

The **Mortgage** AWARDS 2019

Winners Brochure

9 May 2019
Waldorf Hilton, London

Celebrating excellence within the UK Mortgage Industry

www.moneyage.co.uk/mortgageawards

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The Mortgage AWARDS 2019

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The Mortgage AWARDS 2019

Overview & Judges

Overview

The Mortgage Awards 2019, held at the wonderful Waldorf Hilton, London, played host to hundreds of mortgage professionals celebrating excellence within the UK mortgage industry. Comedian Jo Caulfield 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, including the sponsors, supporters, judges and everyone who entered and attended the awards.

We look forward to welcoming you all with open arms again in 2020, as we continue to reward all those displaying excellence in the mortgage space.

Visit www.moneyage.co.uk for more details and to read all the latest news and commentary.

2019 Judging panel



Adam Cadle
Editor,
MoneyAge



Louisa Sedgwick
Deputy Chairman,
IMLA



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
Partnerships and Member
Engagement Director, CII



Robert McCoy
Senior Product & Business Manager,
TMA Club



Adam Tyler
Executive Chairman,
FIBA



Adrian Moloney
Sales Director,
OneSavings Bank plc



Neil Wyatt
Head of Intermediary Distribution,
The Co-operative Bank

The Mortgage AWARDS 2019

The winners

The winners

New-Build Mortgage Lender of the Year

WINNER: Barclays

First-time Buyer Mortgage Lender of the Year

- sponsored by 360 Dotnet

WINNER: Bank of Ireland UK

Specialist Lender of the Year

WINNER: Vida Homeloans

Large Loans Mortgage Lender of the Year

WINNER: Investec Private Bank

Later life Lender of the Year

WINNER: more 2 life

Bank Mortgage Provider of the Year

WINNER: Bank of Ireland UK

**Small Broker of the Year - sponsored by
Darlington Building Society**

WINNER: Mortgage Advice Bureau Crawley

**Specialist Broker of the Year - sponsored by
Investec**

WINNER: Connect Mortgages

Equity Release Broker of the Year

WINNER: Age Partnership

Best Broker for Short-Term Lending

WINNER: SPF Private Clients

Best Secured Loans Broker

WINNER: Loan.co.uk

**Overall Broker of the Year - sponsored by
BuildStore Mortgage Services**

WINNER: Key Solutions Mortgages

Building Society of the Year

WINNER: The Cambridge Building Society

Best Innovation in the Mortgage Space

WINNER: Knowledge Bank

Mortgage Surveyor of the Year

WINNER: Gateway Surveyors

Mortgage Conveyancer of the Year

WINNER: SortRefer

Mortgage Technology Provider of the Year

WINNER: Twenty7Tec

**Mortgage Lender Customer Service of
the Year**

WINNER: Masthaven

Best Life Assurance Product

WINNER: VitalityLife

Buy to Let Mortgage Lender of the Year

WINNER: Landbay

**Best Mortgage Club of the Year - sponsored
by Buckinghamshire Building Society**

WINNER: TMA

Highly commended: Legal & General Mortgage
Club

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AWARDS

2019

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The Waldorf Hilton, London 10 October 2019

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The Mortgage AWARDS 2019

Winner 2019

Specialist Lender of the Year: Vida Homeloans



Vida Homeloans is fast growing and, with its sophisticated understanding of risk, on a mission to make a difference to the UK mortgage market.

Six thousand completed mortgages, representing £1.2bn in lending, show just how far Vida has come from a standing start. Vida's rapid expansion is further evidenced by the fact that 11,000 intermediaries have registered to do business and three securitisations worth more than £1bn have been completed, with a fourth in the pipeline. The Specialist Lender of the Year Award is given to the firm that has revolutionised its offerings to meet customer needs, and Vida goes far and beyond these standards. The judges were impressed with the firm's investment in customer and broker research which has led to better customer outcomes.

