



# Mortgage Product Switching Portal

## Mortgage Promise

September 2015

For use by Professional  
Mortgage Intermediaries only



# metro bank mortgage promise

Metro Bank, the UK's revolutionary High Street Bank aims to turn Customers into **FANS** by offering a Customer focused service that is simple, transparent, and great value for money.



Never pay more than you have to – we will **always** remind you in that its time to choose a new deal.



Switch Mortgage Product up to **3 months early** without incurring any early repayment charges.



Our **best Mortgage deals** are reserved for existing Metro Bank Mortgage Customers



Switch online and pay **NO Legal Fees and Valuation Fees!**\*

\*Only applies to Product Switching using the Product Switching Portal. Excludes applications requiring a new Valuation or Legal representation

# welcome to the metro bank mortgage product switching portal



Our aim is to make the process of switching mortgage product simple and effective. Before getting started please check:

## ✓ **Switching Eligibility**

Minimum of 2 years remaining on Mortgage term.

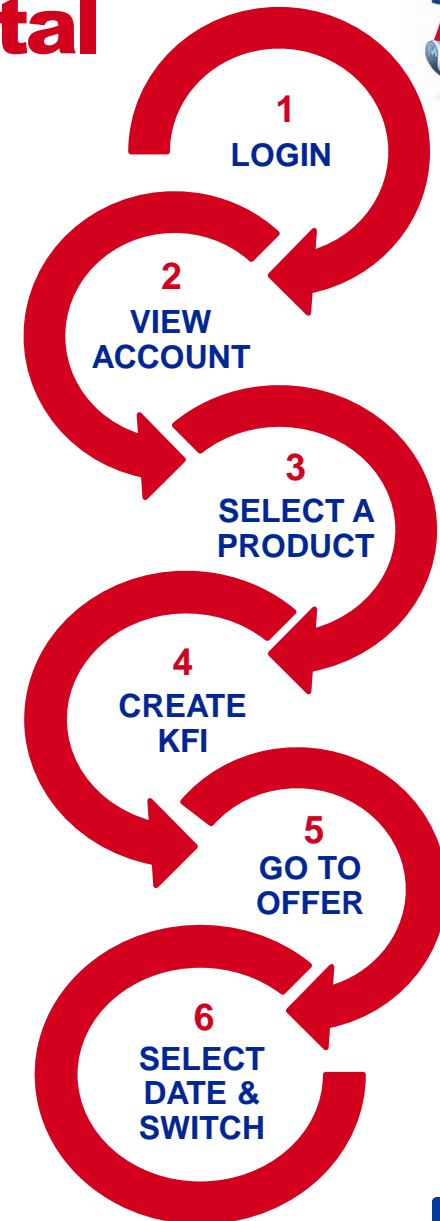
Product switches only – no other changes or further borrowing.

## ✓ **Account Access**

Login with Customer/s consent, Mortgage Account Number, Date Of Birth, Surname, Security Postcode.

## ✓ **Online Switching**

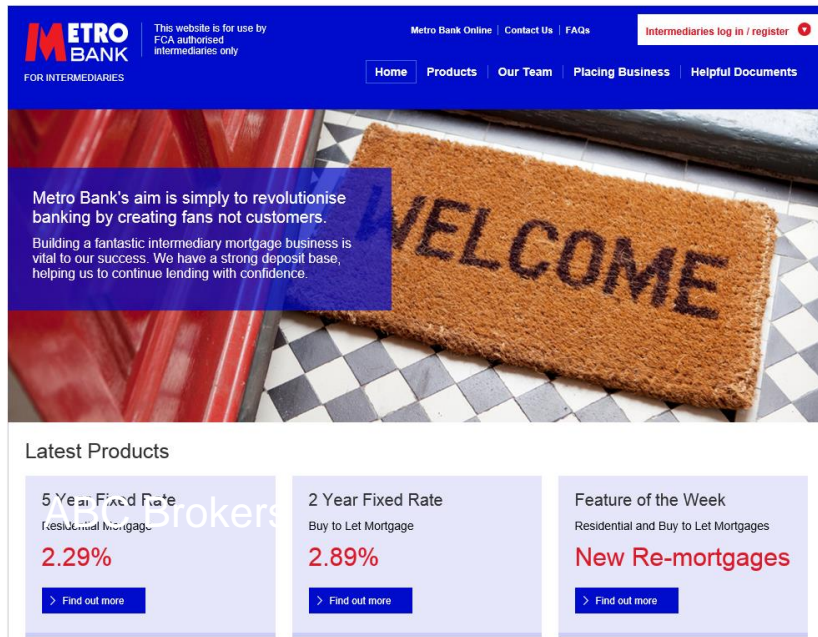
View Account, Select Product, Create KFI/Offer, and Switch Product online in just one visit. *(save & return option)*





# accessing the portal & getting started

To access the Metro Bank Rate Switching Portal you will have to register online.  
If already registered, simply login to the Metro Bank Mortgage Portal.



