

The Mortgage AWARDS 2025

Winners Brochure

27 February 2025

The Waldorf Hilton, London

Celebrating excellence within the UK mortgage industry

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The Mortgage AWARDS 2025

Winners 2025



The Mortgage AWARDS 2025

Contents & selected winners

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The Mortgage AWARDS 2025

Winners 2025

The winners

Bank Mortgage Provider of the Year
HSBC UK

New Build Mortgage Lender of the Year
Family Building Society

First-time Buyer Mortgage Lender of the Year
Newcastle Building Society

Specialist Lender of the Year
Saffron Building Society

Large Loans Mortgage Lender of the Year
Metro Bank

Shared Ownership Mortgage Lender of the Year
Leeds Building Society

Later Life Lender of the Year
more2life

Bridging Lender of the Year
Black & White Bridging

Overall Mortgage Lender of the Year
HSBC UK

Broker Firm of the Year (up to 10 advisers)
Xpress Mortgages

Broker Firm of the Year (11 to 50 advisers)
MB Associates

Broker Firm of the Year (51+ advisers)
Mortgage Advice Bureau

Specialist Broker of the Year – Sponsored by Black & White Bridging
Crystal Specialist Finance

Best Buy-To-Let Broker
Dynamo

Equity Release Broker of the Year
Equity Release Group

Best Broker for Short-Term Lending – Sponsored by Black & White Bridging
Crystal Specialist Finance

Later Life Broker of the Year
Mortgage Advice Bureau

Overall Broker of the Year – Sponsored by Black & White Bridging
L&C Mortgages

Building Society of the Year
Family Building Society

Best Newcomer in the Mortgage Space
Arose Finance

Best Innovation in the Mortgage Space
Redwood Bank

Mortgage Surveyor of the Year
e.surv

Mortgage Conveyancer of the Year
Simplify

Mortgage Technology Provider of the Year
finova

Mortgage Lender Customer Service of the Year
HSBC UK

Best Mortgage Club of the Year
TMA Club

ESG Initiative of the Year
Mortgage Advice Bureau

Diversity Initiative of the Year
OSB Group

HIGHLY COMMENDED

First-time Buyer Mortgage Lender of the Year
Bath Building Society

Specialist Lender of the Year
Pepper Money

Broker Firm of the Year (up to 10 advisers)
Kerr & Watson

Building Society of the Year
The Cambridge Building Society

The Mortgage AWARDS 2025

Overview & judging panel

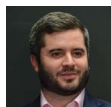
Overview

The Mortgage Awards 2025 returned to the Waldorf Hilton, London, to once again celebrate excellence within the UK's vibrant mortgage industry. Comedian, Zoe Lyons, conducted the evening and helped to present the trophies to this year's best performers from across the mortgage sector. Congratulations to all this year's winning firms and those who were highly commended, and a very well done to all those who were shortlisted.

Many thanks must go to our sponsors, Black & White Bridging and Chorley Building Society, for your support and helping to make this year's event such a success. We also extend our thanks to our supporters, the Financial Intermediary & Broker Association (FIBA), the London Institute of Banking & Finance (LIBF), the Society of Mortgage Professionals, and the Mortgage Marketing Forum.

Thank you also to this year's judging panel for deciding the winners and to everyone who entered and attended this year's event. We look forward to welcoming you all back in 2026.

2025 Judging panel

**Chair of the judges:****Adam Cadle**

Editor

MoneyAge

**Karen Rodrigues**

Head of Sales

Market Financial Solutions

**David Burrowes**

Chair

Equity Release Council

**John Somerville**

Director of Financial Services

LIBF

**Simon Cockerill**

Group Head of Intermediary Sales

OSB Group

**Adam Tyler**

FIBA consultant

**Paul Hunt**

Managing Director

Square 1 Media

**Sally Wright**

Head of Distribution

Paragon Banking Group

**Richard Merrett**

Managing Director

Alexander Hall

The Mortgage AWARDS 2025

Specialist Lender of the Year

Saffron Building Society



When picking the winner for this award, the judges were looking for a firm that has revolutionised its offering to meet customers needs.

Impressed by this lender's positive approach to complex cases, the winner of Specialist Lender of the Year was Saffron Building Society.

Having supported members for 170 years, Saffron Building Society distributes its mortgages through intermediaries, with a focus on meeting the needs of more complex cases.

