

PRIDEPRESS.

MARCH 2021

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PRIMIS.

MORTGAGE NETWORK

NEW SOCIAL MEDIA
LICENCE – Q2 LAUNCH.

EARN MORE AND DELIVER
A GREAT CUSTOMER
EXPERIENCE WITH PRIMIS
CONVEYANCING.

UPCOMING TOOLBOX
ENHANCEMENTS.

NEW SOCIAL MEDIA LICENCE – Q2 LAUNCH

IT'S NEARLY A YEAR SINCE THE SOCIAL MEDIA LICENCE OPTION WAS ROLLED OUT TO ALL FIRMS IN THE NETWORK. WE ARE IN THE PROCESS OF UPDATING THE TEST TO REFLECT TRENDS IDENTIFIED OVER THE PAST 12 MONTHS AND ARE HOPING TO LAUNCH AN UPDATED TRAINING MODULE MID APRIL.

For those who already hold a licence, one month before the expiry date of your annual licence, you will be invited to take a new test to renew your permissions to post on social media.

If you do retake and pass the test, you will once again be asked to confirm that the list of channels previously provided is up-to-date.

By providing these channels, this allows Financial Promotions to conduct regular routine oversight to ensure that the material you post is clear, fair, and not misleading. If we identify any issues we will be in contact to talk you through our findings and provide advice and guidance on how to avoid such mistakes in future.

It's only with your co-operation that we can provide this facility. The onus is firmly upon you, as responsible advisers, to help us manage this effectively and keep you and the Network safe.

If you chose not to renew your licence you will forfeit the right to continue to freely post on social media. Instead, you will have to revert to the practice of seeking prior approval from Financial Promotions before posting on social media channels.

As soon as the new Social Media Licence test is launched we will let you know.

Please remember to tell us before you start using a new social media channel - thank you.

Shaber Ahmed and Jamie Bowyer

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AWARDS UPDATE

AWARD SEASON IS BEGINNING AGAIN, AND WE ARE STARTING TO SEE LONGLISTS AND SHORTLISTS BEING ANNOUNCED. HERE IS AN UPDATE ON THE PRIDE'S PROGRESS SO FAR.

The Mortgage

AWARDS 2021 **SHORTLISTED**

MONEYAGE MORTGAGE AWARDS

PRIMIS is shortlisted for 'Mortgage Technology Provider of the Year'. You can view the full shortlist [here](#). The judging PANEL will now decide on a winner and this will be **announced on 8 July**.



MORTGAGE STRATEGY AWARDS

We're delighted to be longlisted for 'Best Network 300+ ARs'. The next steps for this award entry process include a written submission and an interview with the judging panel, before the winner is **announced on 20 September**.

Thank you to everyone who has supported PRIMIS in the Mortgage Strategy Awards voting!



MONEYFACTS AWARDS

Our pride is shortlisted for 'Mortgage Network of the Year'. You can view the full shortlist [here](#). The judges will select a winner and this will be **announced on 15 June**.



FINANCIAL REPORTER AWARDS

We'd love our lion to be crowned as king of the jungle in this year's Financial Reporter awards! Bringing home the 'Best Network' trophy would be fantastic recognition of what our businesses achieve together.

Thank you to everyone who has already voted. If you haven't yet, please show you're proud to be part of the PRIMIS pride and vote for us in the 'Best Network' category! Click [here](#) to cast your vote.

Kate Marsh
Marketing Projects Manager

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TRAINING UPDATE

IS IT JUST ME, OR IS 2021 FLYING BY?

We are through Quarter 1 already, and I hope that you all have had a massively successful start to the year.

As we move into Q2 though, I am delighted to be notifying you of some changes we have made to the way that annual testing and reading is set throughout the year.

We all appreciate that working within the financial services industry brings a requirement to demonstrate that we maintain our knowledge year on year, and whilst the annual modules can be frustrating, this enables all of us to be able to go some way to evidence this.

We have had significant feedback from firms about the half year timetable. In particular, having the deadlines on the 30th June and 31st December means a lot of people are on holiday or trying to juggle writing business and the 'quieter' festive period.

As a result the deadlines for this year will be changing.