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FOR INTERMEDIARIES

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Metro Bank Online | Contact Us | FAQs

Intermediaries log in / register

Home | Products | Our Team | Placing Business | Helpful Documents

Metro Bank's aim is simply to revolutionise banking by creating fans not customers.

Building a fantastic intermediary mortgage business is vital to our success. We have a strong deposit base, helping us to continue lending with confidence.

**WELCOME**

Latest Products

- 5 Year Fixed Rate Residential Mortgage**  
2.29%  
Find out more
- 2 Year Fixed Rate Buy to Let Mortgage**  
2.89%  
Find out more
- Feature of the Week**  
Residential and Buy to Let Mortgages  
**New Re-mortgages**  
Find out more

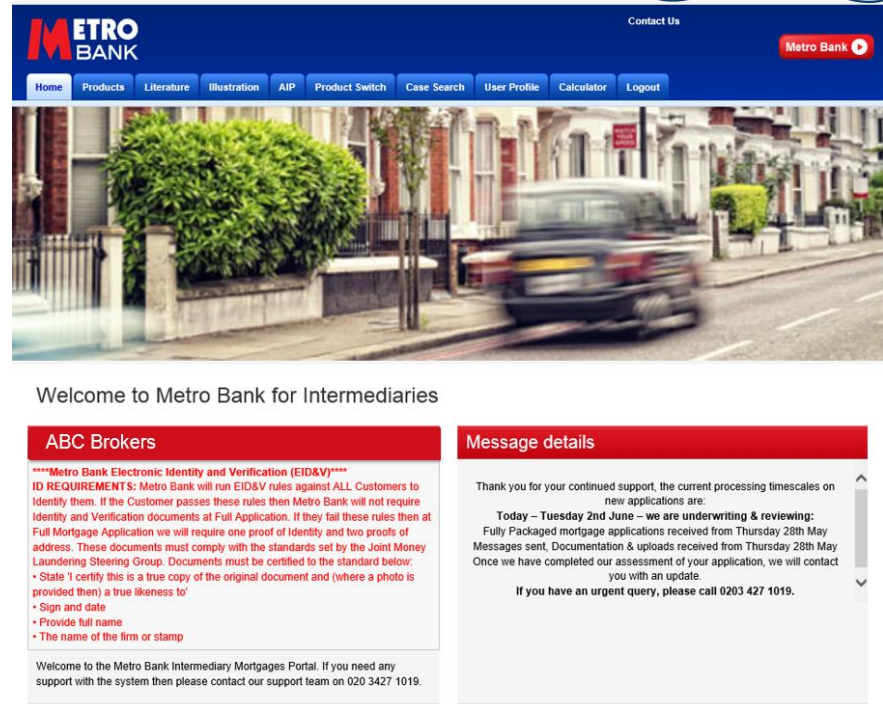
## TOP TIP!

To access your Customer/s Mortgage account dashboard you will need to obtain consent, Mortgage Account Number, Date of Birth, and the Postcode of the Security Address.



## Metro Bank For Intermediaries

login to the Metro Bank Intermediary Portal using the link below and select the '**Product Switch**' tab.



**METRO BANK**

Contact Us

Metro Bank

Home | Products | Literature | Illustration | AIP | Product Switch | Case Search | User Profile | Calculator | Logout

Welcome to Metro Bank for Intermediaries

**ABC Brokers**

\*\*\*\*Metro Bank Electronic Identity and Verification (EID&V)\*\*\*\*

**ID REQUIREMENTS:** Metro Bank will run EID&V rules against ALL Customers to identify them. If the Customer passes these rules then Metro Bank will not require Identity and Verification documents at Full Application. If they fail these rules then at Full Mortgage Application we will require one proof of Identity and two proofs of address. These documents must comply with the standards set by the Joint Money Laundering Steering Group. Documents must be certified to the standard below:

- State 'I certify this is a true copy of the original document and (where a photo is provided then) a true likeness to'
- Sign and date
- Provide full name
- The name of the firm or stamp

Welcome to the Metro Bank Intermediary Mortgages Portal. If you need any support with the system then please contact our support team on 020 3427 1019.