Vida's innovative product design and marketing approach is based on customer segments and products designed specifically for them, presented

in a way that will assist intermediaries in clearly identifying the typical profiles amongst their own customer base. The criteria-driven products cater 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 family members 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 and portfolio landlords who wish to use a limited company or SPV to purchase individual Buy to Lets, Houses of Multiple Occupancy (HMOs) and Multi-Unit Blocks (MUBs) which are particularly attractive types of property for student housing.

Innovation at Vida is also rife in the technology space. The public website and broker portal have been built with the intermediary in mind, adding in tools they will need like its online criteria search and maximum loan calculators. Online Decisions in Principle (DIPs) are available in 10 minutes and a further 15 minutes is required to complete a full mortgage application online.

To ensure Vida continually listens to what intermediaries want, an ongoing research programme is conducted every quarter to measure intermediaries' opinions of its products and service. Brokers have scored Vida's service highly, in particular liking the provision of experienced Key Account Managers who can provide face-to-face strategic advice, supported by a telephone BDM service.

Congratulations to a market leading firm.

CONGRATULATIONS!

To all the nominees and winners
of The Mortgage Awards 2019

Vida
Homeloans

Specialist Residential and Buy To Let Lending

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



Proud Winner of The Mortgage Awards 2019 'Specialist Lender of the Year'

www.vidahomeloans.co.uk

03300 246 246

For the use of professional mortgage intermediaries only

The Mortgage AWARDS 2019

Winner 2019

Later life Lender of the Year: more 2 life



The Later Life Lender of the Year category is for mainstream and equity release lenders, rewarding the firm that has displayed strong business performance over the last year, strong degrees of innovation and client satisfaction.

This year's winner is more 2 life. The judges applauded the lender for its innovative products, strong consumer focus leading to large lending volumes, supporting advisers and market and technology development, strong performance and customer satisfaction.

The equity release market is growing at a rapid rate, with gross lending in the sector more than doubling in just three years, rising to more than £3.6bn at the end of 2018 from £1.71bn at the end of 2015. The sector has not displayed any indicators that its growth is going to slow, with outstanding debt levels among those over the age of 65 currently at £86bn, and this figure expected to soar to £142bn by 2027.

Despite the challenges seen in this expanding

market, more 2 life has demonstrated its ability to meet the growing demands of customers while also increasing its market share.

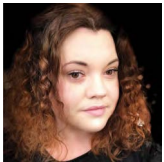
In 2018, the firm maintained its position as the third largest equity release lender in the UK and, after surpassing the £1bn lending mark in 2017 after ten years of operation, more 2 life took just 14 months to double its lending book to £2bn. As a result, more 2 life's completions increased by 79%, completing £663m worth of loans, compared to £371m in 2017, and its number of applications rocketed by 101%, receiving £1.1bn of loan applications, compared to £547m in 2017.

The lender attributed its growth, in part, to its product developments. Last year, more 2 life introduced Maximum Choice, a product with low fees and no-fee options, high LTVs, lump sum and drawdown options, downsizing protection, inheritance protection, the option to make adhoc partial capital repayments and fixed early repayment charges. In 2018, more 2 life had a host of challenges to overcome, what with its lending and application volumes increasing substantially. To mitigate this, the lender invested heavily in technology, digitalising all aspects of the application process and relaunched its improved online portal as 'fastpath'. By doing so, more 2 life has reduced the amount of time it can take to create an application to under five minutes, while also witnessing an application go through to offer in just 4 hours and 41 minutes.

Congratulations to an outstanding firm.

The Mortgage AWARDS 2019

There's nothing wrong with a bit of healthy competition...



more 2 life senior marketing executive Jennafer Holt talks about the powers of equity release

The equity release market has been continuously breaking records for a number of years, and Q1 2019 was no exception. The busiest start to a year on record, with £936m of housing wealth unlocked by those aged 55+, the equity release market increased by 8% year-on-year. The total number of customers served between January and March increased by 10% since 2018, including 20,397 brand new customers.