The first round of modules (already assigned) will now have a deadline of 31st May 2021.

We appreciate that this means we lose a month for this first half of the year but it does mean we can align the deadline dates.

The second half year's modules will then be assigned on the 1st July 2021 with a deadline of 30th November.

This means that June and December will be down months.

Thank you so much to all of you for completing these modules and thank you to those of you that have given invaluable feedback about the programme and individual modules.

If you have any questions regarding the above, please speak to your ASM or contact the Training Team.

Thank you for your continued patience on booking Equity Release training. As you know, we are in the process of implementing recommended changes in line with FCA requirements to ensure you're able to assist your customers in the best way possible.

We're rolling out this training to the teams in the business that support Equity Release too. More news will follow soon.

Dave Woodbridge
Training Director

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HOME INSURANCE

IN THE JANUARY EDITION OF PRIDE PRESS I BROUGHT TO YOUR ATTENTION THE GENERAL INSURANCE PRICING PAPER BY THE FINANCIAL CONDUCT AUTHORITY (FCA) AND THEIR INTENTION TO PUT A STOP TO 'PRICE WALKING'.

As I said then, this is a fantastic opportunity for intermediaries within the GI market. By removing heavily discounted new business premiums we will see an end to the much talked about obstacle of your clients getting cheaper quotes and a likely inadequate policy from an aggregator.

To support you, we have created a pre-approved template that can be used to contact your clients via email or letter. This template is designed to promote the value of your advice and the transparency and fairness in getting customers the right policies at fair prices.

This template can be found on the **Hub, under General Insurance** and can be personalised from you to your clients.

As a PRIMIS broker, you have access to a panel of market leading providers and products all within your own fully integrated General Insurance Quote Engine. Included in this is an array of optional add-ons for your clients, including Accidental Damage, Home Emergency Cover and much more.

You can offer your client the expert advice they need to ensure they are getting the correct policy to meet their needs. Their policy can be put on risk straight away all within 15 minutes, and all compliance documents will be automatically created and attached to the Compliance Summary.

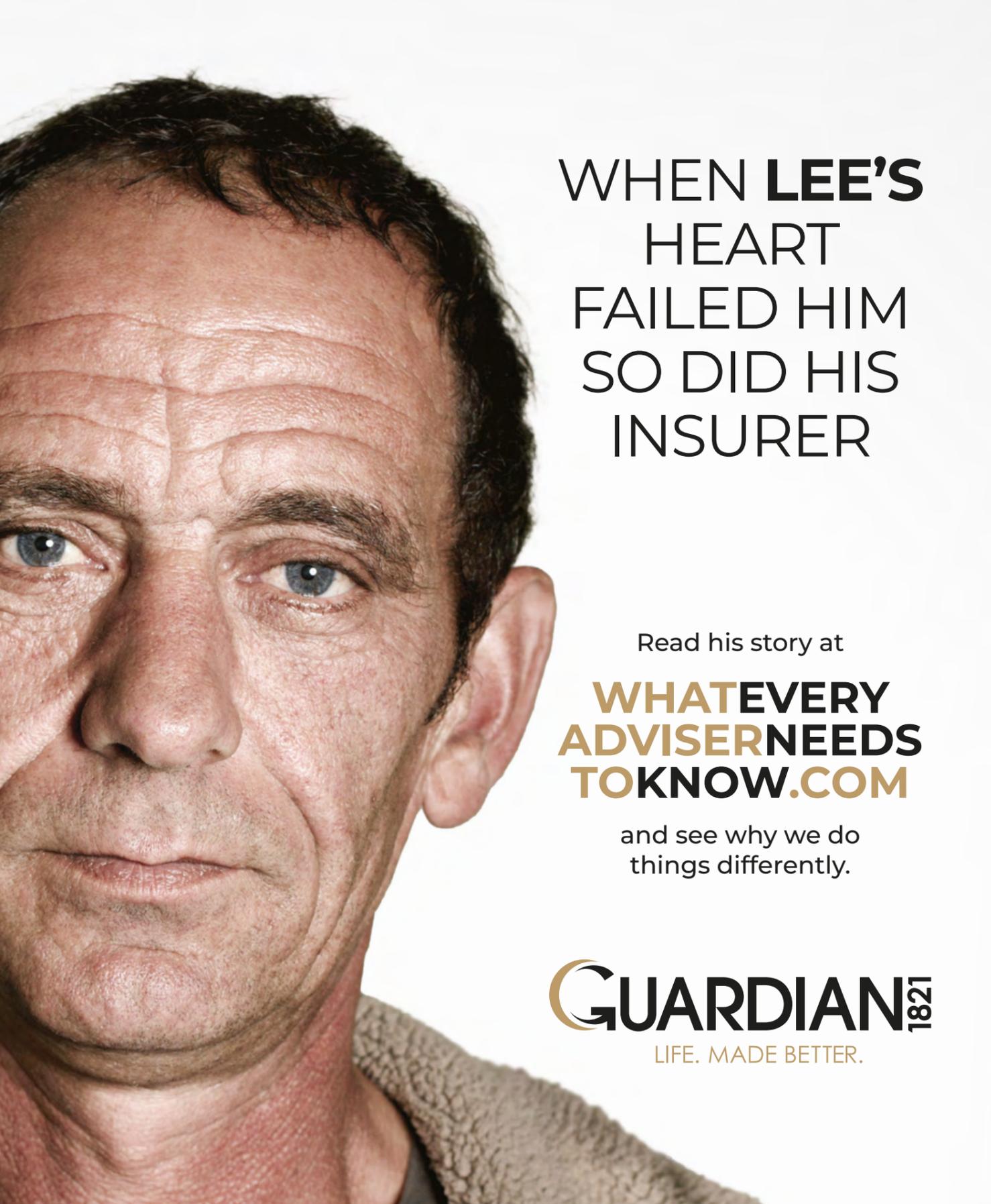
Remember, GI is a fantastic way of staying in contact with your clients on a yearly basis, giving you a chance to assess their needs in all areas, not just GI.

