



Atom bank

**Welcome to speedy mortgages
from Atom bank**

A customer guide • atombank.co.uk

Here's to greater control, knowledge and speed

Who are we?

We're the UK's first bank built exclusively for mobile. We're redefining what a bank should be, making things straightforward, personal and great value. What's more, we're always at hand, because we'll be packing an entire bank into our app.

What's on offer?

Working with fantastic brokers, we currently offer residential mortgages and business lending. We also offer fixed saver accounts directly through our app. And good news... we have plans to launch other products!

What's in this guide?

01. [Download](#) 
Downloading the Atom bank app
02. [Activate](#) 
Your mortgage activation code
03. [Log in](#) 
Logging in to your mortgage account on the app
04. [View](#) 
Viewing your mortgage documents on the app

01. Downloading the Atom bank app

While we work on your mortgage application with your broker, you'll need to download our Atom bank app to get all your updates. Search for 'Atom bank' in the [Apple App Store®](#) or [Google Play® Store](#). [You can check out our supported devices here.](#)

Each applicant will need to:

- Provide the broker with a personal email
- Provide the broker with a personal mobile number
- Download their own app

For example:

Each customer must have their own smartphone or tablet to use their own code on. This means joint applicants will both need a device.



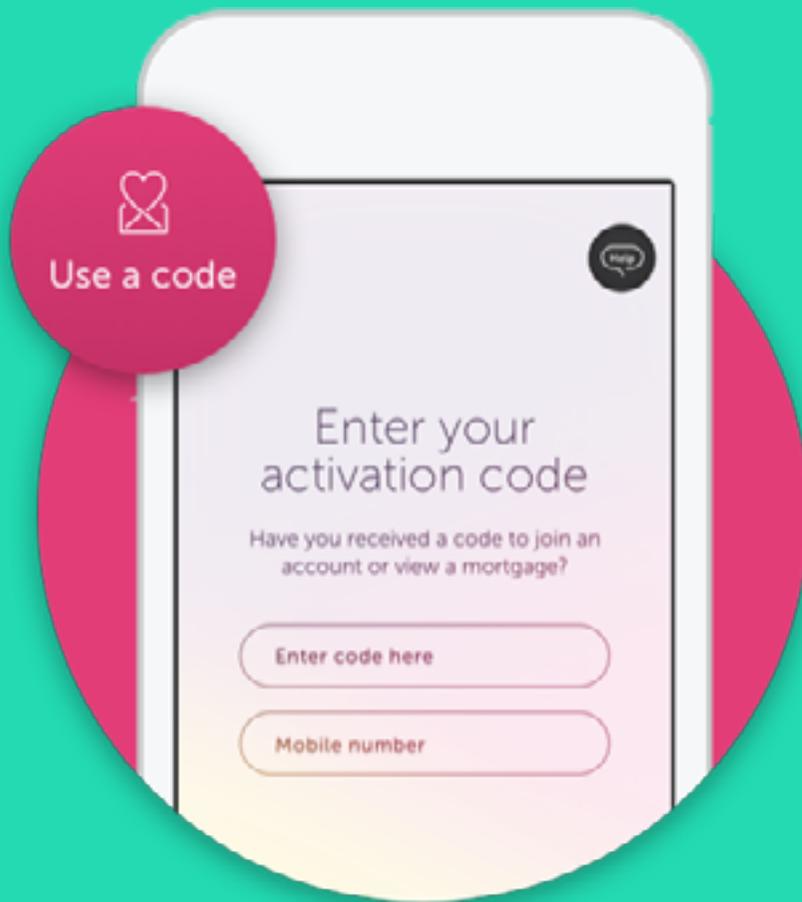
02. Your mortgage activation code

Once you receive a successful Decision in Principle from us, we will send you an email or SMS with your unique mortgage activation code.

This will be sent to the email address or mobile number you gave your broker, so it's good to double check they've got the right one!

Top Tip

Each individual applicant will get their own code to use, so be sure to use your code on your device.



03. Logging into your mortgage account on the app

For security we'll need to see your best selfie face, take a quick recording of your beautiful voice and we'll also ask you to lock away a secret pin code.