Throughout 2024, the lender refined its specialist offering by revolutionising its business mix to focus on specialist lending areas, expanding its custom/self-build lending to 20% of total business and growing its expat buy-to-let (BTL) lending to 17% of its portfolio.

The Society removed the minimum time requirements on visas, presenting new opportunities for international professionals seeking UK mortgages in order to diversify its lending portfolio.

Saffron also expanded its visa criteria for those residing in the UK to include skilled worker, global talent, health and

social care, spousal and pre-settled status visas, reflecting its commitment to supporting underserving market segments and addressing specific customer needs.

Supporting borrowers with complex circumstances remains central to Saffron's specialist lending proposition.

This is characterised by thorough individual assessment, flexible criteria and a willingness to look beyond surface-level complications to understand the underlying strength of applications.

For example, Saffron recently helped a couple secure a £2.16m loan to purchase their rented property. The case involved a complex income structure combining profit share and salary, complicated by minor credit issues.

Where other lenders might have declined the application based on rigid criteria, Saffron's flexible approach enabled a deeper assessment of the clients' financial position.

As well as supporting borrowers, the firm has made efforts to support brokers. Through its broker lending channel – Saffron for Intermediaries – it has launched a new broker-initiated product transfer service, offering a 0.35% procurement fee on eligible transfers.

Through the online portal, the service simplifies the transfer process while maintaining the high level of personal service that characterises Saffron's broker relationships.

Its success in handling complex cases supports Saffron's development of specialist products and criteria designed to accommodate unusual circumstances.

To support this, the lender regularly reviews and updates its lending policies based on broker feedback and market demands to ensure that its propositions remain not only relevant, but accessible to borrowers with unique requirements.

We would like to take this opportunity to congratulate Saffron Building Society on its award.



Have you got self-build FOMO?

You are not alone! Here in the UK, we have the lowest known rate of self-commissioned homes in the world*. It is the single largest difference between our housing market and those of other developed economies.

Find out more about the self-build opportunity at www.saffronforintermediaries.co.uk

*Source: The National Custom and Self Build Association (NaCSBA) 2023/2024 Custom and self-build market report

Embracing
different



Saffron
For Intermediaries

The Mortgage AWARDS 2025

Equity Release Broker of the Year

Equity Release Group



The Equity Release Broker of the Year aims to recognise the dedication to customer service and the quality of later life lending advice.

This year's winner of the award was Equity Release Group (ERG) after the judges praised the firm for displaying both impressive innovation and demonstratable growth in challenging times for the later life lending market.

A leading independent advisory service in the UK, ERG supports customers, advisers and partners to deliver a complete experience.

ERG is the only firm that can offer its advanced digital capabilities to the wider market and share its technology with other brokers across the financial advice industry. It is also the only advice firm that gives customers live calculations and rates based on their circumstances without initially having to speak to an advisory team.

Such technology enables all ERG's lenders to connect into one centralised product database. This database provides accurate and timely information across the entire equity release market for customers, advisers, introducers and

lenders, and ERG's vision of a completely independent and transparent market is at the heart of that.

Technology has been the catalyst in ERG's growth journey, and its online real-time smartER™ comparison engine can help borrowers find mortgage plans from across the later life lending market, based on personal criteria.

After analysing over 600 product variants, a customer's smartER™ results will show the exact amount they can borrow and interest rates they qualify for. Other partnerships, such as MoneySuperMarket, are also now benefitting from the group's smartER™ consumer research tool.

Last year, ERG also launched a fully integrated digital Factfind and Product Confirmation Letter (PCL), developed by its equity release technology firm, Equitec.

Completely aligned to Consumer Duty, these launches crystallised a four-year vision of development for the firm. Both products have been built using cutting-edge technology, providing enhanced usability that covers the whole market and embraces all later life lending products.

All these live tools have effectively lowered ERG's cost per lead and as a consequence the firm is able to maintain its fair value advice fee at a level which is lower than its nearest whole of market competitors.

ERG has also launched a referral partnership with Legal & General, expanding its whole of market referral arm in the process.

Partnerships such as these, coupled with ERG's own independent proposition, all powered by innovative technology and an agile approach, have seen ERG grow significantly in the past year, even during what has been a challenging time for a relatively flat equity release market.

We send our congratulations to ERG again for delivering an outstanding 12 months.

