

# The **Mortgage**

AWARDS  
2018

## Winners Brochure

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**10 May 2018**

**De Vere Grand Connaught Rooms, London**

**Celebrating excellence within the UK Mortgage Industry**

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**e.surv**  
Chartered Surveyors

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**FIBA** | Financial Intermediary  
& Broker Association



# The Mortgage

## AWARDS

2018



# The Mortgage AWARDS 2018



# The Mortgage AWARDS 2018

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# The Mortgage AWARDS 2018

## Overview & Judges

### Overview

The Mortgage Awards 2018 held at the glitzy De Vere Grand Connaught Rooms London, played host to hundreds of mortgage professionals celebrating excellence within the UK mortgage industry itself. Comedian Alun Cochrane conducted the evening, helping to present trophies to the deserving winners. Congratulations to all the prize winners and a very well done to all those shortlisted firms.

Many thanks to all those who helped make the event such a success. Firstly, the partners supporting the awards, The Financial Intermediary and Broker Association (FIBA) and the Society of Mortgage Professionals (SMP), and secondly the judges (see below) who gave their time and expertise to help decide the winners; and finally to everyone who entered and attended the awards.

We look forward to welcoming you all with open arms again in 2019 as we reward all those that continue to excel in the mortgage sphere.

Visit [www.moneyage.co.uk](http://www.moneyage.co.uk) for more details and to read all the latest news and commentary.

### 2018 Judging panel



**Danny Belton**

Head of Lender Relationships  
Legal & General Mortgage Club



**Robert Sinclair**

Chief Executive  
AMI and AFB



**Peter Brodnicki**

CEO  
Mortgage Advice Bureau



**Lee Travis**

Head of Professional Development  
Personal Finance Society



**Robert McCoy**

Senior Product & Business Manager  
TMA Club



**Adam Tyler**

Executive Chairman  
FIBA



**Louisa Sedgwick**

Deputy Chairman  
IMLA



**Neil Wyatt**

Head of Intermediary Distribution  
The Co-operative Bank

# The Mortgage

## AWARDS

2018

## The winners

### The winners

**First-time Buyer Mortgage Lender of the Year**

**WINNER:** Family Building Society

**Large Loans Mortgage Lender of the Year**

**WINNER:** Investec Private Bank

**Specialist Lender of the Year**

**WINNER:** Vida Homeloans  
Highly Commended: Masthaven

**Later life Lender of the Year**

**WINNER:** Retirement Advantage

**Offset Mortgage Lender of the Year**

**WINNER:** Hinckley & Rugby Building Society

**Overall Mortgage Lender of the Year**

**WINNER:** Bank of Ireland

**Bank Mortgage Provider of the Year**

**WINNER:** Bank of Ireland

**Small Broker of the Year**

**WINNER:** CLS Money

**Specialist Broker of the Year**

**WINNER:** Connect IFA Ltd

**Best Secured Loans Broker**

**WINNER:** Loans Warehouse

**London and South East/South West based  
Broker of the Year**

**WINNER:** Coreco

**The Midlands and Northern based Broker of  
the Year**

**WINNER:** Mortgage Advice Bureau

**Overall Broker of the Year**

**WINNER:** Coreco

**Building Society of the Year**

**WINNER:** Skipton Building Society

**Best Newcomer in the Mortgage Space**

**WINNER:** Knowledge Bank

**Best Innovation in the Mortgage Space**

**WINNER:** Digital Mortgages by Atom Bank

**Mortgage Surveyor of the Year**

**WINNER:** e.surv Chartered Surveyors

**Mortgage Conveyancer of the Year**

**WINNER:** Healys LLP

**Mortgage Technology Provider of the Year**

**WINNER:** eTech Solutions Limited

**Mortgage Lender Customer Service of the Year  
- Sponsored by e.surv Chartered Surveyors**

**WINNER:** The Cambridge Building Society  
Highly Commended: Skipton Building Society

**Best Mortgage Club of the Year**

**WINNER:** Paradigm Mortgage Services  
Highly Commended: TMA

# MONEYAge

## AWARDS

2018


**SAVE THE DATE**

**Gala Dinner & Ceremony**

**18 October 2018, De Vere Grand Connaught Rooms, London**



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**Celebrating excellence within the personal finance space**

# The Mortgage

## AWARDS

2018

### Winner 2018

#### OVERALL MORTGAGE LENDER OF THE YEAR: BANK OF IRELAND



With the UK mortgage market growing ever more competitive and more closely regulated, lenders now have to work harder than ever to win business. It is difficult for lenders to stay ahead of the game. This award rewards those lenders who have displayed evidence of high outperformance and customer satisfaction.

