

HOW TO SUBMIT BUSINESS

If you would like to submit business to the Society, you required to register with us by completing a Registration Form for Mortgage Intermediaries. This form can be located in the downloads section of the intermediaries area on our website.

Once completed, the form should be emailed to intermediaries@penrithbs.co.uk, along with the necessary supporting documentation.

The Society carries out due diligence checks on all intermediaries. This will include a company search confirming the authorised intermediary is regulated by the FCA and receiving confirmation of the company professional indemnity insurance.

An email will be sent to you confirming when you are registered to submit business to the Society.

The Society provides a portal for the electronic submission of mortgage applications. This portal is called Penrith Mortgage Hub (PMH). To be able to submit applications through the portal, you will be required to create user account.

To do this you need to click onto "register" on the main Intermediary Penrith Mortgage Hub website page which will take you to the link allowing you to create yourself a username and password for "Penrith Mortgage Hub".

Please note, you will be unable to submit an application unless you have forwarded the initial registration documents to the Society and received an email confirming that you are accepted onto the panel. Once the relevant due diligence has been carried out you will receive an email confirming that you have been activated which will allow you to fully submit cases through PMH.

Each individual advisor within the firm will have their own login details. However, there is an option to create a 'Super User' who will be able to see all cases connected to that particular firm. The system allows up to two users within your firm to have super user status. If you would like to have super user status for yourself or another advisor or administrator in your firm, please let us know.

If you would like us to carry out an affordability assessment for your customer, please complete the Income and Expenditure form found here [I&E Form](#) and email this to us for review. Please include details of the required mortgage amount, repayment method and term.

Should you wish to apply by post the relevant application form can still be printed and used. Please ensure that all the appropriate sections of the application form are complete, and all questions answered in full. This will help to avoid unnecessary delays in processing, as incomplete applications may be returned.

In all instances, supporting documentation will be required. Supporting documents must be provided to the Society within 5 working days of application submission. To ensure that you provide the required documentation, please use our Packaging Checklist which can be found here: [Packaging Checklist](#).

The intermediaries@penrithbs.co.uk email address should be used in all instances or, if you would rather speak with us, you can give us a call on 01768 863675.

