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**Join Our Exclusive Firm**

YOUR JOURNEY

STARTS HERE …

## Join the Firm of opportunities

 **RESPECT**

## INTEGRITY

**CO-OPERATION**

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**Annex A**



**For more information, please call us on 028 25 646111 or email us now at** [**info@mortgageconnect.co.uk**](mailto:joinus@therightmortgage.co.uk)

**OUR CORE VALUES**

2

# AT THE



**HEART OF EVERYTHING**

# WE DO

#### Respect

We know who our customers are, and we respect the business knowledge and professionalism of our members. We work together to achieve positive customer outcomes and our objective is to work with our members and not against them. Our version of compliance is supportive, helpful and treats you with the respect you deserve.

#### Integrity

Integrity is one our key values and without it there is no business relationship. Over the years we have existed, our members have got to know that what we say is what we mean, and they trust that when we promise things, we will deliver.

#### Co-Operation

The long-term objective of our business, is the development of a Firm with professional brokers, who we can share and work with to achieve mutual aspirations. We are dedicated to building a profitable, long standing, stable business where we can share with our members the lowest costs and the highest benefits. Our success is our members success and by being successful we will always be able to keep our members fees low.

3 Who We Are

##### We are a Firm involved in mortgages, protection, business protection, general insurance, medical insurance, later life lending, equity release and commercial loans.

Our objective is to build a Firm with 30 member firms, and we have promised our members we won’t exceed this, so we are always able to maintain our personal approach. Our objective is not to be the biggest but to be the best Firm, our members know who we are, and we work together.



Our customers are always at the centre of our thinking, creating success and positive customer outcomes. We believe in working in partnership with our members to deal with the complex framework of FCA requirements.

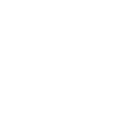
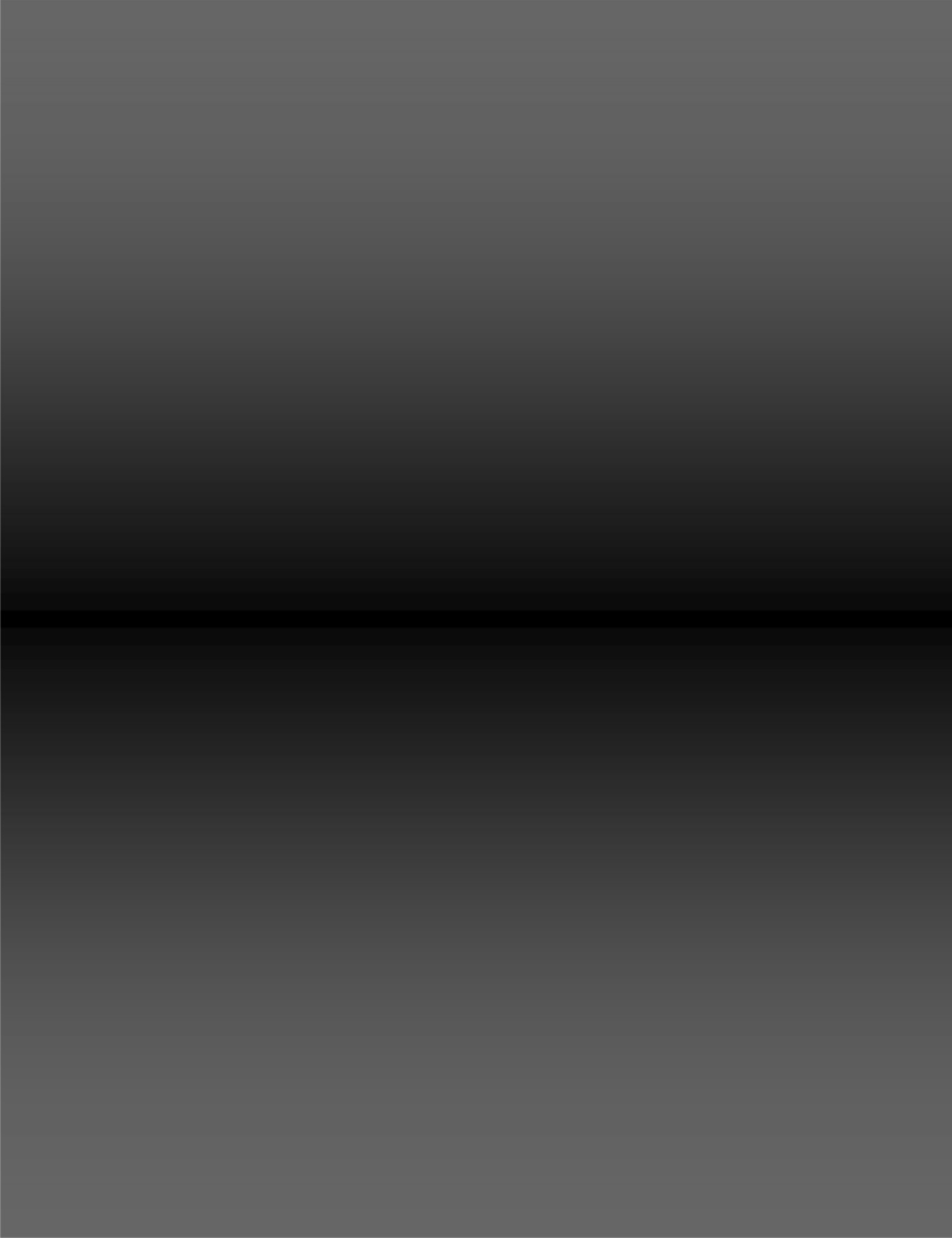
We are proud to have secured relationships with the top lenders and providers in the market to provide you with a holistic proposition to fully support you to grow your business.