It's quite astounding that the growth of the equity release market has been on an upward trajectory for so long. To some, the continuous headlines can be irritating, but the ultimate benefit with increased and prolonged growth of the market lies with the consumer. With debt for those aged 65+ now over £86bn, and predicted to reach £142bn by 2027, this is no trivial achievement or irritating headline; it's a long-needed development in financial services which has been changing lives.

Lenders have been forced to both make their products more suited to the changed and varied needs of today's retiree, and to make their product rates more competitive. To a generation now caring for two other generations (children and parents), who face poor pension provision, care costs for their parents and perhaps themselves in future, and children who are struggling to get onto the

property ladder, the innovation and increased competition in the equity release market has been a breath of fresh air for many.

With rates starting from between just 3-4% MER, features, protections and guarantees such as inheritance protection, downsizing protection, fixed early repayment charges, income paying plans, and partial repayments, equity release is offering an increasingly cheaper and appropriate borrowing solution for many.

The power of equity release for such consumers can be truly transformative; from settling crushing debt, making much needed home alterations for care and ability requirements, to helping family get onto the property ladder, the growth of the sector has led directly to a better quality of later life for many, and a quality of life they may have previously thought unattainable. The truly transformative power of utilising housing wealth, the biggest and often only asset those over 55 have, has helped many manage cash-flow problems and make ends meet.

What's more, is that the innovation in the equity release industry and demand for products has highlighted the need of financial services to ensure older consumers have access to genuinely appropriate products, and are not excluded from purchasing products to enable them to make the most out of their wealth in later life.

more2life

The Mortgage AWARDS 2019

Winner 2019

Bank Mortgage Provider of the Year : Bank of Ireland UK First-time Buyer Mortgage Lender of the Year : Bank of Ireland UK



Bank of Ireland UK in conjunction with Post Office won two awards, Bank Mortgage Provider of the Year and First-Time Buyer Mortgage Lender of the Year, at this year's awards, recognising the commitment and innovative approach the lender has taken in developing its broad range of products and services, namely its Post Office Family Link™ and Post Retirement Link™ offerings.

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 UK has demonstrated its ability to do this exceptionally, cementing itself as a market leader in supporting borrowers at both ends of the mortgage cycle.

Bank of Ireland UK also proved itself as a pioneer in the first-time buyer market. The First-Time Buyer Mortgage Lender of the Year Award is presented to

the firm offering the best advice, products and rates, and one which has received glowing reports from customers. The judges applauded Bank of Ireland UK First Start and Post Office Family Link™ products for being specifically developed to cater for the differing needs and challenges faced by first-time buyers – in addition to the normal suite of first-time buyer products. Post Office Family Link™ has helped first-time buyers, offering loans up to 95% of the property value, and Post Office Retirement Link™ has helped the later life borrower. The judges highlighted that both products demonstrate innovation in their respective sectors. They also commended the lender on its use of technology to speed up the process, while also making the customer and broker journey easier.

Bank of Ireland UK was also praised for its introduction of a new build and Help-to-Buy proposition, meaning even more customer needs can be catered for. Serving just under three million customers, issuing £20bn in loans holding £19bn customer deposits, Bank of Ireland UK has been supporting customers in the UK for over 40 years.

Marketing itself as a 'niche mortgage provider', Bank of Ireland UK holds 1.5% of the market share and prides itself on catering to the whole range of buyers, whether first-time, last time or the self-employed.

Congratulations to Bank of Ireland UK, a firm that goes above and beyond for its customers.

Congratulations

to all the nominees and winners of
The MoneyAge Mortgage Awards 2019

We're proud to have won this
years' First Time Buyer Mortgage
Lender of the Year and Bank
Mortgage Provider of the
Year Awards.

The **Mortgage**

AWARDS **WINNER**
2019

Bank Mortgage Provider of the Year

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2019

First-time Buyer Mortgage Lender of the Year

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*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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