

The Mortgage AWARDS 2023

Winners Brochure

18 May 2023

The Waldorf Hilton, London

Celebrating excellence within the UK mortgage industry

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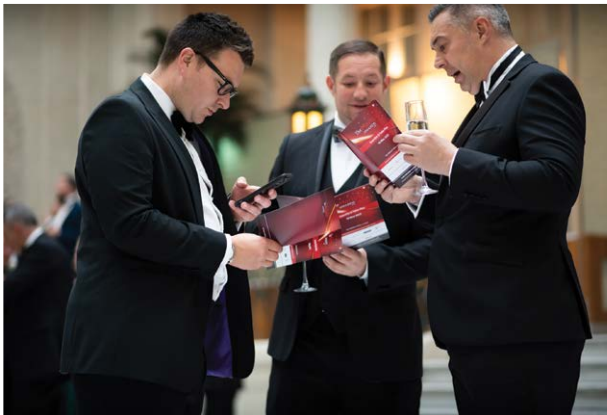
The Mortgage AWARDS 2023

Winners 2023



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The Mortgage AWARDS 2023

Contents & selected winners

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The Mortgage AWARDS 2023

Overview & judging panel

Overview

The Mortgage Awards 2023, held at The Waldorf Hilton, London, played host to hundreds of mortgage professionals celebrating excellence within the UK mortgage industry.

Comedian, Justin Moorhouse, conducted the evening helping to present trophies to the winners. Congratulations to all the prize winners and a very well done to all those shortlisted firms. Many thanks also to all those who helped make the event such a success, including our supporters, judges and everyone who entered and attended the awards.

We look forward to welcoming you all with open arms again in 2024.

2023 Judging panel



Chair of the judges:
Adam Cadle
Editor
MoneyAge



Karen Rodrigues
Director of Sales
Smooove



Richard Beardshaw
Head of Sales
HSBC UK for Intermediaries



Louisa Sedgwick
Commercial Director
Paragon Banking Group



David Burrowes
Chair
Equity Release Council



Robert Sinclair
Chief Executive
AMI and AFB



Greg Cunnington
Chief Operating Officer
LDNfinance



Adam Tyler
Director of Intermediaries
Black & White Bridging

The Mortgage AWARDS 2023

Winners 2023

The winners

New-build Mortgage Lender of the Year

Winner: Darlington Building Society

First-time Buyer Mortgage Lender of the Year

Winner: Nationwide Building Society

Specialist Lender of the Year

Winner: LiveMore

Large Loans Mortgage Lender of the Year

Winner: Metro Bank

Second Charge Mortgage Lender of the Year

Winner: Central Trust

Shared Ownership Mortgage Lender of the Year

Winner: Leeds Building Society

Later Life Lender of the Year

Winner: Standard Life Home Finance

Bank Mortgage Provider of the Year

Winner: HSBC UK

Overall Mortgage Lender of the Year

Winner: Saffron Building Society

Small Broker of the Year

Winner: MB Associates

Specialist Broker of the Year

Winner: Fluent Money

Best Buy-to-Let Broker of the Year

Winner: Connect for Intermediaries

Equity Release Broker of the Year

Winner: Age Partnership

Best Broker for Short-Term Lending

Winner: SPF Private Clients

Later-Life Broker of the Year

Winner: Fluent Money

Best New Homes Broker

Winner: Threshold Financial Services

Best Secured Loans Broker

Winner: Loans Warehouse

Overall Broker of the Year

Winner: Fluent Money

Building Society of the Year

Winner: Buckinghamshire Building Society

Best Innovation in the Mortgage Space

Winner: MPowered Mortgages

Mortgage Surveyor of the Year

Winner: Countrywide Surveying Services

Mortgage Conveyancer of the Year

Winner: eConveyancer

Mortgage Technology Provider of the Year

Winner: 360 Dotnet

Mortgage Lender Customer Service of the Year

Winner: HSBC UK

Best Mortgage Club of the Year

Winner: Legal and General Mortgage Club

ESG Initiative of the Year

Winner: Landbay

Diversity Initiative of the Year

Winner: Mortgage Advice Bureau



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The Mortgage AWARDS 2023

Later Life Lender of the Year

Standard Life Home Finance



The Later Life Lender of the Year award is given to the firm that has displayed strong business performance over the past year, high levels of innovation and client satisfaction.

Standing head and shoulders above the rest this year is Standard Life Home Finance. The judges applauded the lender's competitive range of products and highlighted the firm's strong investment in technology and research.

Since launch, total lending to date for Standard Life Home Finance is more than £500m and the lender has quickly grown market share. It's Horizon product range automatically includes partial repayments from day one for no added cost, compassionate early repayment charges exemptions, fixed early repayment charges for just eight years, and downsizing protection from day one. During 2022, the lender strengthened the Horizon range further, adding two other plans:

Horizon 780 and Horizon 800, which delivered LTVs up to 56% broadening the appeal of the range.