##### Find out how you can enjoy financial services again by joining a Firm that supports your ambitions.

“

**Our Advisers & AR’s are always at the centre of our thinking, creating success and positive customer outcomes.”**

WHY CHOOSE US?



**For more information, please call us on 028 25 646111 or email us now at** [**info@mortgageconnect.co.uk**](mailto:info@mortgageconnect.co.uk)

An all-inclusive monthly fee per adviser which includes PI and FCA fees

**4**





We never lose sight of the fact that our advisers are our customers

We pride ourselves on treating all our advisers with respect

We keep a focus on what’s

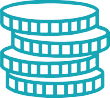
right for our customers

We develop and maintain strong relationships with our advisers

We listen to what our customers say

We have secured great relationships with lenders and providers

We provide an initial decision in 4-5 days after we have received all documents, which is pending the final reference



### OUR FIRM PACKAGE

5

We believe in working in partnership with advisers so that our businesses grow together. We offer:

* A fair pricing structure.
* Excellent adviser support package.
* Continuous development of our proposition based on adviser feedback.

We are passionate about creating a Firm in which our members feel valued and enjoy working with us.

##### Training

We provide extensive training to keep on top of your CPD requirements. This includes.

regular webinars and one to one training sessions.

##### Support

Our Development Managers hold regular meetings with our members, and we are continually developing our proposition based on their feedback.

##### Compliance

Our compliance team are friendly and approachable. They run regular one to one training sessions to help you learn how to use our systems and submit compliant business.

**Pricing**

Fair pricing which includes your PI and FCA fees. This coupled with our excellent commission rates could save you thousands on your current Firm fees.

**Customer Services**

We never forget that our members are our customers, and our friendly and approachable customer services team are always on hand to help you.

**Technology**

We have access to an extensive member website packed full of useful resources and we are continually developing our CRM system to make submitting business easier.

**For more information, please call us on 028 25 646111 or email us now at** [**info@mortgageconnect.co.uk**](mailto:info@mortgageconnect.co.uk)

**THREE STEPS TO JOINING**

6

##### Joining our Firm couldn’t be simpler!

Below we have outlined our simple three stage process

##### Your application



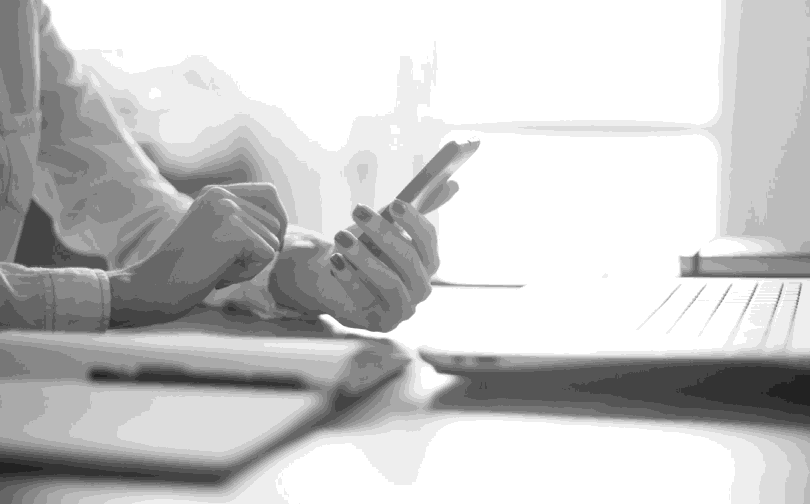
We require a fully completed adviser application and AR application. We can arrange a Teams call to help complete the application.



##### Application accepted



We provide an initial decision 4-5 days after we have received all documents, which is pending the final reference. As soon as we have this, we will give you the option of joining us now or when your AR is accepted by the FCA.



##### Your induction

Part of the application process involves an online induction.

“

##### Joining our Firm couldn’t

**be simpler.**

**7 TRAINING**

Our excellent training package will take care of all your ongoing regulatory obligations and provide you with the tools you need to keep on top of your CPD goals.

##### Our adviser website offers you:

* Useful document templates.
* Everything you need, easily accessible in one place.
* Regular updates.
* New training and tests to help you meet your CPD requirements.
* Topical and relevant training.

##### Regular training events

We hold regular training throughout the year, including mortgage, protection, sales skills training and webinars to take care of all your CPD requirements

##### Communications

We’ll keep you up to date with all the latest industry and company news by email and regular newsletters with articles from providers and lenders delivered straight to you.

“

**Our excellent training package will take care of all your ongoing regulatory obligations.”**

## COMPLIANCE

**”**

8

“

We have a straightforward, common-sense approach to compliance and guarantee no other Firm will offer this without cutting corners.



**Our Compliance team are friendly and approachable and are only a phone call away to help you with any queries you may have.**

##### A compliance department that works with you

Training and support are central to the ethos of our compliance team, and they will work with you as a business partner to keep your business safe.

##### Our focus is on:

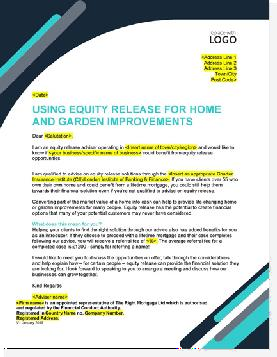
* Helping you achieve the best outcome for your customers.
* Prioritising well considered advice over the tick box approach often used to justify a recommendation.
* Training to keep on top of your CPD goals and ongoing regulatory obligations.

##### Friendly and approachable

Our compliance team are friendly and approachable and are only ever a phone call away to help you with any queries you may have.

##### In-house training

Regular Team sessions are held with our compliance & admin department to help you learn how to use our systems and submit business more easily and compliantly.



**9 GROWING YOUR BUSINESS**

Our culture and ambition are to build solid partnerships to help your business flourish.

##### Business Development Manager

Your dedicated Business Development Manager will work with you to understand your individual business needs and achieve your goals.