Standing out from the crowd is Bank of Ireland. The firm is differentiated by its approach to the customer, and as a matter of course regularly launches new products to meet customer needs. To genuinely support property purchase it makes continual developments to its mortgage-application platform that makes the process quick and easy, even enabling same-day offers.

Feedback from all target markets is fantastic. The firm puts the client at the centre, and gives them autonomy in the mortgage-application process that has resulted in such high customer satisfaction and significant financial growth.

Bank of Ireland is staying ahead of the game in all it does. Its scan and upload facility has improved submissions for 1,000 new customers at a value of £168m and the firm has also developed case-messaging to provide autonomy for customers and improve speed to offer.

Further, auto-packaging automatically works out all the documents required, generates a list of requirements, and notifies the intermediary/branch/customer. Prior to auto-packaging, 100% of mortgage applications had day-1 intervention: a case-manager/underwriter had to let the applicant know what was required. Now, 57% go straight to offer without an underwriter requiring more information. Bank of Ireland continually develops new products to meet needs with 300 rates now available at any one time across all channels. Recent developments include First Start which helps first-time buyers by using the income of a sponsor to boost borrowing power and the 75% LTV cap for flats above commercial properties has been removed.

The firm has recorded facilitated financial growth from £1.8bn to £4bn per annum and a recruitment cost avoidance of £900k to manage significantly increased business. Further, the cost per application reduction has been reduced from £310 to £216. Bank of Ireland has also recorded a 20% capability increase in applications per day and a 42% increase in application volumes.

The panel of judges applauded the strong examples of innovation and adaptability. Well done.



# Congratulations

to all the nominees and winners  
of The Mortgage Awards 2018

We're delighted to be the winners  
of the Overall Mortgage Lender  
of the Year Award.

The **Mortgage**

AWARDS **WINNER**  
2018

Overall Mortgage Lender of the Year



We're here to help from 8:30am to 6pm,  
Monday to Friday on 0345 266 8928\*  
or take a look at **boi4i.com**

\*Calls may be recorded for training and monitoring purposes.

Calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

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Registered Office: Bow Bells House, 1 Bread Street, London, EC4M 9BE.

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# The Mortgage AWARDS 2018

## Winner 2018

### Bank Mortgage Provider of the Year: Bank of Ireland



The Bank Mortgage Provider of the Year Award recognises the bank that can help provide the mortgage that best suits their clients' needs, offers a range of mortgage products with exceptional customer service and has delivered competitive rates.

Bank of Ireland has supported customers in the UK over 40 years employing 2,200 staff across all divisions and provides simple, flexible, accessible financial service propositions to UK customers, both directly and through partnerships with trusted, respected UK brands and intermediaries. This enables attractive returns to be delivered to shareholders.

Bank of Ireland has achieved increased flexibility and efficiency throughout its business, with its system designed to help provide the mortgage that best suits the needs of the applicant. Customers start the application process by completing a FactFind, ensuring they apply for the most

appropriate mortgage. An automated online hub is created for each customer, and via this, customers can request to talk to a consultant and book an appointment for advice.

The business also offers a range of mortgage products, with competitive rates and has recorded an overall increase in day applications of 20%, a 42% increase in application volumes from 2016/2017 and a 24% increase on completion volumes between 2016/17.

The application-to-offer period was recorded at 15 days in 2016, and now averages 11 days for 2017. The speed of applications is also exemplary. One hundred per cent of applications receive 'first contact requirements and valuation instruction' within 24 hours, with a cost per application reduction from £310 to £216. In addition, 75% of all new business application referrals are dealt with within three hours, and 89% within 6 hours.

Bank of Ireland's technical innovations are vital in enabling key partnerships with a number of intermediaries, brands and networks including the Post Office.

The judges picked out Bank of Ireland from the rest due to its ability to offer hundreds of rates to suit the needs of different customers, with a speedy and easy-to-use application process.

Congratulations on a shining light in the industry and to a firm which has worked so hard to meet the Council of Mortgage Lenders' criteria to ensure it fully supports the needs of vulnerable customers (VCs).

# Congratulations

to all the nominees and winners  
of The Mortgage Awards 2018

We're proud to have won this  
years' Bank Mortgage Provider  
of the Year Award.

