

**New and  
Improved**

# **Mortgage, Protection & General Insurance Offering from SimplyBiz & Compliance First**



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# The SimplyBiz Mortgages Proposition

Now  
enhanced  
for even  
more value

ENHANCED

- Access to **'Whole of Market'** Mortgage Lending, General Insurance, and Protection panel

NEW

- **Free Mortgage Sourcing** where there are 3 completed mortgage cases per month

NEW

- **Free Back office system** where there are 6 completed mortgage cases per month

- **Free 'Weblines'** for Protection sourcing
- Access to a range of **Exclusive and Semi Exclusive rates** for Mortgages and Protection

NEW

- **Free** compliance support for 6 months followed by 6 months at £99 + VAT
- **Expert support** for Mortgage and General Insurance case placement

ENHANCED

- Full **ancillary provider panel**

ENHANCED

- **Dedicated website** for Mortgage, General Insurance and Protection
- Access to **dedicated Mortgage meetings** and **training sessions**

ENHANCED

- **Marketing Support** – Templates, documents, Q & A.
- **E-newsletter, Best Buy guides, mortgage focused magazine,** direct emails, lender criteria library, Q&A forum, Ask the expert

# About SimplyBiz Mortgages

Established in 2004, SimplyBiz Mortgages is part of the SimplyBiz Group. We currently support over 2,700 intermediaries assisting them in every way we can to ensure we cater for all of their mortgage and GI needs.

We have strong relationships with all the lenders and providers we work with, and we are considered one of the top mortgages clubs in the UK.

We pride ourselves on offering specialist support and high quality service to you. This includes access to over 20 lenders.



## Why choose SimplyBiz Mortgages?

With SimplyBiz Mortgages you will benefit from receiving first class business support and excellent service.

SimplyBiz Mortgages obtain a large number of competitive exclusive and semi exclusive rates from key lenders. We notify all member firms with an email and we provide an up to date exclusive rates summary sheet every time there is a change - this shows all of the exclusive rates offered by SimplyBiz Mortgages on one, easy to use factsheet.

We also work very hard to ensure that we provide our member firms with the most competitive procurement fees - we have parity on procurement fees with all of the other major mortgage clubs in the UK. We can promise that you won't get a better deal elsewhere.

**SimplyBiz Mortgages – working on behalf of you and your clients.**



# Mortgage, GI, Protection and ancillary solutions

## Lender panel

We offer a “whole of market” lender panel allowing you access to a wide range of lenders and products.

We like to ensure you have a range of solutions for even the most difficult to place mortgages.



## Specialist Mortgage Distributor

We have created a working partnership with All Types of Mortgages (AToM) the award winning specialist mortgage distributor. This offers you access to even greater lending opportunities.



## Lender Panel

SimplyBiz Mortgages have worked with the biggest and best lenders in the market whilst creating this equity release proposition. We believe that the products provided by the lenders below offer a flexibility and variety which will cater to your clients’ needs in this fast growing business area.

There is a brochure available under the Equity Release section of the website as well as client facing material which explains the opportunities offered through this type of product.



### General Insurance panel

We offer access to a comprehensive panel of general insurance providers. We believe that giving our Member Firms a wealth of options at their disposal allows them to provide the best possible advice.



### Ancillary Products

SimplyBiz Mortgages offer a range of solutions for Ancillary products, meaning that you can now offer your clients; overseas mortgage solutions, debt solutions, large mortgage loans, conveyancing and secured/unsecured loans.

## Simply Protect

### Enhanced protection commission from 6 market leaders

Simply Protect offers you the opportunity to receive enhanced commission rates from six market leading Protection Providers.

#### Your Simply Protect Providers are:

Provider	Commission rate *	Clawback period
Aviva	201% API	4 Years
Bright Grey	201.36% API	4 Years
	183.03% API	2 Years
Friends Life	202.48% API	4 Years
	184.58% API	2 Years
Legal & General	196% API**	4 Years
PruProtect	196% API	4 Years
Zurich	201.81% API	4 Years
	164% API	2 Years

The above rates are correct at the time of publication but may be subject to change.

