

first direct e-COT.

We hope the information here will help you understand the service provided by first direct. By receiving the e-COT electronically, this will eliminate transportation delays and direct the correspondence straight to the team processing the completion request; Allowing the bank to review automation of the draw down process and forward fund more cases.

With the exceptions of Northern Ireland all other purchases can be completed via e-COT.

Troubleshooting

Recent Version Update

A recent update has been made to the form so that when it is submitted to the AEM Smartform email account it will also have a cc party (Noreply.fdpurchasecots@firstdirect.com). Please do not amend this or add any other email accounts or attachments. Please use the latest version of the form from www.firstdirect.com/legal-instructions

Will first direct still accept a paper cot by fax or by post?

No. Covid-19 has accelerated the requirement to utilise automation. Faxing/posting the COT will delay the request.

What software does this require?

Released in 2008, Adobe Reader 9 is the minimum software that that is required. Adobe versions predating 2008, will require an update to support this process. Updating Adobe Reader is a free service.

I have the version 9 or more recent but I'm getting an error message that I don't have the correct version of Adobe

- If using Microsoft Edge click on the 3 dots in the top right hand corner
- Select settings
- In the search bar type PDF
- Results will be displayed down the right hand side. Scroll until you find 'PDF Documents'
- Turn on the option 'Always Download PDF Files'
- Re-attempt to download the form

Still unable to download the form?

- 1 Open Microsoft Edge
- 1 On the Navigation Bar at the top click on the 3 dots in the top right corner and choose Settings
- 1 From the Settings menu on the left choose 'Cookies and site permissions' option
- 1 Scroll down and click on the option 'PDF Documents'
- 1 Make sure both options are switched on
- 1 Re-attempt to download the form

Can we amend the body/content of the email?

No, we also recommend deleting any pre-populated signature/footers prior to submitting the e-COT email.

Can we amend the default email or add to the subject line?

No, this will corrupt the submission of the e-COT and will result in the submission being rejected.

I am using Mozilla Firefox as my web page

Mozilla Firefox is not supported to directly download the e-COT. If using Firefox or a historic version of Google Chrome, you should right click the link and save a copy of the e-COT to your local system. You can then open on Adobe reader to complete.

All above has been exhausted and I still cannot submit the form

As a temporary measure if there are still issues, save the form locally and attach it to an email and send to aem_smartforms_prof@hsbc.com

The subject line must state: UK Ecot SmartForm Submit
There should be no content at all in the body of the email.

We recommend that as soon as you are in a position to do so, that you contact your IT department and ensure you have the relevant software updated.

Frequently Asked Questions

Does the e-COT need to be signed?

A wet signature is no longer required to execute the COT. Please type your name in the 'Signed on behalf of Conveyancer/Solicitor' section.

Are further copies of the e-COT available?

The most up to date version of the E-COT can be obtained from www.firstdirect.com/legal-instructions

Amending/Changes to a previous e-COT submission

You can submit a secondary E-COT and call to advise this is not a duplicate request, it is an amended E-COT.

A successful submission email has been received from fd, but not the mortgage funds?

An auto response will be received to confirm fd have received your request and it will be allocated to the team based on priority. As per page 1 of the e-COT the bank expects 6 days' notice for request of funds. There is no need to contact us, we will call you if there is a problem.

Confirmation of receipt and processing.

An automatic response will be received confirming successful submission of the E-COT.

Can the e-COT be submitted when pre completion queries have not been resolved?

No. An e-COT should only be submitted if there are no other queries outstanding and you are confident that fd's instructions as per the Instructions &

Guidance Notes (available at www.firstdirect.com/legal-instructions) have been fully executed.

How do I contact fd to check receipt of the cot and funds release?

It should not be necessary to contact fd unless your request is extremely urgent. If a successful auto response has been received, the COT has been completed successfully and will be processed accordingly. It takes around 25 minutes from submission to attach to the customer file.

The e-COT has been submitted, but there has been no email response.

The fd e-COT is set so a response will be received by the sender with a successful receipt or a failure receipt. Please check other folders within your mailbox (i.e. junk/spam) as the response may have dropped into an alternative folder.

Funds are required urgently.

The request can still be submitted electronically, with a follow up phone call as per page 1 of the e-COT.

All the fields appear to be correct, however the validation is showing an error?

The validation within the form will highlight the affected fields. Please check the page 1 instructions of the e-COT in relation to the formatting of each field in order to be successfully validated.

Multiple completion requests; Can more than one E-COT be submitted on one email?

Each e-COT should be submitted individually, adding multiple attachments will corrupt the transmission of the e-COTs. We will only accept one e-COT per email submission.

How do I know this process is secure?

This account is specific to first direct. When received by fd, all details are cross referenced by their internal teams and cross referenced with an account checker to eliminate any fraudulent attempts.

Can the E-COT be saved for recording purposes?

For file purposes, yes. However, this should not be saved and edited locally or reused. To ensure you are using the most recent version you should go to www.firstdirect.com/legal-instructions and obtain a new e-COT each time you wish to submit. This will ensure the data is correct and the most up to date document is being utilised.

What happens if the Customer Identification Number (CIN) is incorrectly transposed?

If the reference cannot be matched to an active case our team will call you to request a new COT be submitted.