##### Sales and development meetings

These meetings are designed for you as business leaders to share ideas and influence the ongoing structure and development of your Firm by looking at ways to further enhance your business.

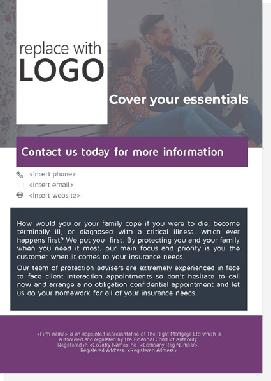
##### Compliance Manager

Your dedicated Compliance Manager will provide you with the guidance and support needed to help your business stay compliant and become more successful.

##### Marketing design and support

Our growing suite of marketing materials supports you to generate enquiries and provide the best service to your clients.





 10 WHOLE of MARKET MORTGAGE PROPOSITION



**Some of the top proc fees in the marketplace**

We have partnered with L&G Mortgage Club to provide you with access to the best lenders. We also have many more lenders that are not part of the L&G Mortgage Club that we have direct relationships with.

* Top proc fees.
* Paid on exchange or completion (your choice).
* Access to a mortgage help desk.
* Flexible broker fee.

[**L&G mortgage panel**](https://therightnetwork.co.uk/mortgages/)



Mortgages and Savings Accounts | Chorley Building Society2.83% MER Darlington Building Society Equity Release





Habito shows off 'phantasmagoric' rebrand – Mortgage Strategy

New Additions

Text

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Icon

Description automatically generatedQuantum Mortgages - Mortgage Club - Legal & GeneralRoma Finance launches RomaFLOW | BLD

Tipton &amp; Coseley Building Society Complaints Email &amp; Phone | Resolver



### THE MORTGAGE PANEL 11

Our Panel gives you access to some of the smaller, more specialist lenders that aren’t available on the L&G Mortgage Club Panel with great proc fees. This means that you should have no problem finding your clients’ the right mortgage for their needs.

Ecology Building Society | Good Finance

[**The Mortgage Connect Panel**](https://therightnetwork.co.uk/mortgages/)

HMO Mortgages Gate House BankAltFi - LendInvest



**….. and many more**

##### Technology

**Some of the top proc fees in the marketplace**

Our choice of sourcing system is Mortgage Brain.





“

**Our panel gives you access to some of the smaller more specialist lenders that aren’t available on the L&G Mortgage Club”**

**For more information, please call us on 028 25 646111 or email us now at** [**info@mortgageconnect.co.uk**](mailto:joinus@therightmortgage.co.uk)

**12 THE PROTECTION PANEL**

Our Whole of Market Panel of protection providers gives you the choice of all specific providers, therefore if your client has more unique needs, we have one of the largest panels of life protection providers in the marketplace. We aim to ensure that you can always offer the best solution to your clients, whether it’s life, critical illness or income protection. We have been able to negotiate consistently competitive rates of commission, combined with a dedicated service to give you that competitive edge.

* The whole of the market panel.
* Choice of 4- or 2-year terms.
* Up to 280% commissions.
* 16 providers.

[**The Protection Panel**](https://therightnetwork.co.uk/protection/)

**Some of the top**

**commissions in the marketplace**

















**We have one of the largest panels of life protection providers in the marketplace.”**

“

## SELECT PANEL

13

Our Select Panel of protection providers gives you the flexibility to choose from an exclusive panel proposition, whilst gaining higher commercial terms from your choice of providers. This gives you control over which providers are the most suitable for your clients’ requirements.

* Pick from a choice of leading providers on 4-year terms.
* You have the choice and access to enhanced terms.
* Up to 281% commissions.
* 4 providers.

**Some of the top**

**commissions in the marketplace**

[**Select panel**](https://therightnetwork.co.uk/protection/)





##### Group protection panel



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**Technology**

Regardless of which panel you choose, you will have access to a choice of sourcing systems.



**14 GENERAL INSURANCE**

Our GI Panel offers a wide selection of providers for buildings and contents, short term income protection and landlords cover. We want to help you by making writing general insurance business quick and straightforward: with a variety of products from a range of the leading UK insurers.

##### Building and contents providers

**General Insurance Panel**



##### ASU providers



**Commercial providers**

“



Alternatively, you can refer any general insurance business to us and rest safe in the knowledge that your client will receive a friendly, personal service.

**Our GI Panel offers a wide selection of providers for buildings and contents, short term income protection and landlords cover.”**

## THE PMI FIRM

**15**

Our specialist healthcare division works with their members to help them grow. As a member we are on hand to help your business flourish.

We listen to our members and pride ourselves on giving them the Firm they are proud to be part of.

**PMI panel**

##### Personal & company PMI



We have a range of negotiated provider exclusives from providers such as Aviva, Bupa, AXA, Vitality, The Exeter and more.

**Exclusives**



Compare 4 providers and 8 products within seconds

**Sourcing System**

**International plans Cash plans**

**16 MORTGAGE CONNECT RETIREMENT PLANNING**

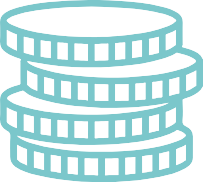
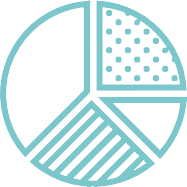
Mortgage Connect Retirement Planning is our equity release arm of the Firm and

we’re the Firm taking equity release seriously.

We recognise that equity release is a fast-growing market, and our dedicated specialist team are committed to helping you grow your business with your name above the door.