\*The rates expressed are the gross amount of commission paid by the provider, including the 2.5% override that is paid to SimplyBiz Support Ltd.

\*\*The 2 year commission terms with Legal & General are closed to new applicants.

**The premiums obtained under Simply Protect will be exactly the same for your clients as any equivalent policy obtained elsewhere; you just gain the benefit of enhanced commission rates and a free online business quotation and submission portal.**

## Free Mortgage Sourcing\*

\*Subject to 3 completed mortgage cases per month

Get **ALL NEW Mortgage Brain** free when you complete 3 or more cases a month with SimplyBiz Mortgages. It has been built from the ground up using Microsoft® technology and is the first and only sourcing system designed to be used both, offline and online.



It features a wealth of new functions, most of which are unavailable elsewhere in the market:

- Multiple sourcing by client
- 90% of sourcing from a single screen
- Whole of market
- Excluded products and reasons why
- Client specific Best Buy Tables
- Save favourite searches
- Guaranteed mortgage product details
- Integrated with mte

\*Cases must be completed through the SimplyBiz Mortgages payment route.



**Discounted  
Trigold Crystal**

SimplyBiz Mortgages also still offers discounted rates on Trigold Crystal.

## Free Back Office system\*

\*Subject to 6 completed mortgage cases per month

The Key is now the fastest growing point-of-sale and CRM system used by mortgage brokers with over 5,000 contract users and it is still growing!

The Key is fully integrated with the ALL NEW MortgageBrain. This means you have more control and access to all the information you need to manage your business more efficiently from end to end.



\*Cases must be completed through the SimplyBiz Mortgages payment route.

# A dedicated Account Manager

Mortgages are our core business competence, and we offer great support to our members when broking mortgages. Once registered, all our members benefit from having a dedicated SimplyBiz Mortgages Account Manager, who will be on hand to answer day to day queries and assist with case placement.

Our Account Managers Craig Addy and Adele Wright have over 25 years of experience in the mortgage market between them, and Sam Torbett our GI specialist has over 20 years experience working within General Insurance.

So when you call us, **you can be sure that your queries are in safe hands.**



**Craig Addy**  
SimplyBiz Mortgages  
Account Manager



**Adele Wright**  
SimplyBiz Mortgages  
Account Manager



**Sam Torbett**  
General Insurance specialist

*"All the support, information, news and tools you need on one easy to use website."*  
SimplyBiz Mortgages.

## SimplyBiz Mortgages website

The SimplyBiz Mortgages website is awash with useful information and services. The website allows you access to:

- All lender/provider contact details
- All exclusive rates information
- Our procurement fees
- All SimplyBiz Mortgages contact details
- Market and economic information
- Latest industry news
- Client newsletters
- Marketing support and ideas

# Introductory Compliance Offer\*

For all new SimplyBiz members, SimplyBiz Mortgages will offer **free** mortgage compliance for 6 months. This will be followed by 6 months at a reduced rate of £99+ VAT per month.

\*subject to a 2 year contract being signed (including introductory 12 months).

Full details of our compliance offering can be found at [www.simplybiz.co.uk](http://www.simplybiz.co.uk) or call us on 01484 439160

## Full compliance support

Our compliance team is here to help all of our Members to be compliant and successful in their business, they provide a wealth of experience and knowledge in the full range of compliance related matters.

During business hours the compliance team is available to talk through any questions or problems that you may have.

They will also compliance check every page on your website if you get a Simply Site adviser website supplied by us.\*

\*A Simply Site costs just £6 per month.

*"At SimplyBiz our focus is our Members, and supporting them in their compliance requirements. Mortgage and GI only Members can call us during office hours, email us at anytime, or visit the SimplyBiz website for the very latest information from white papers through to mortgage templates."*

### **Kelita Crocker,**

Head of Compliance, SimplyBiz Services plc



# SimplyBiz Mortgages communications

At SimplyBiz Mortgages we like to keep our Members as up to date as possible. Anytime we get new exclusives rates, rate changes or product withdrawals, we let you know with an email as soon as we know. Plus, the information on our website is updated on a daily basis. With SimplyBiz Mortgages you will never be left in the dark.