Standard Life Home Finance has also invested intelligently in developing a customer centric adviser support proposition. Its adviser team is focused on understanding and anticipating adviser needs, and the lender has a dedicated team of telephone account managers as well as two business development managers. The Head Office team boasts a team of more than 60 colleagues and has doubled in size from launch to ensure that the rapid growth in business volumes did not impact service levels. A bespoke online adviser portal is designed to give advisers a competitive edge when securing the finance their clients need.

In May 2022, Standard Life Home Finance launched its Lightbulb Moment research polling 500+ borrowers, some of whom had taken out equity release and others who had chosen against releasing equity from their homes. Sharing the research with advisers, Standard Life Home Finance has played a pivotal role in encouraging advisers to consider how customers feel at different moments in the advice process and has improved the understanding of the role that emotion plays in financial decision making. All of these elements speak for themselves, and this new entrant in the market has delivered outstanding results within the business and for its clients in what is an extremely competitive market. Congratulations.

Putting you and your clients in control

At Standard Life Home Finance we are confident you can find the right solution for your clients. Our market-leading product range, Horizon, comes with a range of modern lending features as standard:

- **Partial repayments** from day one
- **Fixed ERCs** for just eight years
- **Downsizing protection** from day one
- **Permanent** ERC exemptions

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The Mortgage AWARDS 2023

Overall Mortgage Lender of the Year

Saffron Building Society



The Overall Mortgage Lender of the Year award recognises the lender displaying evidence of high outperformance and customer satisfaction.

Shining the light in this space is Saffron Building Society. The judges praised this lender's speed and flexibility, along with manual underwriting to support common sense lending.

Following the economic instability suffered during 2022, Saffron understood the direct impact this would have on all borrowers. In November 2022, Saffron was the first lender to publicly announce that it would reduce its stress rate from 3% to 2% on all residential products. The immediate reduction saw significant interest from the media and across social media, which resulted in an increase in product interest.

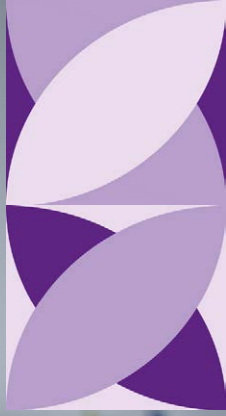
The society also understands the impact a cost-of-living crisis can have on households. Those who have been phenomenal at managing their credit

profiles were now late with payments. The society therefore extended its common-sense lending by improving its acceptance of minor adverse credit – including doubling the threshold from £250 to £500 for unsettled defaults.

Saffron also decided to increase support for the self-employed and contractor applicants. The ability to discount the pandemic year for the self-employed was introduced in 2021 but had a much stronger impact on applicants in 2022. In addition, Saffron broadened underwriter discretion with all self-employed cases; reduced the supporting documentation for self-employed customers; contractors only require three months of contracting experience and more generous contractor income assessments have been offered. A more profound commitment to common sense lending, adjusted criteria and a reduction in case paperwork has opened the door for more volume, faster applications and increasing success for the self-employed.

The firm has also excelled in the 'green' space. Its improved green mortgage product, the Retro-Fit Mortgage, targets those purchasing 'old-stock' homes and seeking to make energy efficient improvements.

Congratulations on an outstanding win in what was an extremely competitive category. Saffron Building Society continues to lead the way in the lending space.



We don't believe one size fits all.

At Saffron, we understand the unique challenges you face when trying to secure a mortgage for your self employed clients. That's why as a specialist lender, we offer flexible criteria. We review affordability based on an applicant's most recent year's income* and only require 12 months of trading (minimum)**.

We also know that every case is different, and our BDM team offer dedicated support to find solutions, no matter how quirky the case may seem.

Get in touch today. **01799 582925** | ist@saffronbs.co.uk | saffronforintermediaries.co.uk

*when there has been an uplift in income an accountant can confirm will continue.

**plus a projection of future earnings.



The **Mortgage**
AWARDS 2023 **WINNER**
Overall Mortgage Lender of the Year



Saffron
For Intermediaries

The Mortgage AWARDS 2023

Mortgage Conveyancer of the Year

eConveyancer



The Mortgage Conveyancer of the Year award is given to the conveyancing firm providing the most consistently good service in the past 12 months.

The clear winner in this category is eConveyancer. Instructions and completions grew 5% and 44% respectively, and it saw a 7% increase in revenues to £21m, reflecting strong growth in the broker market as well as the housing market.

The firm's DigitalMove platform is to be applauded as it brings together all the key stakeholders in a transaction, allowing them to share relevant documents, track the progress of a case, and communicate securely. More than 100,000 transactions have taken place through the DigitalMove platform and have completed the process far more swiftly as a result. DigitalMove starter packs are completed within hours not days. In some cases, in as little as 21 minutes, meaning work conveyancing can start earlier.

