

PRIDEPRESS.

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MORTGAGE NETWORK

2020 IS OFF TO A ROARING START

SEE WHAT WE HAVE
BEEN UP TO AT OUR
RECENT KICK OFF
CONFERENCES

INTRODUCING YOUR NEW PACKAGER PANEL

DETAILS ON YOUR NEW
RECENTLY LAUNCHED
PACKAGER PANEL

TOOLBOX - PAYING YOU FASTER

GET ANSWERS TO THE
TOP ERROR MESSAGES
TO RECONCILE
COMMISSIONS

2020 IS OFF TO A ROARING START!

I HOPE YOU ALL MANAGED TO ATTEND ONE OF OUR SUPERB KICK OFF CONFERENCES THIS MONTH! THESE EVENTS ALWAYS PROMISE TO MOTIVATE AND INSPIRE YOU FOR THE YEAR AHEAD AND THIS YEAR WAS DEFINITELY NO EXCEPTION.

We covered the core values of our business:

- Proper Job
- Duty of Care
- Professional Responsibility
- Treating Customers Fairly
- Good Customer Outcomes - Always

We heard from some fantastic advocates, sharing how they do business, what makes them stand out, and the importance of what you do.

- Rodney McKirgan
- Alex Clansey
- Fiona Rhys-Jones
- Louise Young
- Heidi Loughlin
- Lee Flanagan
- Darren Roulston
- Simon Djemil

We also heard from some incredible broker panels as your peers answered questions. A massive thank you goes out to everyone that got up on stage!





Jon Round gave an informative update on where we were in 2019 and where we are headed in 2020:

- Investing in technology
- Investment in client portal software
- Enhancing third party connectivity
- Protect your data

And remember that as a part of LSL, our support for you includes:

- Stable home
- Positive culture that recognises success
- Competitive proposition
- Business development activities to help you grow
- Training, support, and regular engagement
- An environment that keeps you safe

Don't forget to carve out time to create your own 2020 Vision – make it crystal clear, exciting, and fun!

I can't wait to see all of you champions at the next event.

GAME ON

Richard Coulson
Business Development Director





Smart Health

Now available to all AIG Life customers

Helping you make smart health choices

We're there when people need a hand, so here's something just for your clients.

Smart Health is our exciting new wellbeing service.



24/7 virtual GP



Expert case management



Mental health support



Health check



Nutrition consultation



Fitness programme

**UNLIMITED
ACCESS**

365
DAYS A YEAR

**ANYTIME
ANYWHERE**

Make Smart Health Choices

To find out more visit aiglife-smarthealth.com



INTRODUCING YOUR NEW PACKAGER PANEL

THROUGHOUT 2019 BEHIND THE SCENES PROPOSITIONS HAVE BEEN BUILDING A MARKET LEADING PACKAGER PANEL FOR YOU. WE ARE CONFIDENT YOU WILL BE HAPPY WITH THE COMPREHENSIVE PANEL WE HAVE SELECTED FOR YOU!

We understand how important service and communication are when you are referring your clients to someone new, so when assessing the best our industry has to offer, we looked at performance, responsible lending, packagers that demonstrate integrity, diversity, and offer a wealth of expertise in each given area. We are confident that the service, accessibility, technology, innovation and enthusiasm for education will not fail to impress.

Continue reading below and over the next couple of pages to find out about your new Packager Panels!

MASTER BROKERS

EXPERIENCED AND ESTABLISHED PACKAGERS THAT CAN ASSIST YOU WITH ANY RESIDENTIAL, BUY TO LET, OR BRIDGING REQUIREMENTS YOU MAY NEED...

The logo for Buildloan, with "BUILD" in black and "LOAN" in yellow.

Buildloan are the UK's leading provider of construction-based finance, offering your clients a solution if they want a self-build, renovation, conversion, custom build, home improvement, knockdown and rebuild, or a project of any scale!

The logo for Complete FS, with "Complete" in black and "FS" in a small circle.

Complete FS are committed to providing and processing excellent products from their panel of lenders for distribution to the intermediary sector. Complete is a company that delivers excellent service regardless of your client's situation or property type.

The logo for Crystal Specialist Finance, featuring a colorful diamond shape and the text "Crystal Specialist Finance".

Crystal Specialist Finance are passionate about specialist finance and understand clients' circumstances and needs are becoming more complex. Each case is reviewed on its individual merits and with their comprehensive lending panel of over 80 lenders, Crystal Specialist Finance are here to make complex cases crystal clear.

The logo for Impact Specialist Finance, with "impact" in multi-colored lowercase letters and "Specialist Finance" below it.

IMPACT Specialist Finance, established in 1991 to provide a competent, comprehensive, and professional mortgage service arranging all types of mortgages for all types of people. Whether your client is a first time buyer, self-employed, retired, expatriate or has poor credit IMPACT can help them find the right mortgage.