Refer your clients
to the UK's No.1
independent equity
release advisory
service



**Commissions that align with
Consumer Duty & reward your efforts**

**Work directly with our employed
advisers & case co-ordinators**

**Always whole of market+ advice
with access to exclusive deals**

**Get your own version of our live
calculators & smartER™ equity
release comparison tool**

**The smartER™ equity
release referral service**

0800 088 5950 | jon.tweed@equityrelease.group | 07813 196703

The Mortgage AWARDS 2025

Mortgage Conveyancer of the Year

Simplify



The Mortgage Conveyancer of the Year aims to reward those individual conveyancing firms or panel managers who have provided a consistently good service over the past 12 months.

Simplify was named this year's winner after the judges said that constant development of conveyancing solutions to meet client needs had been "exemplary" at the firm.

A leading independent conveyancing and property services group, Simplify comprises six of the country's largest conveyancing firms, and looks after relationships with introducers for each of JS Law, DC Law, Premier Property Lawyers, Advantage Property Lawyers, Gordon Brown Law, and Cook Taylor Woodhouse.

Simplify is also the largest independent conveyancing panel manager in the UK, with more than 200 firms delivering over 50,000 successful transactions nationwide per year.

The group allocates cases to its six in-house firms or panel firms, according to their specialisms, enabling Simplify to manage capacity effectively and maintain a consistently excellent standard of service.

With a range of solutions designed to put estate agents in control of home move transactions, the firm simplifies moving for introducers and their customers. Each of Simplify's clients gets a personalised, professional, efficient, speedy, and competitively priced service, characterised by excellent communication and outcomes.

Of the 5,000+ panel instructions that Simplify will receive each month, an average of 200 will be specialist cases. The group carefully selects firms that will deliver precisely the level of expertise required for each specific case, from standard to potentially more complex residential transactions, such as leasehold and partition deeds.

This all means Simplify has a true understanding of conveyancing's inherent complexities, and how to solve or avoid any potential barriers to swift transactions.

Simplify also has ambitious plans to completely redesign its conveyancing model, and in turn revolutionise the industry.

By knitting together software to help streamline customer journeys, Simplify is aiming to change the emphasis of the conveyancer role by reducing admin and allowing them more time to exercise their legal expertise, spend time with the customer and guide them through to successful and swift completions.

The group has already been using AI to create explainer videos that give introducers and their customers complete clarity on elements of the home moving process that they might otherwise struggle to understand, thereby reducing unnecessary stress and eliminating the potential for confusion.

Simplify has shown it is harnessing the power of technology and data to put estate agents and their customers in control throughout the conveyancing process.

Congratulations again to Simplify on winning this award.

The **Mortgage**

AWARDS **WINNER**
2025

Mortgage Conveyancer of the Year

Simplify is proud to be named Mortgage Conveyancer of the Year

We're simplifying moving

This award is testament to all the fantastic work everyone at Simplify is doing to deliver great customer experiences with excellent service and innovative new technology that is revolutionising conveyancing.

To find out more, please contact
Mario Pitzioris, National Sales Director:

mario.pitzioris@simplify.co.uk

SIMPLIFY 

www.simplify.co.uk

Simplify is the trading name of Simplify Moving Limited, the group which includes My Home Move Ltd (03874320), Move with Us Ltd (03883536) and all current subsidiaries. All Registered in England & Wales. Full details available from Companies House.

The Mortgage AWARDS 2025

Best Innovation in the Mortgage Space

Redwood Bank



The judges praised this company's work to improve energy efficiency in UK property and the results around its Green Reward scheme were "impressive" and should be "applauded".

The winner for Best Innovation in the Mortgage Space was presented to Redwood Bank.

Redwood Bank provides business savings accounts and commercial and buy-to-let investment mortgages for property landlords. The Bank takes the time to understand the requirements of each business looking for a commercial mortgage and tailors support to match those needs. Redwood Bank's business savings accounts are simple and competitive.

To earn this award, the winning firm had to demonstrate a product that displayed the highest degree of innovation within the mortgage space.

Brokers indicated that many landlords were preparing for upcoming regulatory changes requiring rental properties to meet at least an EPC grade C by 2028.

In response to this Redwood Bank launched its Green

Reward cashback scheme to compensate landlords for making their properties more energy efficient.

Although the previous Government scrapped the regulatory changes, Redwood has continued to offer the scheme to promote its ESG principles and encourage landlords to make their properties more energy efficient.

Redwood Bank aims support landlords with financial benefits during this transition while simultaneously reducing both direct and indirect environmental impact of the rental sector. The scheme also creates a domino effect, potentially lowering energy costs for tenants.

The Green Reward cashback offers up to 0.50% cashback to all brokers.