[**Equity release panel**](https://therightnetwork.co.uk/equity-release/)

##### What do we have to offer you?



Low retentions - 10% of the proc fee & 10% of the broker fee

Access to the whole of market & leading proc fees

Trade in your own name as a specialist equity release firm

Competitive monthly fee only £125 + VAT





Marketing materials to assist with lead generation and access to leads, if required

Specialist training and support to develop members of your business

Free access to award winning Air Mortgage Club and Air Sourcing. Inclusive of enhanced rates as you will become a member of the groups Air Academy

Free full suite of compliance documents & checks

##### Equity release providers





**Not authorised on equity release yet?**

No problem. With our simple authorisation process a hub of learning resources, we will guide you through to becoming fully authorised to advise in this exciting marketplace.

**17 OUR SUITE OF NON-REGULATED PRODUCTS**

##### Ring fence your clients with our suite of non-regulated products

As you will no doubt know by now, we are more than just a Firm. We have a number of other services which we can offer through our partnerships that can add significant revenue streams to your business, whilst offering a more holistic service to your customers.

##### [Referral Service](https://therightmortgage.co.uk/wp-content/uploads/2019/01/11.-The-Right-Referral-Service.pdf)

[You can refer any product to us, and](https://therightmortgage.co.uk/wp-content/uploads/2019/01/11.-The-Right-Referral-Service.pdf) [we will be able to source it for your](https://therightmortgage.co.uk/wp-content/uploads/2019/01/11.-The-Right-Referral-Service.pdf) [client, keeping them happy and](https://therightmortgage.co.uk/wp-content/uploads/2019/01/11.-The-Right-Referral-Service.pdf) [earning you up to 50% of the](https://therightmortgage.co.uk/wp-content/uploads/2019/01/11.-The-Right-Referral-Service.pdf) [commission.](https://therightmortgage.co.uk/wp-content/uploads/2019/01/11.-The-Right-Referral-Service.pdf)

##### [Loan](https://therightmortgage.co.uk/wp-content/uploads/2019/02/15.-The-Right-Loan.pdf)s

[We find secured loans to fit your clients](https://therightmortgage.co.uk/wp-content/uploads/2019/02/15.-The-Right-Loan.pdf) [needs and will search the market to find](https://therightmortgage.co.uk/wp-content/uploads/2019/02/15.-The-Right-Loan.pdf) [the right deal for them, keeping both](https://therightmortgage.co.uk/wp-content/uploads/2019/02/15.-The-Right-Loan.pdf) [you and them updated throughout the](https://therightmortgage.co.uk/wp-content/uploads/2019/02/15.-The-Right-Loan.pdf) [process.](https://therightmortgage.co.uk/wp-content/uploads/2019/02/15.-The-Right-Loan.pdf)

##### [Will](https://therightmortgage.co.uk/wp-content/uploads/2019/01/13.-The-Right-Will.pdf)s

[Our partner company offers a simple](https://therightmortgage.co.uk/wp-content/uploads/2019/01/13.-The-Right-Will.pdf) [will and estate planning service to](https://therightmortgage.co.uk/wp-content/uploads/2019/01/13.-The-Right-Will.pdf) [financial advisers. Membership is FREE](https://therightmortgage.co.uk/wp-content/uploads/2019/01/13.-The-Right-Will.pdf) [for Firm members.](https://therightmortgage.co.uk/wp-content/uploads/2019/01/13.-The-Right-Will.pdf)

##### [Admin Service](https://therightmortgage.co.uk/wp-content/uploads/2019/01/14.-Admin-service.pdf)

[We offer a \*full admin support service](https://therightmortgage.co.uk/wp-content/uploads/2019/01/14.-Admin-service.pdf) [for advisers across mortgages,](https://therightmortgage.co.uk/wp-content/uploads/2019/01/14.-Admin-service.pdf) [protection, general insurance and](https://therightmortgage.co.uk/wp-content/uploads/2019/01/14.-Admin-service.pdf) [medical insurance. so, you can free up](https://therightmortgage.co.uk/wp-content/uploads/2019/01/14.-Admin-service.pdf) [valuable time to spend more time](https://therightmortgage.co.uk/wp-content/uploads/2019/01/14.-Admin-service.pdf) [advising.](https://therightmortgage.co.uk/wp-content/uploads/2019/01/14.-Admin-service.pdf)

##### Retirement

**Conveyancing**

Increase your profit and save your clients money on their conveyancing fees with our panel of fully lender approved legal providers.

Our retirement Package is aimed at those advisers who are thinking about their retirement plans but still wish to continue earning.

***\*Admin Service Cost:*** *£50 per product*

**Annex A - Protection Commissions**

**THE PROTECTION PANEL - Auxilium**

**Commission terms** – Mortgage Connect (NI) Ltd are paid 90% of the API (Annual Premium Income). The other 10% is paid to Auxilium Partnership Ltd.

Please bear in mind, below is the **net rate** payable to Mortgage Connect (NI) Ltd.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Life Insurer** | **4yr Indemnity** | **4yr non-indemnity** | **4yr Indemnity indexed** | **4yr non-indemnity - indexed** |
| **AIG** | 225% | 282% | 235% | 294% |
| **Aviva** | 225% | 308% | 234% | 318% |
| **The Exeter** | 225% | 259% | 225% | 259% |
| **The Exeter-Real Life** | 144% | 151% | 144% | 151% |
| **Guardian FS** | 225% | 265% | 243% | 286% |
| **Legal & General** | 225% | 250% | 235% | 261% |
| **Legal & General (IPB)** | 225% | 250% | 235% | 260% |
| **LV= Term, CI** | 225% | 265% | 234% | 265% |
| **LV= Personal Sick Pay** | 225% | 265% | 225% | 265% |
| **LV=Income Protection** | 225% | 265% | 225% | 265% |
| **Royal London** | 226% | 283% | 240% | 302% |
| **Scottish Widows** | 225% | 281% | 225% | 281% |
| **Zurich** | 225% | 266% | 246% | 292% |

**Please note:** This table shows all providers available on the Auxilium panel. All rates are based on business being submitted online. The maximum gross figure is achieved if the term is 12+years. These rates maybe subject to change at any time.