New partnerships have been formed with some of the biggest names in the industry, including Mortgage Advice Bureau and Just Mortgages,

providing its panel management services to a greater number of businesses across the mortgage industry. These partnerships are testimony to the work that has gone into not only building such a formidable panel of conveyancing talent, but the ongoing effort into overseeing that panel, ensuring that it continues to meet the highest of standards expected by homebuyers and sellers alike.

Real strides have also been taken to make eConveyancer as inclusive as possible to all clients, from all walks of life. This has included introducing language preferences up to 45 languages.

eConveyancer has remained proactive, working extensively with brokers to launch a brand-new version of the portal. This collaboration has made it easier for brokers to obtain quotes and track the progress of transactions. Additionally, they have successfully launched the new Smoove Complete conveyancing proposition, delivered on the portal through Amity Law, providing enhanced service levels for brokers seeking a premium experience.

This award recognises eConveyancer's continuous efforts to improve the platform and cater to the needs of brokers.

Congratulations on a fantastic win, and for the outstanding work over the year. eConveyancer continues to set the standards as high as it can for the rest to follow.

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compare.econveyancer.com/moneyage



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Building Society of the Year

Buckinghamshire Building Society



The Building Society of the Year award recognises the building society proving itself ahead of its peers when it comes to product provision and customer service.

Excelling in this space is Buckinghamshire Building Society. The judges said the building society's range of products is outstanding, and it continued to shine going forward.

As a specialist lender that manually underwrites every case, Buckinghamshire Building Society can use its common-sense lending approach to look beyond the initial complexities of a situation and find a solution that works for all parties involved. The Society's range of products for ex-pats is extensive and includes buy-to-let and holiday let options. For clients looking with a less than perfect credit history the society has its impaired credit and Bucks Solutions 1 & 2 ranges which cover a full range of credit blips. The firm's comprehensive

range of later life lending allows homeowners to relax during retirement and gives them more options. It also has a broad range of products covering prime purchases and remortgage, standard buy-to-let and self-build.

For first time buyers, the society has an extensive range whether it is shared ownership, family assist, joint borrower sole proprietor or even assisting first time buyers with the purchase of their first investment property. The family assist range allows first time buyers to purchase their home with no deposit and under shared ownership, the building society lends up to 95% of the share purchase meaning buyers can put down a much lower deposit compared with traditional purchase methods. For the joint borrow sole proprietor, the Society allows up to two owners and up to two parents or grandparents to become joint borrowers.

Buckinghamshire Building Society understands that affordability is a big concern right now, so it offers a maximum 40-year term on the vast majority of its products. The major advantage of being a smaller building society is that it can move quickly and be adaptable, which has been seen throughout these last couple of years. It is constantly reviewing criteria to ensure it can offer the most suitable range of products for borrowers.

Congratulations on a fantastic win in a competitive category.

The Mortgage AWARDS 2023

Mortgage Technology Provider of the Year

360 Dotnet



360 Dotnet, the winner of the prestigious Mortgage Technology Provider of the Year award, has truly revolutionised the mortgage industry with its exceptional use of technology to simplify the process of mortgage applications. The judges were impressed by the company's significant increase in lending through its innovative platform, as well as the evidence of strong CRM enhancements.

An astounding 95% of clients reported the technology provided by 360 Dotnet, 360 Lifecycle, is essential for running their businesses. By empowering advisers with advanced tools and continuously improving their platform, 360 Dotnet has helped streamline daily activities, saving time, reducing costs, and boosting productivity. This dedication to technological growth has strengthened client relationships, with 93% of clients reporting improved connectivity with their

customers. With over 179,000 Client Portal users and a remarkable 92% of clients feeling supported while using the system, 360 Dotnet has set new records for excellence.

Its partnership with industry leader, the GBG group, has enabled effective electronic identity verification and anti-money laundering measures, ensuring advisers can identify fraudulent behaviour and prevent financial crimes.

Additionally, 360 Dotnet has enhanced its proposition with the ability to create custom workflows with a range of automated tasks including client engagement. 360 Dotnet includes Campaign Manager, that enables firms to create and send tailored marketing campaigns to its customers and a powerful MI Reporting suite with a full range of reports easily accessible within the platform. With an impressive 27% increase in FactFind creations in 2022 compared to the previous year, 360 Dotnet's success is evident.

Looking ahead, it is poised to introduce the UK's first entirely configurable web based FactFind, offering enhanced accessibility and security. This groundbreaking development will enable advisers to tailor the sales journey to their clients' needs by modifying fields, questions, colours, and layouts.

360 Dotnet has firmly established itself as a true industry leader in the field of mortgage technology. Its exceptional achievements make it a deserved recipient of this award.

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