For more information please contact:

Nicky Hemmings
General Insurance Proposition Manager

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WHEN **LEE'S**
HEART
FAILED HIM
SO DID HIS
INSURER

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Lee is a fictitious character whose story has been created for illustration purposes.



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**EARN MORE AND DELIVER
A GREAT CUSTOMER
EXPERIENCE WITH PRIMIS
CONVEYANCING**

IN THE LAST 12 MONTHS, DEMAND FOR CONVEYANCING HAS BEEN EXCEPTIONALLY HIGH, THANKS TO THE SDLT HOLIDAY AND THE RELUCTANCE TO SHUT DOWN THE PROPERTY MARKET AFTER THE FIRST LOCKDOWN. AT PRIMIS CONVEYANCING, WE ARE PARTNERED WITH A LEADING PROVIDER OF CONVEYANCING PANEL MANAGEMENT AND CONVEYANCING TECH SOLUTIONS, ULS TECHNOLOGY.

Whatever your experience or knowledge of PRIMIS Conveyancing, there are opportunities for you to earn additional revenue and deliver a great customer experience through the conveyancing proposition.

Beginning in the final week of this month, we will be running a series of PRIMIS Conveyancing Excellence Sessions to offer insight and further information on our conveyancing offering and we would be delighted to see you there. You'll learn about the range of Sale, Purchase and Remortgage conveyancing products available, as well as DigitalMove, the leading customer-facing portal for progressing and managing cases digitally.

SESSIONS

Wednesday 31 March at 10am

Thursday 15 April at 10am

Thursday 22 April at 10am

These sessions will last approximately one hour. They will be led by Matt Brown, your National Account Manager and Josh Timberlake, your Senior Account Manager at ULS.

To register for one of these sessions, please go to **Training Matters** or contact the PRIMIS Conveyancing Helpdesk using the details below.

PRIMIS Conveyancing Helpdesk **01844 265434**

primisconveyancing@ulstechnology.com

We look forward to seeing you there!

Nicky Hemmings
General Insurance Proposition Manager

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STAY TUNED

THE PRIMIS PROPOSITIONS VODCAST IS COMING TO A SOCIAL MEDIA CHANNEL NEAR YOU SOON...