SECOND CHARGES

OUR PANEL ARE TRUE EXPERTS IN THE SECOND CHARGE MARKET AND COMPLETELY COMMITTED TO DEVELOPING THIS PROPOSITION. THESE PROVIDERS ARE USEFUL FOR ALL KINDS OF CASES SUCH AS CLIENTS THAT MAY WISH TO PAY OFF THEIR HELP TO BUY EQUITY LOAN, OR RAISE FUNDS FOR BUSINESS PURPOSES OR TAX BILLS. **** PLEASE CHECK YOUR NETWORK AUTHORISATIONS TO SEE IF YOU CAN REFER OR ADVISE.**



Loan.co.uk has 47 loan specialists across 8 UK offices including Northern Ireland. They offer a fully transparent, documented, and compliant process with market leading technology. Their friendly team of experts will ensure they always find the lowest rate available for your client offering a streamlined and efficient process.



The Loan Partnership has over 40 years' experience in the second charge market. All enquiries are managed by one person who can take your loan application from the original enquiry through to its completion. The Loan Partnership will work hard to provide your client with the best solution available, whatever their circumstances.



The Loans Engine have been helping brokers for over 28 years. Their team of UK based advisers will assess your client's needs and find suitable, affordable products. The Loans Engine strives to provide a first class service and the best customer outcomes on every case. The Loans Engine have an experienced team that can support your clients regardless of circumstance.



Vantage Finance can help you find the most suitable product for your client, with a wealth of experience and access to a range of lenders. Vantage will work with you using their vast experience and knowledge to offer a range of bespoke financial services ensuring the right product is delivered, every time.



COMMERCIAL REFERRALS

OUR COMMERCIAL PROVIDERS HAVE EXCEPTIONAL KNOWLEDGE OF THE COMMERCIAL MARKET, FROM DEVELOPMENT TO INVOICE FINANCE. THEY CAN HELP YOU REALISE OPPORTUNITIES FOR EXISTING AND NEW CLIENTS, PRESENTING A GROWTH OPPORTUNITY FOR YOUR BUSINESS WITH THE SIMPLICITY OF A REFERRAL.



Optimum Commercial recognise that no two clients are the same. As a business they have over 50 years' experience in commercial banking. They can deal with all types of commercial lending and will ensure the quickest turn around and the highest quality of service.



Signature Financial Services are experts in problem-solving. Putting their knowledge into action, their industry experts provide essential guidance each and every step of the way, no matter what obstacles your client may encounter. The team are ready to put their economic know-how to answer your financial enquiries.



Vantage Finance – are a leading specialist master broker who will work with you to offer your clients a range of bespoke financial services. Whether they're reinvesting in their business or financing something new, Vantage helps your clients unlock the value in their property.



White Rose is managed and staffed by a group of committed professionals with an exceptional range of skills and business experience. With collective business experience of over 200 years and providing services to a broad range of enterprises, your clients can be assured that there are very few (if any) situations the team have not encountered.

PAYING YOU FASTER

ONE OF OUR KEY PRIORITIES IS GETTING YOUR MONEY INTO YOUR BANK ACCOUNT AS QUICKLY AS POSSIBLE. NOW THAT ALL BROKERS HAVE ACCESS TO TOOLBOX WE WANT TO ENSURE THAT YOU CONTINUE TO GET PAID PROMPTLY.

A thorough knowledge of the Toolbox commission reconciliation functionality, navigation and processes is crucial so that you can reconcile your commissions quickly. To support your learning and knowledge of this functionality and understand how to overcome common commission reconciliation queries, we have dedicated this article to providing tips and solutions to support the process.

Here are the most frequent error messages that occur, and solutions for each:

NO MATCHING POLICY IS FOUND

This error can be anything from a policy not being created, to a reference number not matching the payment, e.g. the mortgage or protection policy has a different reference on the quote documentation vs what the “on risk” reference is.

THERE IS NO HISTORY

This is usually the reference which will appear when you have a clawback. This will appear if Toolbox can't see that you were ever paid the initial commission. It will then not want to apply the clawback to you without the history. The best thing to do in this instance is to call the Fees Team, who can get this moved on for you, on **01249 467 594**.

THERE IS NO MATCHING COMMISSION PRODUCT

This error tends to arise because the commission received is outside the usual parameters, more than expected, less than expected etc. These cases need to be referred either to the **Fees Team on 01249 467 594** or to the **Product Team on 0121 767 1065**.

ALL MATCHING POLICIES HAVE BEEN FLAGGED AS TRANSFER AUTHORISED

This is usually for mortgages where there has been a product transfer and the policy number on the existing mortgage matches the new mortgage. Toolbox will flag this as an aged policy under ‘Transfer Authorised’, as we have already paid a procuration fee on the old mortgage and it cannot reconcile twice.