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**Partnership B – Commission Rates**

Commission Rate:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **My Earnings Protected**  (Level Premiums) | **My Earnings Protected**  (Annual Escalating Premiums) | **Income Assured Enhanced**  (Annual Escalating Premiums) | **My Extra Benefits** |
| Basic Rate of Indemnity Commission for Introduction | 180% | 180% | 180% | 180% |
| Basis of Calculation | First month's full premium x 12 | First month's full premium x 12 | First month's full premium x 12 | First month's full premium x 12 |
| Indemnity Earnings Period | 36 months (premium paid) | 36 months (premium paid) | 36 months (premium paid) | 36 months (premium paid) |
| Non-Indemnity Commission Available? | Yes | Yes | Yes | No |
| Effective Non-Indemnity Rate | 180% | 180% | 180% | N/A |
| Indexation Included | 185% | 185% | 185% | N/A |
| Renewal Commission Payable | Nil | Nil | Nil | Nil |

**ANNEX A**

**GI COMMISSIONS**

##### THE GI PANEL

Our GI panel offers a wide selection of provider choice for buildings and contents, short term income protection and landlords cover. If you require agencies with the providers below, please get in touch with our Agency team by email [admin@mortgageconnect.co.uk](mailto:admin@mortgageconnect.co.uk)

|  |  |  |
| --- | --- | --- |
| **Provider** | **Product** | **Rate** |
| Paymentshield | Buildings and Contents | 27.5% |
| Landlords | 27.5% |
| Lifestyle Cover | 27.5% |
| Source | Buildings and Contents | 27.5% |
| Buy to Let | 27.5% |
| ASU | 27.5% |
| Uinsure | Buildings and Contents | 27.5% |
| Buy to Let | 25% |
| Non-standard/Commercial Insurance | 15% |
| MPPI - New Mortgages | 27.5% |
| MPPI - Existing Mortgages | 20% |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Provider** | **Risk Group** | **Basis** | **NB** | **RN & ADJ** |
| Higos | Household (Standard) | Premium | 17.5% | 15% |
| Residential Let and Unoccupied | Premium | 17.5% | 15% |
| Adverse Home | Premium | 10% | 7.5% |
| Holiday and Second Home | Premium | 10% | 7.5% |
| Home Package (Non-Std & HNW) | Commission | 50% | 50% |
| Thatch | Commission | 50% | 50% |
| Travel & Business Travel | Premium | 12.5% | 10% |
| **Motor** | | | |
| Tractor | Premium | 4% | 4% |
| Commercial Vehicle | Premium | 4% | 4% |
| Motor Cycle | Premium | 4% | 4% |
| Motor Home and Horse Box | Premium | 4% | 4% |
| Multi-Vehicle | Premium | 4% | 4% |
| Private Motor | Premium | 4% | 4% |
| Taxi & Minibus | Premium | 4% | 4% |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Provider** | **Risk Group** | **Basis** | **NB** | **RN & ADJ** |
|  | **Payment Protection** | | | |
| Payment Protection | Premium | 20% | 20% |
| **Other Personal Lines** | | | |
| Caravan | Premium | 5% | 5% |
| Collectors | Premium | 5% | 5% |
| Contents in Storage | Premium | 7.5% | 7.5% |
| Equine | Premium | 5% | 5% |
| Forces Kit | Premium | 5% | 5% |
| GAP | Premium | 7.5% | 7.5% |
| Legal Contingency | Premium | 5% | 5% |
| Mobility | Premium | 5% | 5% |
| Park Home | Premium | 7.5% | 7.5% |
| Personal Accident/Sickness | Premium | 7.5% | 7.5% |
| Personal Possessions | Premium | 5% | 2.5% |
| Pet | Premium | 5% | 2.5% |
| Small Craft | Premium | 5% | 5% |
| Wedding | Premium | 5% | 5% |
| **Commercial Lines** | | | |
| Allianz Packages | Premium | 12.5% | 12.5% |
| Taste & Clubsure Schemes | Premium | 12.5% | 12.5% |
| Covéa Liability Covers | Premium | 12.5% | 12.5% |
| Fleet Covers | Premium | 3% | 3% |
| Other Commercial | Commission | 30% | 30% |
| Corporate Executive | Commission | 20% | 20% |

Premium Basis = % Paid to you from the Insurer Premium (not inc IPT) Commission Basis = % of Higos Commission Earnings from the Insurer

**Lender panel through L&G Mortgage Club submission routes**

***i***

**Why use L&G Mortgage Club?**

L&G Mortgage Club are one of the biggest mortgage clubs in the UK. As such they hold a lot of power in the industry that allows them to obtain better procuration fees than we could on our own. As such we can now offer you most of the mainstream lenders on L&G’s panel from which you can also claim your proc fee on exchange, but you can also make use of our Direct panel, which offers a few niche and specialist lenders.

N.B The ‘net’ rate is what members will be paid.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Lender** | **Product** | **Gross** | **Min \*** | **Max \*** |
| **Accord Mortgages** | Residential | 0.40% | £200 | - |
| Offset | 0.40% | £200 | - |
| Additional Loan | 0.26% | £50 | - |
| Buy to Let | 0.44% | £200 | - |
| Ported Products | 0.26%  (paid on top-up part of loan) | - | - |
| Residential Ported Products | 0.25% | - | - |
| Product Transfers | 0.25% | - | - |
| **Ahli United Bank** | High Net Worth | 0.44% | - | - |
| **Axis Bank** | Buy to Let | 0.44% | - | - |
| Buy to Let - Retention | 0.26% | - | - |
| **Aldermore** | Residential | 0.38% | - | - |
| Residential - Retention | 0.26% | - | - |
| Buy to Let | 0.47% | - | - |
| Buy to Let - Retention | 0.26% | - | - |
| Specialist BTL | 0.66% | - | - |
| Later Life | 0.38% | - | - |
| **Bath Building Society** | Residential | 0.31% | £150 | - |
| Buy to Let | 0.31% | £150 | - |
| Retention | 0.17% | - | - |

\* These are the fees received from L&G and subject to advisers charges.

