

MortgageConnect

FINANCIAL SERVICES

028 25 646111

Join Our Exclusive Firm

**YOUR JOURNEY
STARTS HERE ...**

Join the Firm of opportunities



MortgageConnect
FINANCIAL SERVICES

RESPECT

INTEGRITY

CO-OPERATION

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Annex A COMMISSIONS



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 of 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

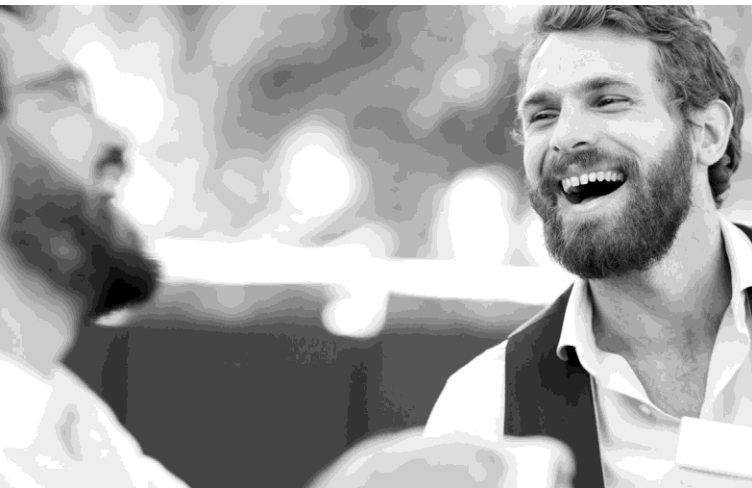
We are a Firm involved in mortgages, protection, business protection, general insurance, medical insurance, later life lending, equity release and commercial loans.

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?

4



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



We pride ourselves on treating all our advisers with respect



We develop and maintain strong relationships with our advisers



We have secured great relationships with lenders and providers



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



We keep a focus on what's right for our customers



We listen to what our customers say



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

5 OUR FIRM PACKAGE

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.

THREE STEPS TO JOINING

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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.”



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

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

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

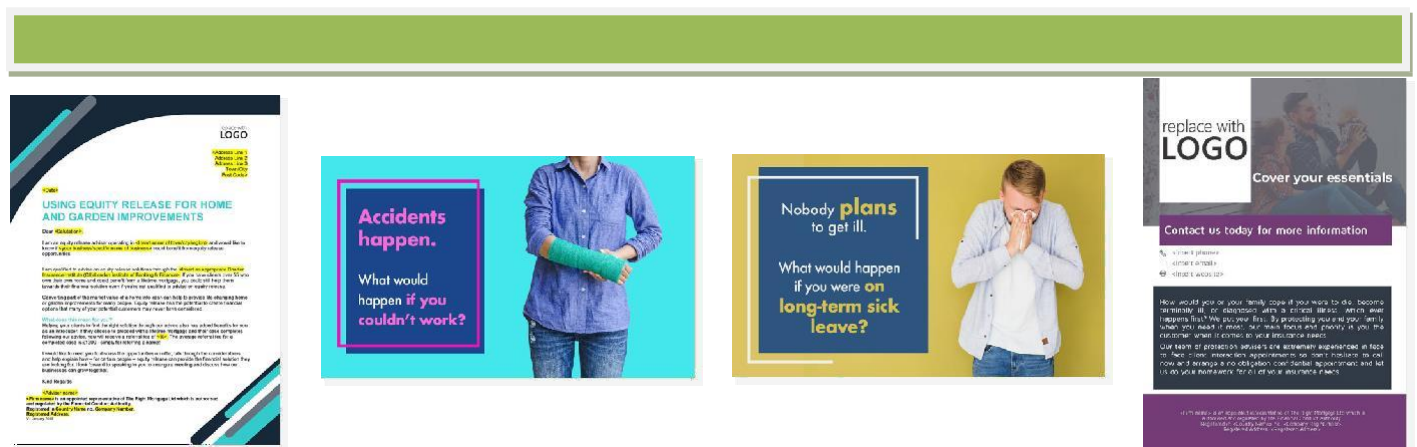
These meetings are designed for you as business leaders to share ideas and influence the ongoing structure and development of your Firm by looking at ways to further enhance your business.

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.



For more information, please call us on 028 25 646111 or email us now at info@mortgageconnect.co.uk

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



Some of the
top proc fees
in the
marketplace

New Additions



THE MORTGAGE PANEL

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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.

The Mortgage Connect Panel



..... and
many more

Some of the
top proc fees
in the
marketplace

Technology

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

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



Some of
the top
commissions
in the
marketplace



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

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.

Select panel



Some of
the top
commissions
in the
marketplace

Group protection panel



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."



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



Exclusives

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

Sourcing System



Compare 4 providers and 8 products within seconds

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

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

You can refer any product to us, and we will be able to source it for your client, keeping them happy and earning you up to 50% of the commission.



Loans

We find secured loans to fit your clients needs and will search the market to find the right deal for them, keeping both you and them updated throughout the process.



Wills

Our partner company offers a simple will and estate planning service to financial advisers. Membership is FREE for Firm members.



Admin Service

We offer a *full admin support service for advisers across mortgages, protection, general insurance and medical insurance. so, you can free up valuable time to spend more time advising.



Retirement

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



Conveyancing

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

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

Annex A - Protection Commissions



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.

Provider	Products	4 Year Term - Gross		2 Year Term - Gross	
		Indemnity	Non-Indemnity	Indemnity	Non-Indemnity
Aegon	Life & Critical Illness	188.16%	235.2%		
	Whole of Life	188.16%	235.2%		
	Income Protection	188.16%	235.2%		
Aviva	Life & Critical Illness	188.16%	235.2%	164.16%	
	Income Protection	188.16%	235.2%	164.16%	
	Whole of Life	188.16%	235.2%	164.16%	
Guardian FS	All Products	185.25%			
One Family	Over 50s Plan			124.80%	124.80%
The Exeter	Income Protection	200%	209%	120%	126%
	Income Protection (3 Years)	160%	168%		
	Managed	153%		91%	
	Managed (3 Years)	122%			

Please note: These are standard commission rates & do not include index linked rates. Remember: There can be up to a 10% increase from most providers, so don't forget to check their indexed linked rates.

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

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%
	Cov�a 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

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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 procurement 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.

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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.

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 / Holmesdale / Mansfield / Stafford Railway / Loughborough / Monmouthshire / Newcastle / Penrith / Bath / Tipton & Coseley BS / Together / West Bromwich / 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%	-	-

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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 transfers)	0.32%	-	-
Earl Shilton	All Products	0.35%	£250	-

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

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

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.

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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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.

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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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.

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	-

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

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.

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	0.31%	-	£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

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%	-	-

* These are the fees received from the lender 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 Mortgage Connect application.

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TELEPHONE:

028 25 646111



WEBSITE:

WWW.MORTGAGECONNECT.CO.UK



EMAIL:

INFO@MORTGAGECONNECT.CO.UK

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.



HEAD OFFICE ADDRESS:

Unit 10, GALGORM COURT,
GALGORM,
BALLYMENA,
CO. ANTRIM,
BT42 1HW

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