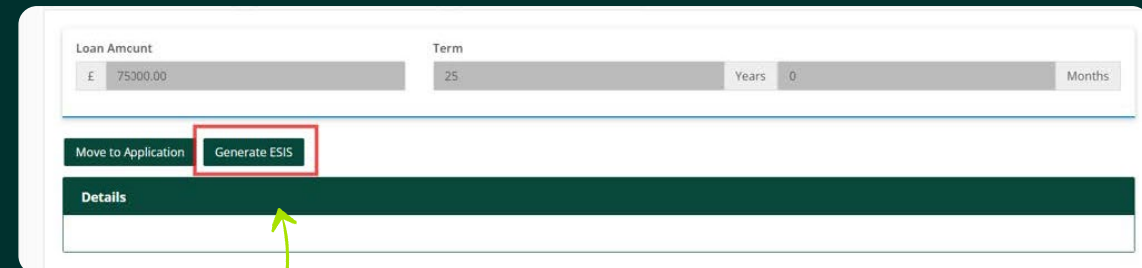
Procurement Fee

Product successfully added

OK

Proceed with Product

Back Save / Next



Loan Amount

£ 75300.00

Term

25 Years 0 Months

Move to Application Generate ESIS

Details

- ✓ Select create ESIS (this will email the DIP and ESIS to you)



13. Convert to FMA

- ✓ Select move to application, check full details on existing tabs and complete the new tabs such as solicitor details, valuation details and upload documents then submit.

The screenshot displays a web application interface for converting to FMA. It features a grid of 13 numbered tabs. Tab 10, 'Product', is selected. Below the tabs, there are input fields for 'Loan Amount' (£ 75000.00) and 'Term' (25 Years 0 Months). At the bottom, there are two buttons: 'Move to Application' and 'Generate ESIS'. A green arrow points to the 'Move to Application' button.

Tab Number	Tab Name
1	Pre-Case Eligibility
2	Loan
3	Applicants
4	Employment
5	Budget Planner
6	Security Property
7	Portfolio
8	Assets & Liabilities
9	Product Calculator
10	Product
11	Shopping List
12	Documents
13	Notes

Loan Amount: £ 75000.00

Term: 25 Years 0 Months

Move to Application **Generate ESIS**

Details



We're here to help, so get in touch anytime if you need support.

01535 650770
ebs.bdm@ecology.co.uk