Since its launch in January 2024, the scheme has shown remarkable success, with the number of A-C rated properties in Redwood Bank's residential loan book increasing by over 5.1% in nine months, further highlighting the scheme's effectiveness.

We would like to congratulate Redwood Bank on their award for Best Innovation in the Mortgage Space.



It's About Time...

banks put landlords further in the black, the more they go green

Get cashback on properties with EPC ratings of A – C.

The **Mortgage**

AWARDS
2025

WINNER

Best Innovation in the Mortgage Space

R™ **RedwoodBank**
IT'S ABOUT TIME

redwoodbank.co.uk
0330 053 6067

Property secured on a loan may be repossessed if repayments are not maintained.

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The Mortgage AWARDS 2025

Mortgage Surveyor of the Year

e.surv



The Mortgage Surveyor of the Year is awarded to the firm that has delivered a consistently high-quality offering and an efficient service in the past year.

e.surv Chartered Surveyors was named as the Mortgage Surveyor of the Year in 2025, having won this category at the Mortgage Awards back in 2018 and 2021.

This year's judges praised e.surv for its merging of local expertise with national coverage, an array of innovative digital solutions, and its exceptional service.

e.surv is one of the UK's largest residential surveying firms, with over 30 years of industry experience and an extensive team of RICS-qualified surveyors. The company supports a range of clients, including mortgage lenders, brokers and estate agents, by providing tailored, comprehensive survey solutions to meet diverse property needs.

As one of the largest providers of residential surveying and property risk expertise in the UK, e.surv is positioned to deliver a service that balances extensive market knowledge with customer-focused digital solutions.

The company's HomePlus Digital Survey embodies this

commitment, enhancing traditional RICS level two surveys with a modern, fully interactive digital format. Through HomePlus, e.surv delivers a higher level of clarity, convenience, and customer support, providing accessible, intuitive and comprehensive property data.

A HomePlus report also incorporates local insights – such as amenities, crime rates, and energy efficiency – allowing clients to make well-rounded decisions about both the property and its neighbourhood. The firm's surveyors also provide pre and post-inspection calls to discuss potential areas of concern, ensuring clients feel informed and supported.

e.surv's data-driven approach extends beyond customer interactions to the very core of its services, and with over 600 RICS-registered surveyors, the firm maintains a high standard of accuracy with a suite of digital tools.

Every 25 seconds, e.surv completes a valuation, enabling it to gather and analyse vast amounts of property data. This data informs its services, enhancing the reliability of its reports, and helps clients understand crucial property details that could impact their buying decisions.

These data sets are curated from multiple sources, including internal proprietary data and trusted third-party providers, empowering e.surv to offer tailored solutions to meet the evolving needs of intermediaries, lenders, and their customers. Meanwhile, its data infrastructure refinement ensures that e.surv remains a leading provider of property valuation and survey services.

e.surv's dedication to delivering data-driven property surveys has made a meaningful impact on thousands of clients in the past year, becoming a trusted name for homebuyers seeking high-quality, property insights.

Congratulations to e.surv on winning this award for a third time.

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The **Mortgage**
AWARDS 2025 **WINNER**
Mortgage Surveyor of the Year

Peace of mind for your clients, a little extra for you...

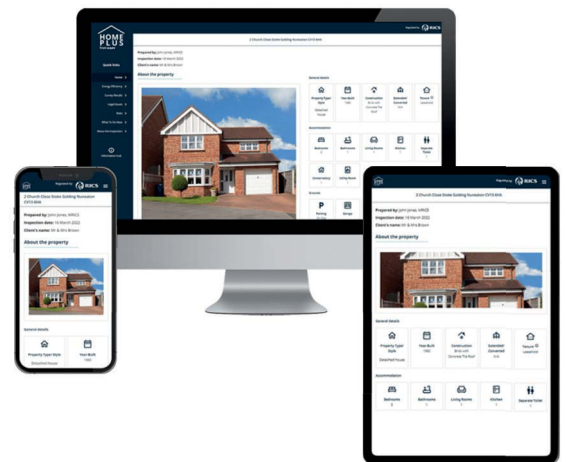


Partner with e.surv to give your clients a seamless, informed buying experience

When you recommend our Homeplus RICS level 2 Survey, not only are you enhancing your clients' homebuying journey, you can earn additional revenue while you do it.