This is an exciting addition to our interaction calendar. A series of Vodcasts will be brought to you throughout the year providing insight into not only different parts of the proposition and our various provider and lender partners, but also a better understanding of our own PRIMIS team – with a few laughs along the way!

Our first vodcast is imminent, so keep an eye on social media for this. The **first topic will be PRIMIS' conveyancing offering**. We will discuss some niche aspects you can utilise to meet your customers' needs and much more.

It's nearly time to hear the Propositions lion ROAR!

PRIMIS.
CONVEYANCING

ULS® technology

PRIDE CULTURE

OUR CULTURE IS AT THE HEART OF EVERYTHING WE DO. FROM HOW WE BEHAVE AS TEAMS THROUGH TO THE DECISIONS WE MAKE EACH DAY.

WHY IS CULTURE IMPORTANT?

Culture is essential to all businesses. It plays a fundamental role in ensuring we at PRIMIS are all accountable and take ownership of decisions we make and the actions we take, whilst behaving ethically and demonstrating good conduct. Ultimately, culture ensures that we do the right thing for our customers and that they receive the best outcomes every time.

The FCA recognise this too: *"A firm's culture is a priority for the FCA. We expect firms to foster cultures which support the spirit of regulation in preventing harm to consumers and markets. These kinds of healthy cultures can also complement and support businesses' financial performance."*
– Jonathan Davidson, Regulator Overview, March 2018.

HOW DO PRIMIS EMBED A POSITIVE CULTURE?

To place culture at the forefront of everything we do, our values guide us and serve as a reminder of what we're striving to achieve together:

■ PERFORMANCE.

Our objective is to deliver great results and world class service for all our stakeholders including employees, brokers, and their customers. We continuously look for ways to grow, and measure our successes and failures to drive continuous improvement.

■ RESPONSIBILITY.

We are all brand ambassadors. We take responsibility and own everything we do and deliver exceptional, professional and responsive experiences for all our stakeholders. We pride ourselves in our passion and in going the extra mile to build valuable long-term relationships.

■ INTEGRITY.

We are uncompromising in our integrity and our principled approach. We respect one another and work together collaboratively to ensure the end customer receives the best possible outcome.

■ DIVERSITY.

We think progressively and with diversity. We stay ahead of the market to help give brokers and their customers access to the best products and services at all times. We work together as a diverse yet united team to achieve the best outcomes. We share ideas and feedback positively to continuously improve.

■ EXPERTISE.

We are experts at the services we provide to our brokers and look to continuously enhance our skills and offerings. We take PRIDE in being the best at what we do.

As part of our PRIDE, we know you share our cultural values too!

Toni Smith
Chief Operating Officer

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TOP 10 SECURITY TIPS

RARELY A WEEK GOES BY WITHOUT SOMEONE GETTING AN OFFICE 365 COMPROMISE AND THE CONSEQUENCES ARE TERRIFYING. AS A RESULT YOU COULD SEE YOUR CUSTOMER DEFRAUDED OF HUNDREDS, AND EVEN THOUSANDS, OF POUNDS IN A TYPICAL SCAM.

It is therefore fundamental for your business reputation and your financial safety to secure your emails as fully as possible. Here are 10 top tips on how to increase your security:

- 1** SET UP MULTI-FACTOR AUTHENTICATION
- 2** TRAIN YOUR USERS
- 3** USE DEDICATED ADMIN ACCOUNTS
- 4** RAISE THE LEVEL OF PROTECTION AGAINST MALWARE IN MAIL
- 5** PROTECT AGAINST RANSOMWARE
- 6** STOP AUTO-FORWARDING FOR EMAIL
- 7** USE OFFICE MESSAGE ENCRYPTION
- 8** PROTECT YOUR EMAIL FROM PHISHING ATTACKS
- 9** PROTECT AGAINST MALICIOUS ATTACHMENTS AND FILES WITH ATP SAFE ATTACHMENTS
- 10** PROTECT AGAINST PHISHING ATTACKS WITH ATP SAFE LINKS

MORE INFORMATION

For more details on how to complete the above activities, please [click here](#).