The **Mortgage**

AWARDS **WINNER**  
2018

Bank Mortgage Provider of the Year



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# The Mortgage AWARDS 2018

## Winner 2018

### Mortgage Surveyor of the Year Award: e.surv Chartered Surveyors



The Mortgage Surveyor of the Year Award is given to the firm that has delivered a consistently high quality offering, accurate reports and quick and efficient service in the past 12 months.

e.surv Chartered Surveyors is one of the country's leading providers of residential property risk and surveying services, trading since 1989 and provides property risk expertise, RICS survey reports, and residential property valuations for major UK mortgage lenders. The firm employs over 400 RICS-registered valuers, supported by a network of consultant surveyors, and a team of risk and data analysts.

Mortgage lenders have long faced a dilemma when selecting a method for property valuation on low risk cases, and that is whether to choose an Automated Valuation Model or Drive-By. e.surv Chartered Surveyors filled the gap in the market by developing an innovative Remote Valuation

solution, in conjunction with its partners, eTech Solutions Ltd. The service combined years of 'on-the-ground' valuation experience with new, industry-leading technology, as part of a wider strategy of innovation involving heavy investment in technology and solutions designed to mitigate risk, drive efficiency and deliver improved customer outcomes.

The in-depth comparable data derived accurate valuations, without the need for physical inspections. The firm also used a 'distributed' Remote Valuation model which involved the deployment of their experienced local qualified surveyors, with knowledge and extensive experience of the local property market, using their insight of local market conditions to conduct the valuations.

Further, the 'distributed' Remote Valuation model compared favourably with the alternative 'centralised' model that involves a team of individuals who may be qualified/part qualified but with no knowledge of the local area or the issues which impact on the property market.

During trials in 2016-17, the Remote Valuation service matched full physical inspection valuations in almost all cases completed.

The judges praised the firm for its revolutionary service, offering mortgage lenders a quicker, more cost effective and accurate digital alternative to existing automated valuation models.

Congratulations to a standout firm.

**e.surv** is one of the UK's largest valuation providers, directly employing over 400 residential surveyors across the UK, supported by a network of consultant valuers. The business is one of the largest distributors and managers of valuation instructions in the UK and is appointed as Panel Manager for more than 20 mortgage lenders and other entities with interests in residential property. The business also provides a number of private survey products direct to the home-buying public. e.surv is a subsidiary of LSL Property Services plc.

For further information, see [www.esurv.co.uk](http://www.esurv.co.uk)

# e.surv Remote Valuation

## Technology that works for you

Improving the speed to offer is important for many mortgage lenders, but not at the expense of accuracy. That's why we've developed a valuation solution that combines acuity with efficiency. Months to perfect but minutes to perform, our bespoke iPad-based Remote Valuation app requires our valuers to access the same level of data required for a full physical inspection. As one of the nation's leading providers of surveying and property risk services, we have the risk expertise, statistical rigour and service infrastructure to deliver a reliable and efficient remote valuation; a solution that will help to fill a crucial gap in the market between automated valuation and drive-by external-only appraisals.



# The Mortgage AWARDS 2018

## Winner 2018

### Specialist Lender of the Year: Vida Homeloans



The Specialist Lender of the Year Award recognises the firm generating healthy levels of new business with strong financial results whether it be in the buy-to-let, self-employed or specialist residential space, and one which has revolutionised its offerings to meet customer needs.

Described by the judges as a firm showing a very strong proposition covering a number of key customer segments underpinned by great service and technology despite launching only 18 months ago, the clear winner is Vida Homeloans.

As the biggest start-up in the specialist mortgage sector in 2017, Vida came to the market with an innovative approach to proposition design - consisting of a unique combination of first and second charge mortgage products, criteria and service - exclusively delivered through intermediaries.

Indeed, key to Vida's success has been its state of

the art technology platform for intermediaries, refined using regular feedback from its broker research programme, which supports its experienced underwriting team. Over 9,000 intermediaries are now registered to do business with Vida and more than £2bn in applications have been submitted since launch. Further, it achieved its first securitisation in October 2017, its second in April 2018 and plans to double its business this year.

Vida's intermediary service has been a crucial element in its success. In its latest quarterly broker satisfaction survey there were ratings of 97% for Vida's online Decision in Principle process, 98% for its Telephone BDM unit and 94% for its New Business Operations team.

In addition to this focus on service, Vida's innovative proposition caters for the self-employed, contractors, those with complex income, first-time buyers and those who need to buy together with up to three friends or use gifted deposits from parents to get onto the housing ladder. The firm will also lend to expats living overseas who want to purchase a buy to let property in the UK.

It doesn't stop there though. Technology is also crucial within Vida. The lender has enhanced its systems to meet specific requirements that are bespoke to Vida. The technology involves online DIPs which are available in 10 minutes with a full mortgage application in only 15 minutes and maximum loan calculators for all product types.