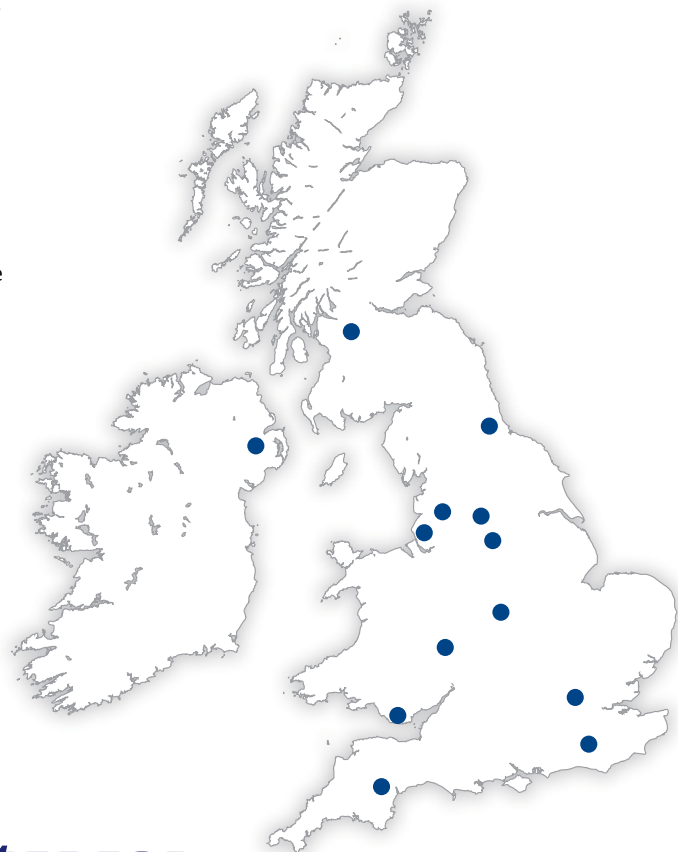
We also produce a complimentary bi-annual mortgage, GI and protection magazine called Skyline, we distribute this to all Members.



# Attend our complimentary mortgage meetings

The SimplyBiz Mortgage Meetings are an excellent opportunity for advisers to interact with lenders and providers in order to discuss the most topical issues at the time, including the state of market, new products, current lending criteria, the latest industry developments and much more.

We visit 13 locations all over the UK, once in spring and again in the autumn time. The meetings are designed in a round table format in order to encourage in-depth discussions between SimplyBiz Mortgage members and the lenders and providers presenting on the day. Advisers will get to spend around 25 minutes at each table talking with the different lenders/providers. Plus, the meetings are rounded off with a member of the SimplyBiz compliance team giving an update on the Mortgage Market Review.



# Capital Reward Bonus

Existing Capital Rewards members have the opportunity to earn a 5% share bonus. To qualify, members must agree to place all their mortgage applications (where comparable products) through SimplyBiz Mortgages for a period of 2 years.

Please contact the Capital Reward Team for more details.

# Marketing support

SimplyBiz Mortgages want to help make your firm as successful as possible. That is why we offer our members support with creating marketing campaigns. On our website you will find:

## Simply Sites

User friendly and modern looking websites for just £6 a month. Every page on your website will be checked by a member of our compliance team.

## Advertising

Find a range of posters and direct mail ideas available to personalise.

## Printing

Find a printer recommended by SimplyBiz Mortgages to ensure you get the best deal.

## Stationery

Find ideas and use our recommended distributor to ensure you get a competitive price.

# Contact us

Please visit our website

[www.simplybizmortgages.co.uk](http://www.simplybizmortgages.co.uk)

If you have any questions please feel free to contact SimplyBiz Mortgages on [mortgages@SimplyBiz.co.uk](mailto:mortgages@SimplyBiz.co.uk) or call **01484 439160**

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