

A guide to your mortgage hub

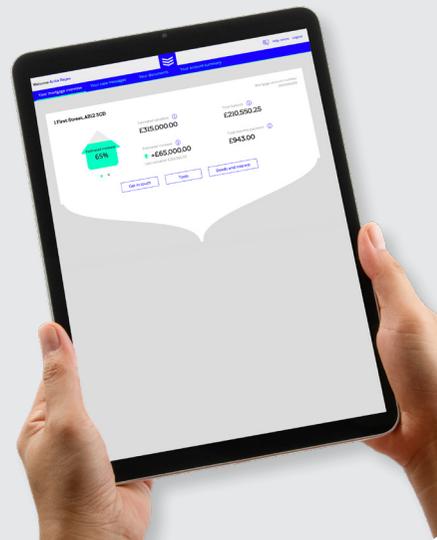


Your hub is a great way to manage your mortgage. It has many features you might find useful. This includes switching your rate, making payments and asking us for documents or information. It's available 24/7, so you can use it when you want it.



Mortgage overview

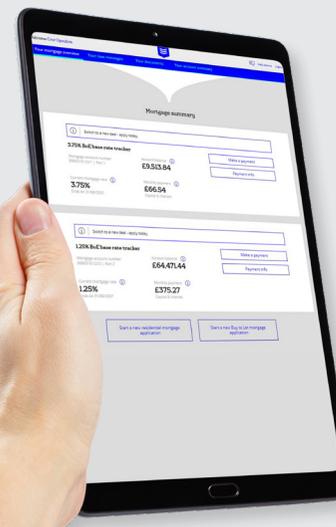
- ▶ **All your borrowing in one place** – See your monthly payment and how much you have left to pay.
- ▶ **Estimated value of your property** – See how much your property is worth, based on the average property prices where you live and our last valuation. The Loan to Value (LTV) shows your balance 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** – Read how to make an online payment or request:
 - How much it would cost to pay off your mortgage
 - Your payment history
 - An Annual Mortgage Statement
 - How much interest you've been charged
 - A reduction in the length of your mortgage when you make extra payments.
- ▶ **Deeds and interest** – See if we hold your property deeds and how much interest you've been charged for the current tax year.



Mortgage summary

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

- ▶ **Switching banner** – See when you can apply for a new deal.
- ▶ **Rate details** – See what your current interest rate is. Check when your current deal finishes if your mortgage is on a fixed rate. Find out when your mortgage is going to end.
- ▶ **Loan details** – The amount you owe us on each account, your monthly payment and what type of loan it is - capital and interest, interest only, or both.
- ▶ **Payments** – Pay the monthly amount due for any account. You'll also see how much extra you can pay to reduce the amount you owe us without having to pay a fee. If you pay more, we'll automatically lower your monthly payment. Or you can apply to shorten the length of your term instead, so your mortgage is paid off sooner.
- ▶ **Payment info** – 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 profile

Click on your name to update your:

- ▶ **Personal details** – So we can get in touch. You can also request a **Third Party Authority** if you want someone to talk to us about your mortgage for you
- ▶ **Login details** – The email address you use to log in can be different to your correspondence email address
- ▶ **Security questions** – This helps us to make sure we're talking to you if you call.

Your documents

See any documents we've sent you online. You'll get a message when these are uploaded.

Your account summary

Lists any applications or requests you've made using your hub.

Help

Click the '?' 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

Use secure messaging if you need to get in touch and can't find what you're looking for in your hub or on **our website**. You'll get an email when we write a message, and the message icon at the top of the page will be highlighted.

Start a new application

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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