**Message details**

Thank you for your continued support, the current processing timescales on new applications are:

**Today – Tuesday 2nd June – we are underwriting & reviewing:**

Fully Packaged mortgage applications received from Thursday 28th May

Messages sent, Documentation & uploads received from Thursday 28th May

Once we have completed our assessment of your application, we will contact you with an update.

If you have an urgent query, please call 0203 427 1019.

Customer details
Search Products
KFI
Offer
Switch accepted


Mortgage Account Sign-In
Product Switching

Mortgage Account Number\* ? 10001234  
Surname\* Metro  
Date Of Birth\* 10/11/1999  
Postcode of Mortgaged property\* ? CM12 1AB

Declaration

I confirm that I have obtained the consent of the borrower(s) (who is an /are existing Metro Bank customer(s)) to act on their behalf). I will keep the information provided by the borrower(s) confidential and will not, directly or indirectly use it for any purpose other than for the confidential selection of a new Metro Bank product.

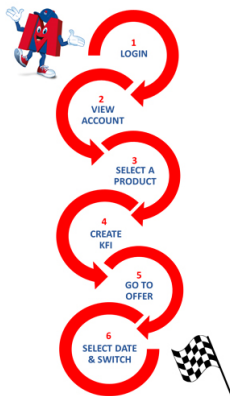
Exit
Accept declaration
View Account



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## Customer Details & Account Summary

View existing Mortgage account, eligibility for product switching, and the earliest date the Product can be changed.

## TOP TIP!

In some instances the Customer may not be eligible to switch online. If you are unable to login in or proceed please call the Broker Help Desk on **0203 427 1019**

## Mortgage Account Sign-In

Access account information including the outstanding Mortgage Balance, and Product Switch eligibility.

## TOP TIP!

If the Customer has more than one account you will need to Sign-In for each account separately.

Customer details
Search Products
KFI
Offer
Switch accepted

Customer Details

Customer Names: Mr Metro Mrs Metro  
Customer home address 1 Southampton Row London WC1B 5HA  
Address of mortgaged property 1 Southampton Row London WC1B 5HA  
Mortgage Type: Residential ?  
Important! If name, address, or property usage is incorrect your customer must call us on **0345 319 1200** to update it, or we will be unable to complete this product switch.


Summary for account number 1000123

Product Type	Initial rate	Current Pay rate	Current Monthly Payment	Follow On Rate	Follow On Monthly Payment	Reversion Date	This account Balance	Remaining term	Total Mortgage Balance
R00460 - 2 Year Fixed Rate - RESI	1.99%	1.99%	£1,521.28	4%	£1,800.21	01/08/2017	£300,999	20 yrs	£300,999.00

Switching Options

Start browsing new deals from : 01/04/17  
Earliest date this account can switch : 01/05/17

Exit
I confirm the customer details above are correct
Search Deals



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### Switching Dashboard

Case Ref: MT1001335009

Account balance due for product switch	£61,445.89	Original Valuation	£1,189,483.08	Switch Mortgage deal 24/7 365 days a year
Total Mortgage balance	£761,457.01	Metro Bank Index Valuation	£1,000,000	We save the best deals for existing customers
Reversion date	16/09/2015	Current LTV %	64.02%	
Earliest switching date	16/09/2015			

#### Existing rates & payments

Current Pay Rate 4%  
Current monthly payment £361.37

Revert  
Revert monthly pay

#### Product switching options

Exit

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Customer details Search Products KFI Offer Switch accepted

☒ All ☐ Variable ☐ Fixed ☐ Lowest initial payment ☒ Biggest monthly saving ☐ Lowest initial rate ☐ Lowest APR