Simon Breakspear
IT, Supervision and Training Director

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TOOLBOX ENHANCEMENTS

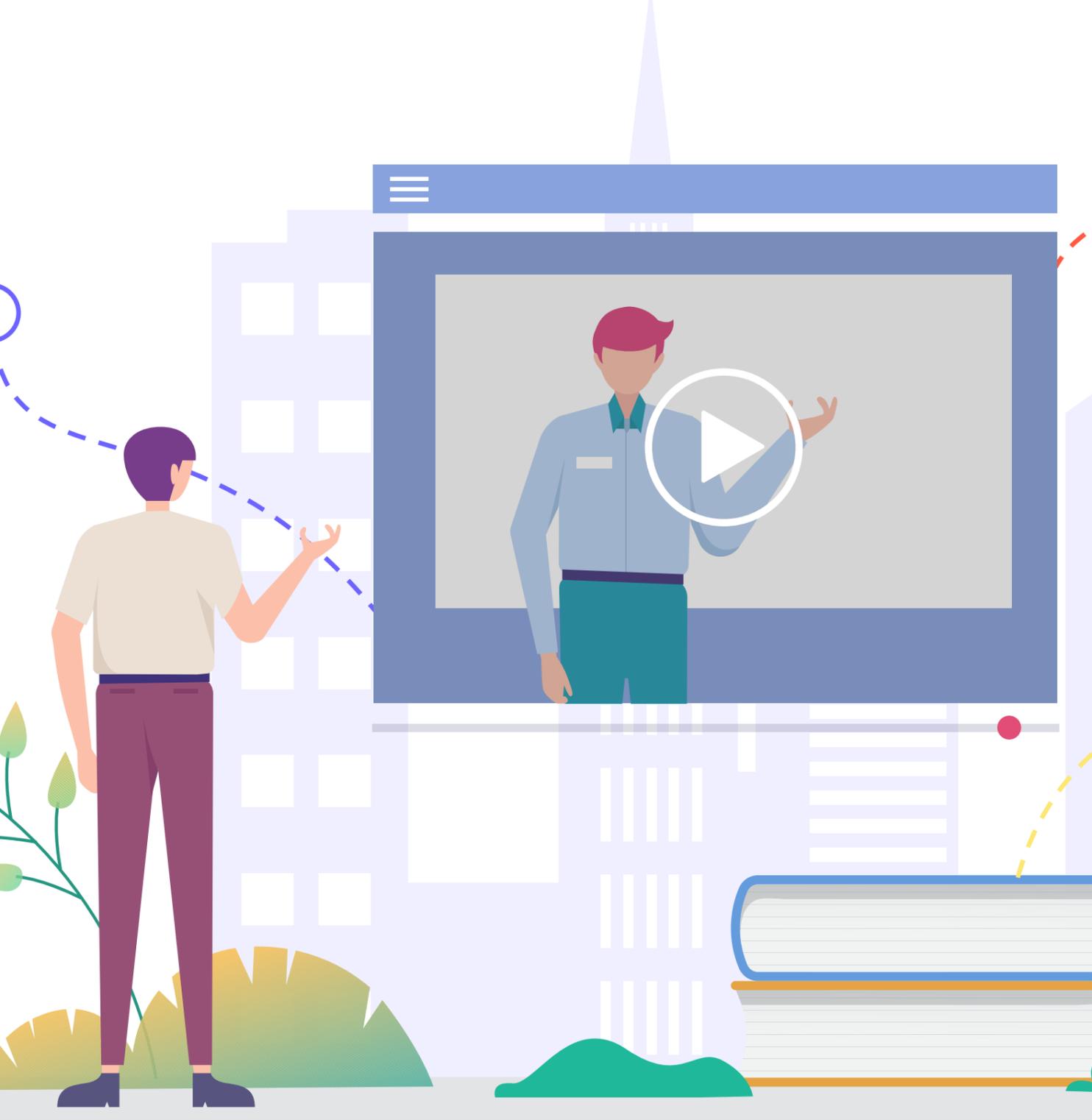
I'M PLEASED TO UPDATE YOU ON OUR UPCOMING TOOLBOX ENHANCEMENTS. EACH OF THESE PROJECTS WILL HELP EVOLVE TOOLBOX AND IMPROVE EXPERIENCE FOR ADVISERS. WE WILL SHARE MORE UPDATES WITH YOU AS EACH OF THESE PROJECTS PROGRESSES.



