

Openwork.

Our mortgage
lenders



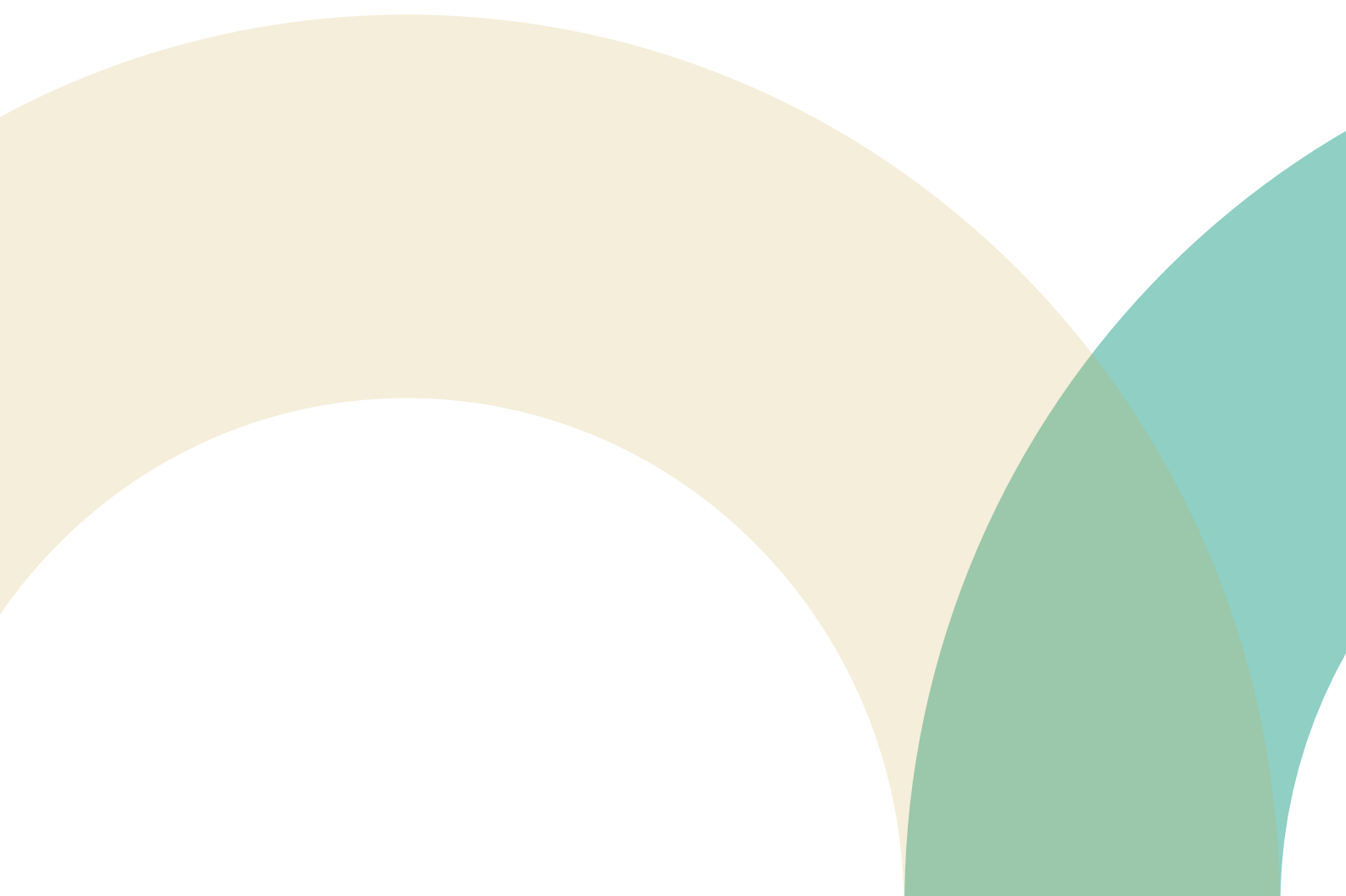


Our mortgage lenders

Our panel of lenders gives you access to the biggest names in the intermediary mortgage market.