Mortgage Deals	Initial rate	Revert rate	Overall Cost for Comparison	Arrangement fee	Early repayment charges?	Features	Initial monthly payment	Monthly saving over variable rate	Select
Switch Res 70% Switch Full Status 2 Year Fixed Rate 1.99%	1.99%	4%	3.72% APR	£999 £499 Loyalty Reward!	£1,228.92		£334.83	£102.92	<input type="radio"/>
Switch Res 80% Switch Full Status 2 Year Fixed Rate 2.04%	2.04%	4%	3.73% APR	£999 £499 Loyalty Reward!	£1,228.92		£336.27	£100.36	<input type="radio"/>
Switch Res 85% Switch Full Status 2 Year Tracker 2.19%	2.19%	4%	3.77% APR	£999 £499 Loyalty Reward!	£1,228.92		£340.62	£92.68	<input type="radio"/>
Switch Res 85% Switch Full Status 2 Year Fixed Rate 2.39%	2.39%	4%	3.81% APR	£999 £499 Loyalty Reward!	£1,228				<input type="radio"/>
Switch Res 70% Switch Full Status 5 Year Fixed Rate 2.69%	2.69%	4%	3.51% APR	£999 £499 Loyalty Reward!	£3,072				<input type="radio"/>
Switch Res 80% Switch Full Status 5 Year Fixed Rate 2.89%	2.89%	4%	3.61% APR	£999 £499 Loyalty Reward!	£3,072				<input type="radio"/>
Switch Res 85% Switch Full Status 5 Year Fixed Rate 3.29%	3.29%	4%	3.82% APR	£999 £499 Loyalty Reward!	£3,072				<input type="radio"/>

Exit

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## Switching Dashboard

View everything you need to compare the existing Mortgage against new deals.

Metro Bank uses Land Registry data to reassess the current market value of the Customers property

## TOP TIP!

Use the filters to narrow down your selection and see savings on Fees and Monthly Repayments

Case Ref: MT1001338906

Customer details Search Products KFI Offer Switch accepted

### Submission Route

What level of service is being given? ☒ Advised ☐ Execution Only

Is the application being submitted via a mortgage club? ☐ Yes ☒ No

**IMPORTANT - Procurement Fee Payments rely on the correct payment route selection.**

### Intermediary fees

Are you charging the applicant a fee for this product transfer? ☐ Yes ☒ No

### Arrangement Fees

Fee payable £499 ☐ Yes, Add to Mortgage balance ☒ No, upfront

### Next Steps

- ☒ Produce an illustration or go directly to Offer.
- ☒ If you produce an illustration you can save and return later. When accepting an illustration we will revalidate product availability, Mortgage Balance & Property Index. Any changes may require revalidation of the product selection before Offer.
- ☒ Offers must be accepted and a switching date selected with 30 days of issue.

## Submission Route

Select your preferred submission route and fee preferences. You can either opt to produce a KFI, or go straight to offer!

## TOP TIP!

Make sure you select your preferred payment route – errors here will mean incorrect documents and procurement fees.

Back Exit Produce KFI Go to Offer

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Case Ref: MT100139906

Customer details Search Products KFI Offer Switch accepted

Your Illustration - Please read carefully

**ABOUT THIS MORTGAGE**

**Personalised Illustration for:** Mr & Mrs Metro Man  
**Date produced:** 12/08/2015  
 This illustration is valid for 60 days.

This is not a legally binding mortgage described in this illustration.

**Click to view**

**3. About this Mortgage Product**

- We are required by the Financial Conduct Authority to provide you with this illustration.
- All firms selling mortgages are required to give you illustrations like this one that contain similar information presented in the same way.
- Ensure that you obtain other illustrations if you want to compare this mortgage with mortgages from other lenders.
- Which services are we providing you with?

This KFI is valid for today only after which time the product may no longer be available. If you decide to search for a new deal and create a new KFI, this KFI will be superseded.

Print/Save/View

Next Steps

- An illustration is valid on the day it is produced. You can save and return later.
- When accepting an illustration, product availability, mortgage balance and indeed property value will be revalidated. Any changes may require reselection of the Mortgage product before Offer.
- You can produce unlimited illustrations with the last illustration being saved for your convenience

Your mortgage deal key features

Mortgage Deals	Initial rate	Follow On Rate	Overall Cost for Comparison	Arrangement fee	Early repayment charges?	Features	Initial monthly payment	Monthly saving over variable rate
Switch Res 70% Switch Full Status 5 Year Fixed Rate 2.69%	2.69%	4%	3.62% APR	£999	£21,805.27	Benefits as Standard	£968.64	£471.71

Switching Options

Reversion date: 15/10/15  
 Earliest date this account can switch: 20/08/15

Save & Exit Select again Proceed

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## Produce a Key Fact Illustration

If opting to create a KFI you can either proceed to Offer immediately after, or save and return later.