Simply call the **Fees Team on 01249 467 594** and they can assist the reconciliation of this policy for you.

PLEASE CLICK ‘ACCEPT RENEWAL’ TO CHANGE THE POLICY TO ‘RENEWAL ACCEPTED’

In Toolbox you need to search and view the GI policy. On the basic policy details, at the bottom left of the page, you will need to click “Accept Renewal.”

You can download a copy of the guide from <http://bit.ly/CommissionGuide>.

TRAINING SUPPORT

If you would like additional support in using Toolbox, there are many training options available for you. The Training Team are offering both face-to-face sessions across the UK and webinars that are available to book at your convenience.

FACE TO FACE SESSIONS

Case Input Refresher Courses

These courses are available in several regions across the country. If you would like to book a place for a session, please register via Training Matters.

WEBINARS

Getting paid quickly through Toolbox

Webinars are taking place throughout the next few weeks. Please book via Training Matters.

AVAILABLE ON REQUEST

The following sessions are available on request or via a webinar, depending on your firm's requirements.

TOOLBOX ADMINISTRATION FUNCTIONS

This session demonstrates some of the back office functions within Toolbox including:

- Reporting and MI
- Tasks and Diary Notes
- Policy Sales Tracking
- Virtual PA

ONLINE COMMISSION MANAGEMENT

We have designed these sessions to support you in using the online commission management function to:

- Manage the payments
- Change splits
- Add payaways
- Create statements

If you would like to request a session or if you have any questions, please contact the Training Team on training@primis.co.uk.

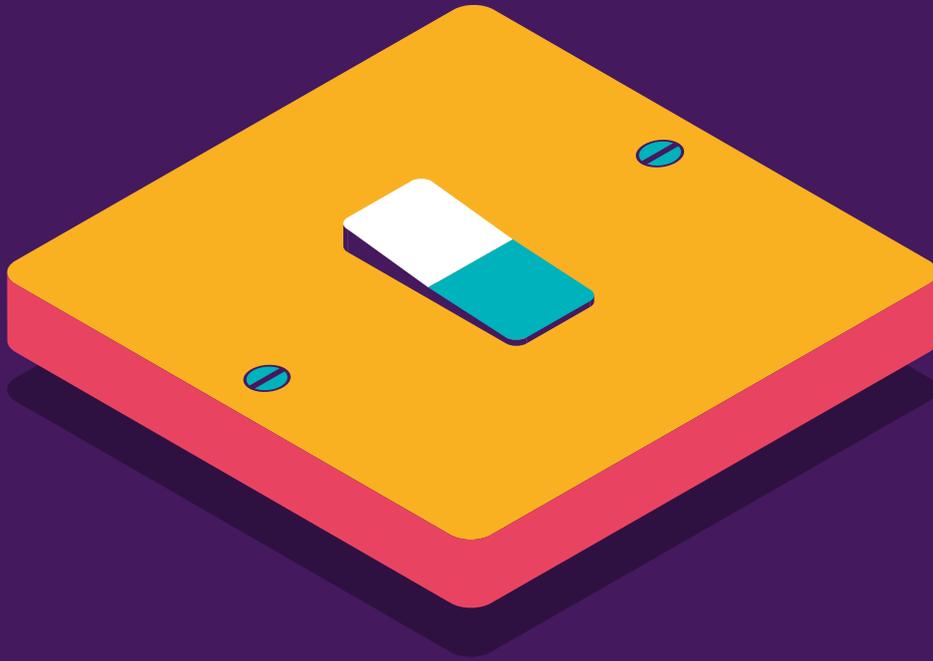
TOOLBOX IN NUMBERS

We'd like to thank you for your continued support with our Toolbox journey. Here's a reminder of what we achieved together in 2019:

- 314 training sessions
- 2,413 delegates trained
- Over 24 million documents migrated
- 8.3 TB of documents migrated
- 10 Toolbox releases (deployments)
- Over 564 developments deployed, of which 80% are directly Toolbox related
- 12 patch releases to ensure infrastructure is up-to-date, secure and disruption is minimal

Simon Breakspear
Member Services Director

ONLY FOR USE BY MORTGAGE INTERMEDIARIES



Switch on to our new, simplified
buy-to-let calculation,
for 'like-for-like' remortgages.

For more information go to intermediary.natwest.com
or log on to  **LiveTALK**

NatWest Intermediary Solutions



NatWest



BARCELONA

Will you be joining us
in Barcelona
in the Spring?



We can't wait to see you!



LET'S GET SOCIAL.



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www.primis.co.uk

Like, follow and connect with us to keep up-to-date with all things PRIMIS!