With a comprehensive range of mortgage products to meet the needs of your clients - from high street lenders, regional building societies and intermediary only lenders - we've got it covered.

Whether it's residential, specialist or Buy to Let our robust mortgage lender panel offers a combination of choice and stability.





Accord Mortgages is a dedicated intermediary-only lender and part of Yorkshire Building Society Group. It exists to help brokers look after what matters most, their clients. In these challenging times, Accord is working hard to offer support where it's needed most. In addition to a competitive range of both residential and Buy to Let products, our common-sense approach to underwriting means we'll try and find a way to lend where it makes sense.

www.accordmortgages.com
0345 1200 866

Aldermore

Aldermore knows you have clients who need a more specialist approach to lending. Our team of experienced underwriters recognises that some applicants have unique circumstances and their mortgage application may need assessing on an individual basis. Aldermore provides a wide range of residential mortgage options including first-time buyers, remortgages, clients with less than perfect credit and borrowers aged 55 and over. Our range of Buy to Let mortgages is the perfect way to expand your client's portfolio.

www.intermediaries.aldermore.co.uk
0333 321 1000



At Bank of Ireland for Intermediaries, we aim to make your life easier. We provide great service and have the right people, products and systems to support you. Our range of standard and Buy to Let mortgages give your clients greater choice. And we can offer a more flexible approach to underwriting for good credit quality customers. All backed by our experienced Business Development Managers.

We're right here for you.

Visit boi4i.com to find your BDM.
0345 266 8928



Barclays is a committed, intermediary focused lender, with an innovative product range to help a variety of clients. We focus on rewarding intermediaries fairly and we are committed to investing in our people, systems and processes as well as utilising feedback to inform our policy and lending criteria.

www.barclays.co.uk/intermediaries
0345 073 3330



We are dedicated to supporting intermediaries with competitive products, forward-thinking technology and award-winning service. We work hard to ensure your clients always get the best results, giving them peace of mind, knowing that their mortgage is in safe hands with us and giving you the knowledge that you're backed by the kind of diligent service you'd expect from an award winning 5 Star lender. Our UK based colleagues have award-winning extensive knowledge of this specialist market and can guide and support you from enquiry to completion, consistently offering you a service, via our personalised underwriting and quick application to offer.

www.bmsolutions.co.uk
0345 850 5000



Your clients come to you because you'll find a mortgage solution that fits their needs not a lender's. We understand this and don't adopt a one-size-fits-all approach. We provide products to suit a variety of backgrounds and our expert underwriters adopt a flexible, tailored approach, taking into account individual circumstances, not just a credit score. Over the years this flexible approach has allowed us to develop criteria to help a wide range of customers.

www.clydesdalebankintermediaries.co.uk
0800 085 2846 (new enquiries and lending policy)
0800 917 8363 (case updates)



dream.
believe.
love.
repeat.

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Coventry for intermediaries is dedicated to providing brokers with award-winning service and products that give you the confidence to do business with them. Every broker has two Business Development Managers – one in the field and one on the phone. As well as calling us you can now use CFI chat, where our advisors are on hand to help you quickly with product and policy information. We also respect that your clients are your clients. At maturity, we'll direct them back to you. Additionally, we keep product transfers simple. There's no form to fill in; all you need to do is give us a call.

www.coventryforintermediaries.co.uk
0800 121 7788



Fleet Mortgages is a specialist Buy to Let lender based in Fleet, Hampshire. Lending exclusively through the intermediary sector, we offer Buy to Let mortgages for residential landlords as well as limited companies and those seeking finance for HMOs and Multi Unit Blocks. Our rental cover calculations mean that, if required, applicants can often borrow more from us. We don't stress test background portfolios and always strive for 24-hour turnaround times.

www.fleetmortgages.co.uk
01252 916 800



Halifax Intermediaries is committed to providing you with a wide range of products to suit your clients' needs and the latest technology, to ensure we're leading the way for intermediaries. Our innovative product range offers a variety of solutions for first-time buyers, homemovers and those looking to remortgage, including product transfers. Criteria which support your clients' circumstances including up to 5 times income, contractor and self-employed, and day one call, allow you to verify applications subject to valuation. We also have a dedicated Premier team on hand to provide mortgages of £500,000 to £5,000,000 offering a guaranteed specialism and support you can trust with expertise in dealing with complex and unusual cases.