With Homeplus, you're offering a service designed around today's homebuyer:

- ✓ A comprehensive physical survey by a local RICS qualified expert.
- ✓ A detailed, interactive report that is clear, concise and easy to use.
- ✓ Additional insights, including neighborhood data, energy efficiency tips, and easy links to tradespeople.
- ✓ Direct contact with the surveyor before and after the survey, explaining their findings and advising on any concerns.
- ✓ Confidence from partnering with one of the UK's most trusted names in surveying.



Start your referral journey today

Boost your revenue, visit www.esurv.co.uk/refer
or call our team on 03339 997578

e.surv
Chartered Surveyors

The Mortgage AWARDS 2025

Building Society/New Build Mortgage Lender of the Year

Family Building Society



Family Building Society celebrated a double at this year's Mortgage Awards, taking home the prizes for both Building Society of the Year and New Build Mortgage Lender of the Year.

The Building Society of the Year category aims to recognise the society which has proved itself ahead of its peers when it comes to product provision and customer service.

The judges were full of praise for Family Building Society, stating it had showcased excellent products and services, coupled with a focus on service for brokers.

Family Building Society focuses on delivering innovative and flexible mortgage products to meet the needs of the modern family across all generations and individuals not well served by the mass market.

Its award-winning service teams and business development managers work with a team of human underwriters, who manually underwrite every case, to provide customers with the best product for their needs.

Flexible solutions for families include the firm's Joint

Borrower Sole Proprietor mortgage, and last year it widened the criteria so that other family members could support the mortgage.

Previously, the society had only allowed older parents to support their children, but it has now extended this to include grandparents, aunts, uncles, and siblings, using the same age criteria for this arrangement.

Alternatively, it also offers this arrangement in reverse, so that adult children can help their parents with affordability. This allows adult children to support their parents to buy a new property or remortgage their current property so they can stay in their family home for longer.

This commitment to adjust its criteria for the needs of the modern family particularly caught the eye of the judges, as Family Building Society's other win on the night came in the New Build Mortgage Lender of the Year category.

This category aims to reward the firm that offers the most appealing deals to customers, with fair fees, clear examples of surveyor valuations and diversity and choice in their overall offering range.

The judges were most impressed with Family Building Society's ability to adapt and innovate to the needs of its clients.

One such innovation included Family Building Society's move to automate its mortgage illustration process. This now means its broker partners can request a multi-product illustration and will now get a response within an hour – 24 hours a day, seven days a week.

Amid a constantly evolving mortgage market, Family Building Society has demonstrated its willingness to adapt and make life simpler for those it lends to and brokers alike.

We send our congratulations again to Family Building Society, a two-time winner at this year's Mortgage Awards.

The Mortgage AWARDS 2025

Best Mortgage Club of the Year

TMA Club



This award is presented to the firm that has provided the best overall proposition to brokers and DA firms over the past year.

When picking the winner, the judges were impressed by this firm's PI offering, which delivers real value to its broker firms.

The Best Mortgage Club of the Year was presented to TMA Club.

TMA Club is dedicated to offering competitive mortgage, protection and insurance propositions, compliance support, brokers education and sales tools, with field and central business support.

The firm offers some of the best procurement fees and commission rates on the market, working tirelessly to campaign on behalf of DAs whilst priding itself on being the club that gives value back to its members.

Over the past year, TMA has successfully recruited several firms based solely on the proposition differential, particularly surrounding personalised partnership programmes it agrees with the firm, as well as its wider proposition aligned to the

firm's needs and plans.

Throughout 2023 and 2024, new regulatory demands were imposed on firms across the UK, including Consumer Duty.

In this time, its six area supervision managers managed to help members tackle these regulations through training with individual firms and sessions at its events on Consumer Duty, as well as other topical regulatory matters.

These compliance solutions include FCA applications, file reviews, complaints handling and remote support.

By providing this level of compliance support, which includes the utilisation of its in-house CRM system, Toolbox, TMA has seen a 25% increase in the number of firms purchasing its compliance services.

In this period, TMA has updated its TMA GYM, which is designed to help its firms with numerous well-being and support mechanisms, including its virtual high intensity interval training sessions (HiIT).

These sessions focus on fraud, SMCR, vulnerable customers and business quality.

They are also designed to diversify income streams and allow their customers to develop new skills to help promote protection, GI and other services.

Alongside supporting its customers, TMA Club has allowed its staff the time to invest in their personal development. This includes gaining professional qualifications, conducting mentoring or taking part in mentoring sessions.

We would like to take this opportunity to congratulate TMA Club on winning this award.



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