

# Five simple steps to a speedier decision



Step  
**1**

## SUBMIT THE DIP

You may receive a 'Refer' decision after keying in your client's Decision in Principle (DIP)

Step  
**2**

## WAIT FOR YOUR SUBJECTIVE ACCEPT

Do not move to Full Mortgage Application (FMA) until you are notified that your case has been issued with a Subjective Accept



### WARNING

A valuation **WILL NOT** be instructed if you submit a case to FMA whilst at Refer status, and **you may delay your application**. You can find our current service levels for Refer cases on our [website](#).



### IMPORTANT

Once you've received a Subjective Accept, if you make changes to the initial DIP, **this could change the application back to Refer**. It's important you wait for the decision to be changed back to Subjective Accept before submitting your FMA.



Step  
**3**

## SUBMIT THE FMA

Now that you have a Subjective Accept for your case, submit your FMA and all required documents



Step  
**4**

## WAIT FOR CONFIRMATION

Your case will move into a work queue to await review, and your **valuation will be instructed** separately (provided the Subjective Accept status remains)



Step  
**5**

## RECEIVE STATUS UPDATE

You will be notified by email with a decision regarding your application, in line with current SLAs

### TOP TIP: DON'T RUSH FOR RATES!

In NFI Online, **you can reserve a product for 90 days** and, even if rates change in this time, we'll honour the rate that you reserved.

**RESERVE RATE** →