www.halifax-intermediaries.co.uk
0345 030 6253



At Hodge we specialise in flexible mortgage solutions that serve the uniqueness of your customers, all supported by friendly, human service. Our specialist expertise, flexibility and deep understanding of the later life and holiday let markets, mean we're always working with you to open up more possibilities for your customers. We believe the best decisions are made with empathy and that's why every single application is reviewed by a person and our advisers are provided with a dedicated BDM and end to end case management.

www.hodgeforintermediaries.co.uk
0800 138 9109



HSBC UK remains committed to the Intermediary mortgage market, with a clear vision to become your 'Lender of Choice' and support you in your growth ambitions by providing a range of competitive mortgage deals, improved flexibility and functionality and an exceptional service that you have become accustomed to. With a national coverage of experienced Business Development Managers, a UK based telephony broker support team and Live Chat facility, we're here to help. Together we thrive.

www.intermediaries.hsbc.co.uk
0345 600 5847



Kensington is the UK's leading non-bank specialist mortgage lender. Our 25 year heritage in specialist mortgages means that we understand better than most that no two people are the same. We use a combination of data and human insight to look beneath the surface, and unlike mainstream lenders, who all too often rely on what the computer says, we use real people to make our decisions. It's this "head and heart" approach which is the key to what we call the #KensingtonDifference.

www.kensingtonmortgages.co.uk/intermediaries
0800 111 020

A leader in the specialist intermediary mortgage market, Kent Reliance for Intermediaries offers a range of Buy to Let and residential products that may not fit the criteria of mainstream lenders. Providing unrivalled personal service using a national BDM network, it's perfectly placed to help brokers navigate challenging cases. Its large underwriting team assess each case individually, applying flexibility and common sense to ensure brokers can access best-suited products.

www.kentrelianceforintermediaries.co.uk
01634 835 791

We're the UK's fifth largest building society and we offer a wide, competitive and award-winning range of mortgages which include Buy to Let, Affordable Housing and Interest Only, alongside our mainstream range. We also have a commitment to ongoing digital investment like our new broker facing Mortgage Hub system which makes it easier to submit and track new business cases. So with us you can do business for all kinds of customers, with different needs.

www.leedsbuildingsociety.co.uk/intermediaries
0345 848 0061

Metro Bank is here to revolutionise banking by creating fans not customers. With a national Business Development Manager presence and a highly experienced underwriting team, Metro Bank aims to provide a fast, efficient and reliable service to their mortgage partners and customers. Metro Bank's Residential and Buy to Let products all follow the same principle: to be straight forward, easy to understand and geared towards the needs of the customer, whether they're a first-time buyer or an experienced landlord.

www.metrobankonline.co.uk/intermediaries
0203 427 1019

Nationwide for Intermediaries has a strong commitment to the intermediary mortgage market with a National UK wide Business Development team. We aim to help brokers grow their businesses by providing a range of competitively priced mortgage products, excellent service and through continually investing in improved technology. For every 10 people we help to buy their home, over 7 are thanks to brokers like you.

www.nationwide-intermediary.co.uk
0800 545 3131

NatWest's dedicated intermediary mortgage business offers a range of Residential and Buy To Let mortgages for mortgage brokers to recommend to their customers including products for the new build Help to Buy Shared Equity Scheme. Service remains our No.1 priority, both in normal times and throughout those which could not have been foreseen such as the Covid19 Pandemic, that's why we have a team of over 60 Field and Phone Business Development Managers to support you, covering the whole of the UK, together with a dedicated broker webchat service called LiveTALK for pre submission enquiries. For a number of years our service has been recognised by the industry and has been awarded the prestigious five-star rating at the Financial Adviser Service Awards for the 4th successive year in 2019 and we continue to strive towards adapting and supporting Intermediaries and their Customers throughout all market conditions.

www.intermediary.natwest.com/intermediary-solutions
For new business enquiries, contact your
Business Development Manager's direct line.