When returning to a saved KFI the Software will look for changes in the Mortgage Balance, Property Value, and Product availability – any changes may require product reselection.

Case Ref: MT100139906

Customer details Search Products KFI Offer Switch accepted

Mortgage Offer - please ensure the borrower reads it carefully

**ABOUT THIS MORTGAGE**

**Personalised Illustration for:** Mr & Mrs Metro Man  
**Date produced:** 12/08/2015  
 This illustration is valid for 60 days.

This is not a legally binding mortgage described in this illustration.

**Click to view**

**3. About this Mortgage Product**

- We are required by the Financial Conduct Authority to provide you with this illustration.
- All firms selling mortgages are required to give you illustrations like this one that contain similar information presented in the same way.
- Ensure that you obtain other illustrations if you want to compare this mortgage with mortgages from other lenders.
- Which services are we providing you with?

This offer is valid for 30 days after which time the product may no longer be available. If you decide to search for a new deal and create a new offer, this offer will be superseded.

Print/Save/View

Next Steps

- An illustration is valid on the day it is produced. You can save and return later.
- When accepting an illustration, product availability, mortgage balance and indeed property value will be revalidated. Any changes may require reselection of the Mortgage product before Offer.
- You can produce unlimited illustrations with the last illustration being saved for your convenience

Your mortgage deal key features

Mortgage Deals	Initial rate	Follow On Rate	Overall Cost for Comparison	Arrangement fee	Early repayment charges?	Features	Initial monthly payment	Monthly saving over variable rate
Switch Res 70% Switch Full Status 5 Year Fixed Rate 2.69%	2.69%	4%	3.62% APR	£999	£21,805.27	Benefits as Standard	£968.64	£471.71

Select switching preference

Select reversion date: 15/10/15  
 Select earliest switching date: 20/08/15

Offer Acceptance declaration

I confirm that the borrower(s) has/have instructed me to accept the offer on his/her/their behalf

Save & Exit Select again Accept declaration Proceed

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## Go straight to Offer!

After selecting a product and fees you can opt to go straight to Offer.

If you change your mind you can change the Offer as many time as you wish.

The Offer is valid 30 days. Either accept and choose a switching date or select a new product.



Customer details Search Products KFI Offer Switch Accepted

### Payment

To proceed with the application a fee of £499 is now payable ?

Metro Bank will not be able to proceed with this Mortgage Product Switch until all required fees have been paid.

The application has been saved and you can return later to complete this payment. Alternatively if you select the 'back' button below you can re-edit your quote and add this fee to your mortgage.

Method of payment\* option 1 ▼

[Make Payment](#)

### Payment Result

Unfortunately the payment was not successful. Please check the details and select the 'Make payment' button above to try again. If you are still having problems you can save and return to the application and make payment later, or click 'Back' and opt to add the fee to your mortgage.

Payment successful.

[Exit](#) [View Account](#)

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## Fee payment

If you have selected to pay the Arrangement Fee upfront, payment will be required by either a Credit or Debit Card when accepting the Offer.

If you have selected to add the Arrangement Fee you will bypass the payment screen and go straight to the Product Switch Dashboard.

## Product Switch Dashboard

View a summary of Customer savings, the Switching Date, and the Gross Procurement Fee.

Customer details Search Products KFI Offer Switch accepted

### Switch Complete

Customer Fee Saving	Customer Monthly Saving	Switching date
<b>£500</b>	<b>£471.71</b>	<b>15/10/2015</b>
Compared to Metro Bank Standard Arrangement fees	Compared to Metro Bank Standard Variable Rate	Gross Procurement Fee
		<b>£735</b>
		Paid after switching

The Product switch will take place on **15/10/2015**. A confirmation letter will be posted to your customer shortly. As your customer may make further repayments, have regular interest applied, or make overpayments between now and **15/10/2015**, the Mortgage balance may vary. We will write to your customer and confirm the exact balance on switching and confirm the first repayment amount on their new Mortgage Product. No further action is required.



Congratulations - **your** work is done, but what are the next steps?