Congratulations to an outstanding firm.

# MODERN MORTGAGE LENDING



## Specialist Residential and Buy To Let

### RESIDENTIAL

- ✓ First time buyers to 90% LTV
- ✓ Buy together – up to 4 incomes
- ✓ Impaired and improving credit
- ✓ Flats above commercial premises

### BUY TO LET

- ✓ Portfolios up to 15 properties
- ✓ Multi Unit Blocks and HMOs
- ✓ Trading company or SPV
- ✓ Expats investing in UK



# The Mortgage

## AWARDS

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### Winner 2018

#### Later Life Lender of the Year: Retirement Advantage



The Later Life Lender of the Year Awards recognises those mainstream and ER lenders and rewards the firm that has displayed strong business performance over the last year, strong degrees of innovation and client satisfaction.

The Award at the inaugural Mortgage Awards 2018 went to Retirement Advantage. The firm is committed to delivering outstanding products, fantastic adviser support and is passionate about the importance of receiving financial advice.

Product development is at the heart of the business. Over the last 12 months, Retirement Advantage has extended its range to include an over 55 buy-to-let mortgage range, a second home options range and a lifestyle options range. It is the only lender to allow voluntary overpayments of up to 15% each year from day one, offering clients the most flexible capital and interest plan on the market. Paired with fixed early repayment charges, clients can pay loans down over nine years without

facing a penalty. Two early repayment waivers have also been introduced, which are automatically applied free of charge, one of which comes into effect if joint borrowers choose to redeem within three years of one of the borrowers dying or moving into long term care.

The firm is also passionate about the importance of getting financial advice, and it champions financial advisers in everything it does. To help support them, it has developed equity release exam workshops, providing unqualified advisers with the knowledge they need to sit their equity release exam. It has also launched a series of Equity Release Lead Generation Workshops to help advisers who want to increase their engagement with the sector. Further, the firm offers webinars, in-depth research, extensive phone and face to face support and online systems. Direct access to the firm's underwriters is offered both pre and post-application, so the adviser can always talk to a decision maker about the specifics of their case.

The firm also has a 40-strong team of telephone and business development managers who are on hand for advisers anytime, anywhere. Retirement Advantage's online KFI Generator and Application system means that advisers can cater to their clients' needs when it suits them - 24/7.

The judges said this lender has worked hard to drive a better outcome for both intermediaries and customers and has delivered more innovative products for customers.

Well done to a fantastic firm.



# The Mortgage AWARDS 2018

## Winner 2018

### Best Newcomer in the Mortgage Space: Knowledge Bank



**T**he Best Newcomer in the Mortgage Space Award is presented to the business which has entered the market in the past year and has firmly cemented its place in the mortgage space through high levels of customer satisfaction.

Scooping the award for the inaugural Mortgage Awards 2018 was Knowledge Bank, the UK's first criteria search system. Launched in September 2017, Knowledge Bank has already been adopted by more than 100 lenders and over 1400 brokers since then. It is changing the way mortgage brokers find the best mortgage for their clients, by enabling them to place a case using their customer's specific criteria/circumstances at the touch of a button, before they even start product sourcing. What is more, lenders are also adopting the system for their in-house advisers.

Consisting of a fully searchable database of more than 50,000 completed criteria categories across a range of lending types including

residential mortgages, buy-to-let, second charges, equity release, self-build and overseas mortgages, Knowledge Bank is a market leader.

Prior to Knowledge Bank, mortgage brokers had to rely on out of date spreadsheets used throughout the industry, which drain the resources of lenders. Alternatively, they had to search lender websites and product guides or call BDMs for information on criteria (the latter obviously not available out of hours).

Knowledge Bank is a game changer as it can search on multiple criteria, and provides the results in seconds. This not only saves brokers hours of time, which could be spent more productively, but the results are 100% accurate as they have been uploaded by lenders themselves.

Knowledge Bank is also better for clients. Not only will they get quicker confirmation if there is a mortgage for their circumstances, but they are more likely to have their case placed. Knowledge Bank is also good for lenders. Each lender has its own login and profile unique to them, so they are in control of inputting their own criteria. They can even schedule it to go live by up to a year ahead. Security is at the heart of everything Knowledge Bank does also.

Hosted on secure UK servers that run multiple firewalls it has additional protection from Avast and uses the latest SSL technology. The judges applauded Knowledge Bank for the sophistication of its mortgage search engines. Well done for a continuing exemplary performance.

# The Mortgage

## AWARDS

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