

A guide to your mortgage hub

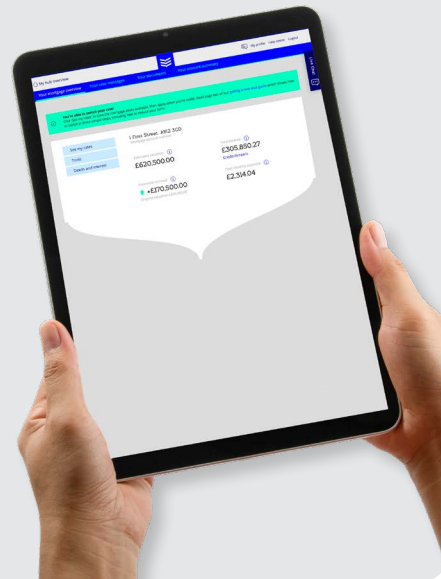


Your hub is a great way to manage your mortgage. It has many features you might find useful, including switching to a new rate, making overpayments and requesting documents or information. It's available 24/7, so you can use it when you want it.



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 all your online documents here. We'll send you a message when we upload them. All borrowers named on your mortgage can see these if they've registered for their hub. Message us if you don't want to share your personal details with them.



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 case messages

Send us a secure message if you can't find what you need in your hub or **our website**. Or use live chat on the right side of your hub to speak to us online.



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 profile

Find out how to change your:

- ▶ Name
- ▶ Correspondence address, or
- ▶ Home and work phone numbers.

You can also update your login details online at any time.

- ▶ 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.



Need documents in large print, Braille, audio, screen reader format, or on coloured paper? Just let us know.

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

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