New Product Switch [New Case](#)

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# METRO BANK MORTGAGE PRODUCT SWITCH OFFER

**The Bank:**  
Metro Bank PLC  
One Southampton Row  
London  
WC1B 5HA

**The Borrower:**

**Mortgage Reference:**

**Date of offer**

Thank you for choosing Metro Bank for your mortgage to be formed by:

1. This offer document;
2. Our Mortgage Conditions (enclosed);
3. The Mortgage deed; and
4. Any other written agreement which we have with you.

Please make sure that you read all of this information carefully from your solicitor or other legal advisor.

This mortgage is available until 05/08/2015 (the "offer" you under the same reference number. Please sign and return).

You can decide not to accept this offer, but you may be liable for a fee whether they are refundable in the event that you do not.

If your mortgage will not complete by the completion date, you will not be able to complete the mortgage.

Once this mortgage completes you will not be able to complete the mortgage, subject to the terms of the mortgage contract.

## 1. About this offer

- You should compare this offer document with the details of the mortgage you are currently on to see how the details may have changed.
- You are not bound by the terms of this offer document until you have accepted it.

## 2. Which service were you provided with?

- ☐ We recommended, having assessed your needs, that you should switch to this mortgage.
- ☒ We have not recommended a particular mortgage offer.



**Our Ref:**  
**Date:**  
**Telephone:** 0345 08 08 500  
**Fax:** 0345 3191202  
**Opening Hours:** 9.30am to 6pm, Monday to Friday

Mortgage Admin Team  
PO Box 55551  
London SW7 9DA  
T: 0345 08 08 500  
metrobankonline.co.uk

Dear Mrs & Mr

I'm pleased to confirm that your mortgage completed on 16 April 2015 – congratulations.

We wanted to use this opportunity to make sure you have all the information about your mortgage that you need, and to confirm your monthly payment arrangements.

## Your payment details

Find below the details of your monthly payments:

Mortgage account number: -----  
Mortgaged property: -----  
Total amount borrowed: £501,444.00  
Borrowing amount released on: 16 April 2015

Your mortgage is a fixed rate mortgage. This means that the interest rate will be fixed for 2 years from the date that your borrowing is released. Once the fixed period ends your monthly payments will be calculated in accordance with the Metro Bank Standard Variable Rate for the remainder of the mortgage term.

Your first mortgage payment is £2,397.85 and will be collected by Direct Debit on or just after 1 June 2015. This is your contractual monthly payment plus any interest that has accrued between the date of completion and your preferred payment date.

Subsequent payments of £1,928.15 will be collected on or just after the 1st of each month (or the next working day if the payment date falls on a weekend or bank holiday) for the following 23 months.

Please be aware, that from 16 April 2015 your new direct debit reference will be your mortgage account number. Should you wish to query any Direct Debit with us, please quote Metro Bank PLC's name and the new reference.

Please note that if your mortgage loan is to be drawn down in separate tranches the payment details included above relate to the first tranche only. As each subsequent tranche is advanced the payments that you will need to make will change. We will provide you with a further letter setting out your new payments.

LOVE YOUR BANK at LAST

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## Next Steps

Following submission from the Switching Portal our Mortgage Servicing Team will prepare the Product Switch.

By post, the Customer will receive a Product Switching Letter and a copy of the Mortgage Product Switch Offer.

If you would like to change product, login and complete the switching process again. Product Switches are locked-in at 5 days from the switch date and cannot be changed.

If the Customer would like to cancel their Product Switch please ensure the Customer calls our Mortgage Service team on **0345 319 1200**.

# getting in touch...

## Intermediaries:

To enquire about joining the Metro Bank Intermediary panel, to discuss a new application, or if you are experiencing any problems using the Mortgage Product Switching Portal please get in touch;



[mortgage.brokerregistrations@metrobank.plc.uk](mailto:mortgage.brokerregistrations@metrobank.plc.uk)



0203 427 1019



[www.metrobank.plc.uk/intermediaries](http://www.metrobank.plc.uk/intermediaries)



**Metro Bank Mortgage Admin Team**  
PO BOX 55551  
London SW7 9DA

## Customers:

For all matters relating to Mortgage Accounts, Customers can contact our Mortgage Servicing Team



0345 319 1200



<https://www.metrobankonline.co.uk/Personal/Mortgages1/Mortgages/>



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London WC1B 5HA

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