! **How to submit business**

Complete your application together with the relevant lender valuation fee and any supplementary lender forms directly to the lender. Ensure for either electronic or paper submissions that you identify it as a **‘L&G Mortgage Club’** application.

**Please note:** All rates are correct at the time of publishing, however, please note that they are provided for guidance only and are subject to change at the discretion of the provider.

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| --- | --- | --- | --- | --- |
| **Lender** | **Product** | **Gross** | **Min \*** | **Max \*** |
| **Bank of Ireland** | Residential | 0.32% | - | - |
| Buy to Let | 0.41% | - | - |
| Retention | 0.20% | - | - |
| First Start | 0.41% | - | - |
| Porting and Further Advance | 0.20% | - | - |
| **Barclays** | Retention - Mainstream | 0.18% | - | - |
| Retention - Buy to Let | 0.18% | - | - |
| Residential | 0.35% | - | - |
| Offset | 0.35% | - | - |
| Buy to Let | 0.40% | - | - |
| Further Advance | 0.25% | - | - |
| **Beverley Building Society** | All Products | 0.31% | - | - |
| **Bluestone** | Residential | 0.44% | - | - |
| Buy to Let | 0.44% | - | - |
| **BM Solutions** | Buy to Let & Let to Buy | 0.34% | - | - |
| Buy to Let & Let to Buy - Product Transfers | 0.34% | - | - |
| Buy to Let & Let to Buy - Further Advances | 0.34% | - | - |
| **Buckinghamshire BS** | Buy to Let & Contractors | 0.35% | - | £4,000 |
| Residential and Retirement | 0.33% | - | £4,000 |
| Shared Ownership | 0.33% | - | £4,000 |
| Existing Customer Retention / Product Transfer | 0.18% | - | £4,000 |
| **BuildLoan** | Buckinghamshire / Chorley / Dudley / Darlington / Furness /  Hanley / Hinckley & Rugby / Holm-  esdale / Mansfield / Stafford Railway  / Louughborough / Monmouthshire / Newcastle / Penrith / Bath / Tipton & Coseley BS / Together / West Brom- wich / Vernon / Virgin | 0.31% | - | £2,800  (Bucks only) |
| Nottingham Building Society | 0.40% | £450 | £2,250 |
| Precise Mortgages | 1.06% | - | - |
| **BuildStore** | Masthaven Development Finance | 0.73% | - | - |

\* These are the fees received from L&G and subject to advisers charges.

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| **Lender** | **Product** | **Gross** | **Min \*** | **Max \*** |
| **Cambridge BS** | Residential | 0.32% | £125 | £3,500 |
| Buy to Let | 0.32% | £125 | £3,500 |
| Retention - Residential | 0.17% | £70 | £1,750 |
| Retention - Buy to Let | 0.17% | £70 | £1,750 |
| **Central Trust** | First Charge Lending | 1.10% | - | - |
| **Chorley** | Residential | 0.33% | - | - |
| Buy to Let | 0.40% | - | - |
| **Clydesdale** | Product Transfers | 0.18% | - | - |
| Standard Residential | 0.35% | - | - |
| Buy to Let | 0.35% | - | - |
| Specialist Case | 0.33% | - | - |
| **Coutts** | All Products | 0.29% | - | - |
| **Coventry Building Society** | Standard Residential | 0.35% | - | £14,750 |
| Residential - Product Transfer | 0.25% | - | - |
| Offset | 0.35% | - | £14,750 |
| First Time Buyers | 0.35% | - | £14,750 |
| Buy to Let | 0.35% | - | £14,750 |
| Buy to Let - Product Transfer | 0.25% | - | - |
| **Darlington BS** | All Products | 0.32% | - | - |
| Retention | 0.16% | - | - |
| **Digital Mortgages by Atom Bank** | All Products | 0.32% | - | - |
| **Dudley BS** | All Products (excluding product trans- fers) | 0.32% | - | - |
| **Earl Shilton** | All Products | 0.35% | £250 | - |

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\*\* Lending only available to advisers domiciled in Northern Ireland and properties in Northern Ireland

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| **Lender** | **Product** | **Gross** | **Min \*** | **Max \*** |
| **Family Building Society** | Ported Products (existing customer) | 0.88% | £75 | - |
| Standard Residential | 0.35% | £180 | - |
| Family Mortgage | 0.48% | - | - |
| Offset | 0.44% | - | - |
| Buy to Let/Residential Investment | 0.44% | - | - |
| Further Advance | 0.22% | - | - |
| Product Switch | 0.18% | - | - |
| **Fleet Mortgages** | All Products | 0.44% | - | - |
| **Foundation Home Loans** | Residential | 0.40% | - | - |
| Buy to Let | 0.40% | - | - |
| **Furness Building Society** | Residential / Buy to Let | 0.33% | - | - |
| Product Transfer | 0.25% | - | - |
| **Gatehouse Bank** | Introducer Only | 0.32% | - | - |
| **Halifax** | Product Transfers | 0.31% | - | - |
| Further Advances | 0.31% | - | - |
| Standard Products | 0.31% | - | - |
| **Harpenden Building Society** | Residential Owner Occupied | 0.42% | - | - |
| Buy to Let | 0.42% | - | - |
| 2nd Holiday Home | 0.42% | - | - |
| Residential Self-Build | 0.62% | - | - |
| **Hanley Economic** | Standard Residential | 0.26% | - | - |
| Buy to Let | 0.31% | - | - |
| Self Build | 0.40% | - | - |
| Ex-Pat Buy to Let | 0.31% | - | - |
| **Hinckley & Rugby Building Society** | Buy to Let | 0.35% | - | - |
| Residential | 0.35% | - | - |
| **Hodge Bank** | Holiday Let | 0.44% | - | £6,000 |
| Portfolio Buy to Let | 0.44% | - | £6,000 |
| **HSBC** | Residential | 0.33% | - | - |
| Buy to Let | 0.41% | - | - |
| Product Transfer | 0.17% | - | - |

