

# A guide to your mortgage hub

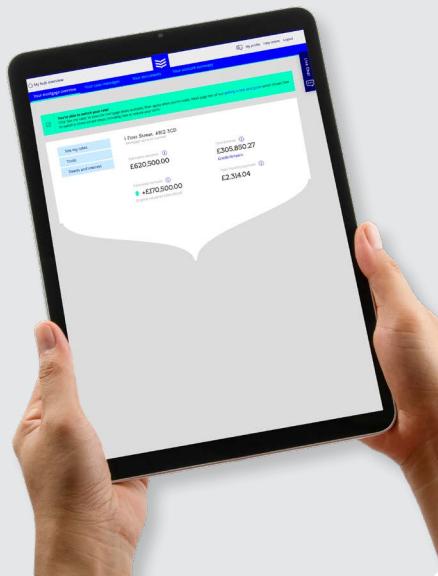


Your hub is a great way to manage your mortgage. It has many features you might find useful, including switching to a new rate, making overpayments and requesting documents or information. It's available 24/7, so you can use it when you want it.



## Mortgage overview

- ▶ **All your borrowing in one place** – see all the accounts that make up your mortgage. If you only have one log in you'll also see any other mortgages you have with us.
- ▶ **Estimated value of your property** – check how much your property is worth, based on the average property prices where you live and our last valuation. The Loan to Value (LTV) shows your balance as a percentage of your property value. For example, if your house is worth £100,000 and your mortgage is £75,000, then your LTV is 75%.
- ▶ **Tools** – use this to request:
  - A **Third Party Authority** - if you want someone to talk to us about your mortgage
  - How much it would cost to pay off your mortgage
  - Your payment history
  - An Annual Mortgage Statement
  - How much interest you've been charged.
- ▶ **Deeds and interest** – see whether we hold your property deeds and how much interest you've been charged for the current tax year.



## Mortgage summary

Your summary includes the details of the individual accounts that make up your mortgage.

- ▶ **Switching banner** – find out when your current deal ends, and when you can apply for a new one.
- ▶ **Rate details** – what your current rate is, when your current deal ends if you're on a fixed rate, and when your mortgage is due to finish.
- ▶ **Loan details** – the amount outstanding on each account, your monthly payment and what type of loan it is - capital and interest, interest only, or both.
- ▶ **Make a payment** – make your monthly payment or extra payments from here. You'll need to select which account you want to pay if you have more than one. When you pay extra with a repayment mortgage, you can:
  - Lower your monthly payment, or
  - Shorten the length of your mortgage to pay it off sooner.You'll also see how much extra you can overpay without having to pay a fee.
- ▶ **Payment details** – check your sort code and payment date if you pay by Direct Debit. You can also send us a request to change the date we take your payment. Visit [our website](#) if you want to set up a new Direct Debit.



## Your documents

You'll see any documents that have been issued online from this tab. We can upload any documents you've asked for here too. We'll send you a message when we do.



## Your case messages

Use our secure message service to ask us questions if you can't find what you need in your hub or on [our website](#). Or use **Live Chat** tab to speak with us online. You'll find this to the right side of your hub.



## Need extra support?

- ▶ Go to **Tools** and select **Request Third Party Authority** if you want someone to talk to us about your mortgage.
- ▶ Message us to ask questions or if you need documents in a different format.
- ▶ Visit our **Help and support hub** to see how else we can help you.



## Your account summary

Lists any applications or requests you've made using your hub. You'll also see how your Offer is doing when you switch to a new rate.



## Help

Click the question icon if you want to know what something means. Or take a look at our **Help centre** which has lots of questions and answers about using your hub.



## Your profile

Find out how to change your:

- ▶ Name
- ▶ Correspondence address, or
- ▶ Home and work phone numbers.
- ▶ Email address
- ▶ Mobile phone number
- ▶ Password.



## Start a new application

From the main page of your hub, apply for a new residential or Buy to Let mortgage. You can have one residential mortgage and up to three Buy to Let mortgages.



**Get in touch if you want any of our documents in large print, Braille, on coloured paper or audio.**

**Screens are for illustrative purposes only and may differ as we develop the system.**

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