Simon Breakspear
IT, Supervision and Training Director

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We pride ourselves in delivering meaningful content and updates and hopefully those who attended felt that it was value added. The agenda was very much specialist lending focused and **Bank of Ireland** promoted their “bespoke” proposition. Included in this was how they are able to help your customers who might need that common sense approach to lending.

We were also joined by **Key Partnerships**, who talked about the opportunities of equity release and how they can offer solutions for your customers along with how they want to support you on your journey with equity release. We heard from a number of specialist lenders including **Aldermore, Kensington, Precise, Keystone** and **Landbay**. Landbay joined our panel in October last year and PRIMIS are already their number one introducer.

The lenders discussed the impact of the current situation and how more customers will find challenges meeting high street lenders criteria. They covered solutions and opportunities for you and your customers and discussed the opportunities of the BTL landscape and LTD company offerings.

If you have missed this round of mortgage webinars we would ask you to join us in the autumn where we will be hosting another series.

A huge thank you to our sponsors for supporting these events.

Aldermore

Bank of Ireland for Intermediaries UK

Danske Bank

HSBC for Intermediaries

Kensington

key partnerships

Keystone Property Finance

LANDBAY

the loan partnership

Precise Mortgages

Dominic Hodge
Mortgage Proposition Manager

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MORTGAGE WEBINARS

IT'S A WRAP WITH ALL SEVEN REGIONS NOW HOSTED VIRTUALLY, STARTING IN NORTHERN IRELAND AND FINISHING IN THE SOUTH EAST. A HUGE THANK YOU TO ALL OF YOU THAT JOINED US ON OUR SPRING MORTGAGE WEBINARS THIS MONTH, IT REALLY WAS SO GOOD TO SEE SO MANY OF YOU.

MEANWHILE...

PRIMIS PRESENTS BROKER HERO STORIES

Our next broker hero story is from Clare Gray, from Clear Mortgages.



I carried out a review with my client in November 2018. My client is a single parent with two children in early secondary school.

Although my client would receive sick pay from work and she had life cover in place, I identified that that the cover and term arranged by another adviser were not enough or appropriate. Previously my client couldn't afford critical illness cover, but wasn't offered an alternative. We discussed a budget and I recommended full life cover decreasing term over the term of the new mortgage, starting at the amount borrowed. I also recommended partial critical illness cover for the term of her mortgage.

In February 2019 my client called to say that she had found a lump in her breast. I called Aviva to ask if the critical illness cover would pay out. They were very understanding and put a claim in place, as I told them that my client was in hospital having surgery to remove the lump. We didn't know at this stage that the lump was cancerous but Aviva started the claim straight away.

My client did have cancer and had invasive surgery to remove it. As she had a low grade form of cancer my client didn't think Aviva would pay out. However in a matter of weeks a pay-out was made for the full amount. I was so impressed with Aviva allowing me to liaise with them on my client's behalf, as she was very poorly and having chemo and radiation treatment. Aviva were brilliant in supporting my client, when they needed to speak to her they called her at a suitable time and with a caring attitude.

Once my client was well and at home she called me to thank me. She said that if I had not offered her the policy, she would have struggled with finances and stress. My client said she would have had to go back to work after 6 months, even though she would have still been poorly. The policy means that my client can stay off work longer, whilst she continues her treatment for another 12 months. She couldn't thank me enough and said that I took the strain of form-filling away, but to me I was just doing my job!

On reflection it is always possible to protect all of our customers by having the conversation and finding out what is really important. In a perfect world we would all stay healthy and live a long a happy life but unfortunately this isn't always the case. If your customer can't afford full cover have the conversation as to what they can afford. I believe we all have a duty of care to protect our clients and, after all, they are the ones that keep us in a job.

Have a case study you'd like to share?
We want to hear about your claims paid and clients' reactions.
E-mail communications@primis.co.uk to submit yours and it could feature in a future Broker Heroes!

Thank you to Clare and well done on doing a proper job!



P . R . I . M . I . S

CURRENTLY APART BUT STILL TOGETHER.

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