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| **Lender** | **Product** | **Gross** | **Min \*** | **Max \*** |
| **Interbay** | Buy to Let | 0.75% | - | - |
| **Investec** | All Products | 0.41% | - | - |
| **Ipswich Building Society** | Residential | 0.32% | £125 | - |
| Buy to Let | 0.32% | £125 | - |
| Credit Repair | 0.32% | £125 | - |
| RIO (Retirement interest only) | 0.32% | £125 | - |
| **Keystone** | Buy to Let | 0.62% | - | - |
| **Kensington BS** | Prime | 0.35% | - | - |
| Prime One | 0.35% | - | - |
| Buy to Let | 0.35% | - | - |
| Retention | 0.35% | - | - |
| **Kent Reliance** | Residential & Further Advance | 0.27% | £125 | - |
| Buy to Let & Further Advance | 0.36% | £125 | - |
| Product Transfers | 0.24% | - | - |
| **LandBay** | All Products | 0.40% | - | - |
| **Leeds BS** | Buy to Let | 0.44% | - | - |
| Mainstream | 0.34% | - | - |
| Product Transfers | 0.16% | - | - |
| Shared Ownership | 0.34% | - | - |
| **Leek United BS** | Buy to Let | 0.31% | £150 | - |
| Residential | 0.31% | £150 | - |
| Retention | 0.20% | - | - |
| **L&G Home Finance** | RIO (Retirement Interest Only) | 0.44% | - | - |
| **LendInvest** | Buy to Let | 0.53% | - | - |
| **Livemore Capital** | All products | 0.44% | - | - |

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| **Lender** | **Product** | **Gross** | **Min \*** | **Max \*** |
| **Marsden BS** | Expat Buy to Let | 0.32% | - | - |
| Expat Residential | 0.32% | - | - |
| Standard Buy to Let | 0.41% | - | - |
| Standard Older Borrowers | 0.32% | - | - |
| Standard Residential | 0.32% | - | - |
| **Mansfield BS** | Residential | 0.31% | - | - |
| Buy to Let | 0.35% | - | - |
| Ex-Pat Buy to Let | 0.42% | - | - |
| RIO (Retirement Interest Only) | 0.42% |  |  |
| **Masthaven** | 1st Charge Loans | 0.44% | - | - |
| Buy to Let | 0.46% | - | - |
| Second Charge Loans | 0.88% | - | - |
| **Melton BS** | Product Transfer | 0.22% | £150 | £1,000 |
| Residential | 0.31% | £150 | £1,000 |
| Shared Ownership | 0.31% | £150 | £1,000 |
| Buy to Let | 0.31% | £150 | £1,000 |
| Near Prime/Credit Assist | 0.48% | £150 | £1,000 |
| Self Build | 0.31% | £150 | £1,000 |
| Credit Recovery | 0.57% | £150 | £1,000 |
| **Metro Bank** | Residential | 0.33% | - | £20,000 |
| Residential - rate switch | 0.25% | - | - |
| Buy to let | 0.36% | - | £20,000 |
| **Mortgage Trust** | Buy to Let | 0.44% | £275 | - |
| **Nationwide BS** | All Products | 0.35% | - | - |
| Retention | 0.17% | - | - |
| Further Advance | 0.35% | £100 | - |

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| **Lender** | **Product** | **Gross** | **Min \*** | **Max \*** |
| **NatWest Intermediary Solutions** | Buy to Let | 0.40% | £250 | £10,000 |
| Mainstream | 0.35% | £250 | £10,000 |
| Buy to let Product Transfer | 0.16% | - | £10,000 |
| Residential Product Transfer | 0.16% | - | £10,000 |
| **Newbury BS** | Product Transfers | 0.16% | - | £2,000 |
| All Products | 0.31% | £115 | £3,500 |
| **New Street** | Buy to Let | 0.40% | - | - |
| Residential | 0.31% | - | - |
| **Newcastle Building Society** | Residential | 0.34% | - | - |
| Residential - Retention | 0.16% | - | - |
| Buy to Let | 0.40% | - | - |
| Buy to Let - Retention | 0.16% | - | - |
| **Nottingham Building Society** | Mainstream | 0.35% | £200 | £2,000 |
| Buy to Let | 0.35% | £200 | £2,000 |
| Limited Company - Buy to Let | 0.44% | - | - |
| **Paragon** | Buy to Let | 0.44% | £275 | - |
| Buy to Let Product Switch | 0.25% | - | - |
| Buy to Let Further Advance | 0.44% | - | - |
| Product Transfer | 0.25% | - | - |
| Short Term Funding | 0.62% | - | - |
| **Pepper Money** | All Products | 0.35% | - | - |
| **Penrith Building Society** | Residential | 0.31% | - | £1,450 |
| Buy to let | 031% | - | £1,450 |
| Retention | 0.16% | - | £735 |