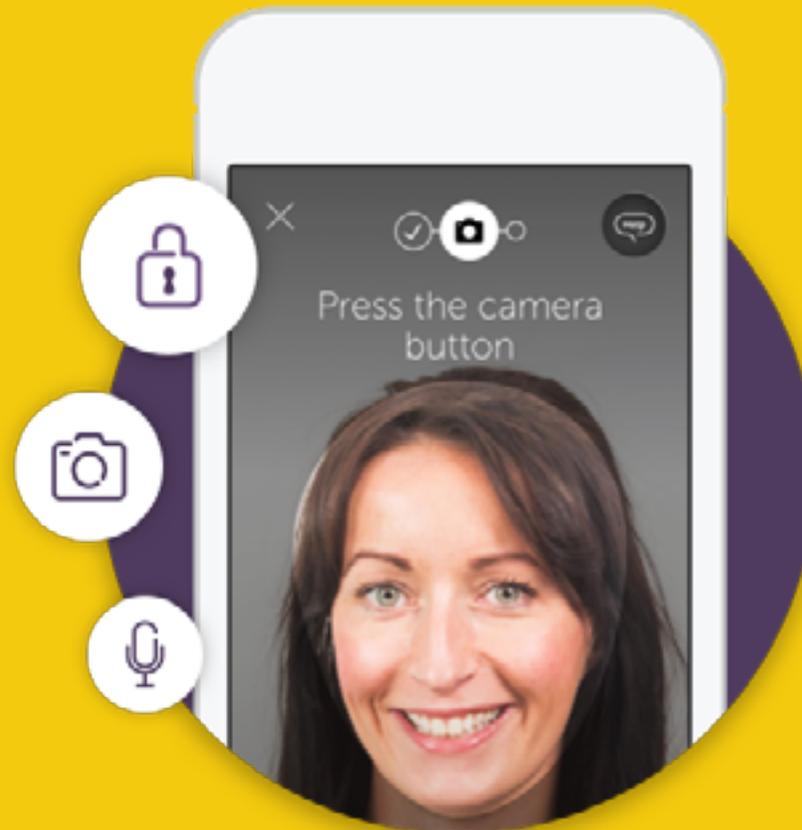
You can choose just one of these to use as your regular login for the app; the rest are simply back-up measures.

Once you have your app and your code, it's time to get set up:

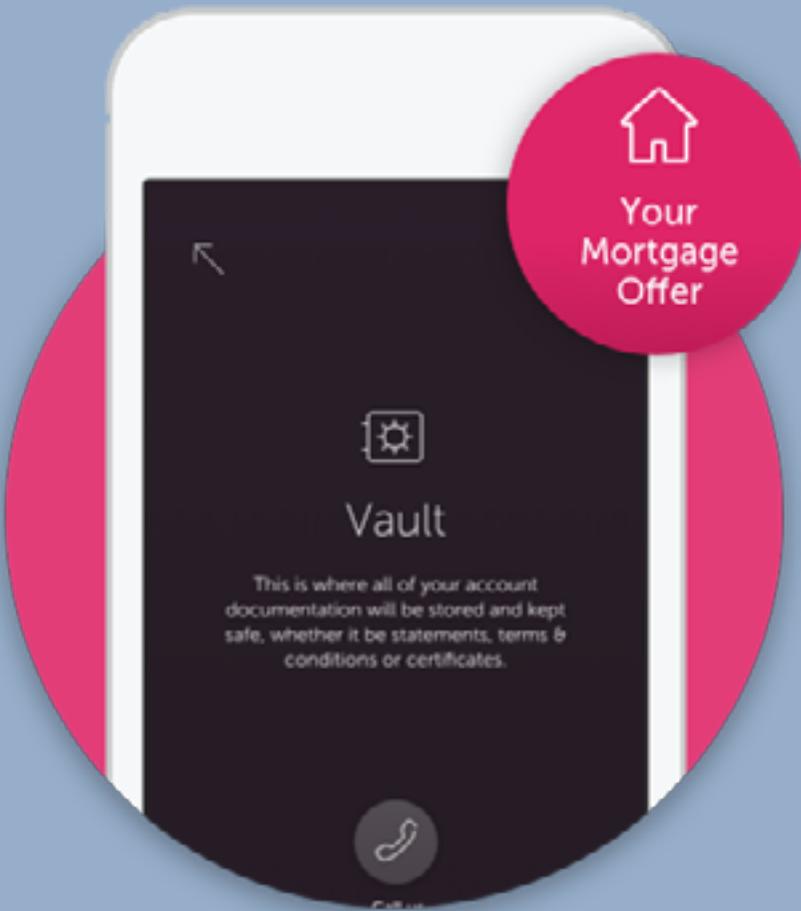
- Enter your code and mobile number
- Check your details
- Set up your security

Top Tip

Remember setting up your app security needs to be unique to you, don't be tempted to set up someone else's for them.



04. Viewing your mortgage documents in the app



Check out your 'Vault' for all of your important documents, such as your Decision in Principle certificate and your offer. You can print them from your phone, email them to yourself or share with whoever you need to.

Top Tip

We'll also let you know by email or SMS once we've offered you a mortgage - you'll need to read your offer and accept it in your Atom bank app before your mortgage can complete.

➔ [See our YouTube guide on accepting your offer in the app.](#)



We have lift off!

Once your new mortgage is up and running, log in to the app anytime to see upcoming payments and see how else we can make your banking experience better.

We'll even let you know when your deal is coming to an end so you can review your mortgage with your broker.



Need some help?

If you need help with your mortgage application, please speak directly to your expert broker.

If you get stuck in the app at any time, just click on the 'Help' button. This will connect you to our dedicated support agents - 24 hours a day, 7 days a week or call **0333 399 0050** to speak to them.



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