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| **Lender** | **Product** | **Gross** | **Min \*** | **Max \*** |
| **Platform Home Loans** | Standard Products | 0.32% | - | £4,000 |
| Buy to Let | 0.38% | - | £1,680 |
| Buy to Let Premier/Let to buy | 0.38% | - | £2,400 |
| Buy to Let Retention | 0.25% | - | - |
| Mainstream Retention | 0.25% | - | - |
| **Precise** | Buy to Let | 0.53% | - | - |
| Refurb - Buy to Let | 0.53% | - | - |
| Homeowner/Residential | 0.53% | - | - |
| Product Transfers | 0.25% | - | - |
| **Principality** | Mainstream | 0.35% | - | £2,500 |
| Buy to Let | 0.35% | - | £2,500 |
| Retention | 0.18% | - | - |
| **Progressive** | Product Switch / Retention | 0.17% | £200 | - |
| All Products | 0.32% | £175 | £2,000 |
| **RBS International** | UK Buy to Live | 0.18% | - | - |
| UK Buy to Let | 0.24% | - | - |

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| **Lender** | **Product** | **Gross** | **Min \*** | **Max \*** |
| **Saffron BS** | BTL - Light Refurbishment & Ex Pat | 0.35% | - | - |
| Self Employed | 0.35% | - | - |
| Self Build | 0.79% | - | - |
| Professional and Contractor Mortgage | 0.35% | - | - |
| Credit Repair | 0.79% | - | - |
| Owner Occupier/Next Step/FTB | 0.35% | - | - |
| Buy to Let | 0.35% | - | - |
| RIO (Retirement Interest Only) | 0.35% | - | - |
| **Santander for Intermediaries** | Residential | 0.32% | - | - |
| Residential Retention | 0.18% | - | - |
| Buy to Let | 0.40% | - | - |
| Buy to Let Retention | 0.18% | - | - |
| Ported Products | 0.32% | £250 | - |
| **Scottish Widows** | Mortgage Acquisition | 0.31% | - | - |
| Product Transfer | 0.31% | - | - |
| **Secure Trust Bank** | All Products | 0.35% | - | - |
| **Shawbrook** | 2nd Charge loans | 1.10% | - | - |
| **Skipton** | Mainstream | 0.32% | - | - |
| Buy to Let | 0.40% | - | - |
| Buy to Let - Product Transfer | 0.29% | - | - |
| Residential - Product Transfer | 0.25% | - | - |
| Shared Ownership | 0.37% | - | - |
| **Stafford BS** | All Products | 0.32% | - | - |
| **State Bank of India** | Product Switch | 0.17% | - | - |
| **Swansea BS** | Residential | 0.31% | - | - |
| Buy to Let | 0.31% | - | - |
| **Teachers BS** | Shared Ownership | 0.28% | - | - |
| Mainstream | 0.28% | - | - |
| Buy to Let | 0.28% | - | - |

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| **Lender** | **Product** | **Gross** | **Min \*** | **Max \*** |
| **The Mortgage Lender** | Buy to Let | 0.48% | - | - |
| Residential | 0.48% | - | - |
| **The Mortgage Works** | Buy to Let | 0.42% | - | - |
| Limited Company Buy to Let | 0.51% | - | - |
| Large Portfolio Products | 0.51% | - | - |
| Switcher Product Advance | 0.17% | - | - |
| **Tipton & Coseley** | Residential | 0.35% | £200 | £4,100 |
| Buy to Let | 0.35% | £220 | £4,400 |
| Product Transfer | 0.16% | - | - |
| **Together** | Residential | 0.48% | - | - |
| Buy to Let | 0.48% | - | - |
| **TSB** | Residential | 0.34% | - | - |
| Residential Product Transfers | 0.25% | - | - |
| Buy to Let | 0.40% | - | - |
| Product switch - Buy to Let | 0.25% | - | - |
| **United Trust Bank** | First Charge | 0.35% | - | - |
| **Vernon Building Society** | Residential | 0.31% | £125 | - |
| Buy to Let | 0.35% | £125 | - |
| Retention | 0.18% | £125 | - |
| **Vida Homeloans** | Buy to Let | 0.40% | - | - |
| Residential | 0.35% | - | - |
| **Virgin Money** | Standard Products | 0.41% | - | - |
| Buy to Let | 0.41% | - | - |
| Product Transfer | 0.33% | - | - |
| Shared Products | 0.41% | - | - |
| **Zephyr Homeloans** | Buy to Let | 0.40% | - | - |

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Our Direct Lender Panel - On our direct lender panel, you have access to a number of niche and specialist lenders ensuring that you can find an appropriate product to match your clients’ needs

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| **Our Direct Lender Panel**  On our direct lender panel, you have access to a number of niche and specialist lenders ensuring that you can find an  appropriate product to match your clients’ needs.  N.B The ‘net’ rate is what members will be paid.  **The Mortgage Connect Lender Panel** | | | | |  |
| **Lender Product Gross Min \* Max \*** | | | | |  |
| **Castle Trust** | First Charge Mortgage | 1.10% | - | - |  |
| Second Charge Mortgage | 1.32% | - | - |  |
| **Furness Building Society** | All Products - paper only | 0.31% | - | £1,540 |  |
| **Market Harborough** | All Products | 0.31% | - | - |  |
| **Monmouthshire Building Society** | Residential | 0.31% | - | - |  |
| BTL & Holiday Let | 0.40% | - | - |  |
| Retention Products | 0.26% | - | - |  |
| **Scottish Building Society (Scotland Only)** | All Products | 0.35% | - | £1,500 |  |
| **State Bank of India** | Buy to Let Individual | 0.44% | - | - |  |
| Buy to Let Company | 0.66% | - | - |  |
| **Together** | All Products | 0.53% | - | - |  |
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| **Please note:** All rates are correct at the time of publishing, however, please note that they are provided for guidance only and are subject to change at the discretion of the provider. | | | | |  |
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TELEPHONE:

**We believe the hardest part of choosing a new Firm is knowing what to expect when you are actually part of it and so we encourage you to get in touch with us to find out more.**

Our friendly team will be happy to answer any questions you may have and will arrange an appointment with our Business Development Manager to discuss the benefits of joining Mortgage Connect further.

028 25 646111

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