The Nottingham for Intermediaries has a broker-focused ethos, underpinned by its dedicated Mortgage Desk and experienced team of Business Development Managers and underwriters. Its online broker portal system and ever-evolving range of innovative and competitive products - now including Limited Company Buy to Let - are entirely built around broker communication and feedback.

www.thenottingham-intermediaries.com
0344 481 0029



As one of the pioneers of Buy to Let, we've been helping UK landlords to grow their businesses for more than 25 years. With over 43,000 landlord customers, we have expertise no matter how big or small your customer's portfolio. Offering a wide range of specialist Buy to Let mortgages, we cater to portfolio, non-portfolio, limited companies and expat landlords, lending on a variety of property types. Here at Paragon, we pride ourselves on offering simple solutions for your complex cases.

www.paragonbank.co.uk/intermediary/mortgages/buy-to-let
0345 849 4040



We're Platform, part of The Co-operative Bank, working hard to deliver a range of mainstream, Buy to Let and Help to Buy products.

Providing mortgages isn't unique. But if you look a bit closer, you'll see that we're actually a bit different. Our passion for values, ethics and community shapes everything we do.

Simply put, we're not like other lenders. Our 20 years of expertise means we're good at what we do and our focus on values and ethics means we're doing good too.

www.platform.co.uk/mortgage-intermediaries
0345 070 1999



Time is your most precious asset. So we've worked hard to develop an efficient service that makes sure your time with us is well spent. Benefit from; our team of Business Development Managers on hand by video, phone and email to help you when you need it most, a straightforward application process – register in 2 minutes, submit a case in 15 – an easy to use award-winning online application system, and quick and easy access to underwriters through case messaging. Now that's time well spent.

www.po4i.com
0345 266 8928



At Precise Mortgages we see how the demand for specialist lending continues to grow as you strive to find solutions for customers with needs that prove more challenging to place. We aim to provide specialist solutions for as many customers as we can and help them meet their borrowing ambitions. Whether that's a customer with a less than perfect credit profile or a credit blip, someone looking to purchase or remortgage their Help to Buy or Buy to Let landlords with different ownership structures. Let us help make the complex easy and get in touch today to discuss your cases.

www.precisemortgages.co.uk
0800 116 4385



Principality Building Society is the society where home matters. So when your customers find somewhere they love, our proactive approach to lending means we'll make sure the keys fall into your customers hands as quickly and smoothly as possible. We're committed to delivering the best mortgage solutions for you and your clients whilst providing you with expert support from our Business Development Managers and Intermediary Support Team.

www.principality.co.uk/intermediaries
0330 333 4021



Progressive Building Society is Northern Ireland's largest locally owned financial institution and has 11 branch offices. It was founded in 1914 and offers strong knowledge, experienced staff, no credit scoring, direct access to the decision makers, quick decisions and is happy to discuss cases over the phone. It offers products for first time buyers, home movers, re-mortgages, NI Co-Ownership, new build up to 95% LTV and self-build up to 75% LTV.

www.progressiveforintermediaries.com
0800 0294837



At Saffron, our relationship with intermediaries is vital to us. We are smaller, friendlier and more personal than many of the mainstream lenders, and offer a wide range of award winning specialist mortgage products alongside our bespoke lending service, that is designed to give you the support you need – fast.

www.saffronforintermediaries.co.uk
01799 582 925



Santander for Intermediaries have over 25 years of dealing with the intermediary market and our aim is to make it easy for you to do business with us through our: wide range of simple yet innovative products that offer great value to benefit you and your clients dedicated website giving you access to all the tools and services you need people who will work with you to help support you in driving your business forward.

We are committed to help your business succeed.

www.santanderforintermediaries.co.uk
See website to find your dedicated contact



Here at The Scottish we are proud to say that we work very closely with the Scottish broker community and with our flexible underwriting and knowledgeable and experienced BDM team we feel that we can add tremendous value to the Openwork mortgage network. We have four BDMs supporting the North, Central, East and West regions of Scotland and with our product offering which includes everything from RIO to Self-Build. Specialist Entrepreneur / Self Employed to New Build and shared equity we have the ability to help with almost any complex scenario. We would also like to extend a warm welcome to brokers across the length of the United Kingdom. The Society does only lend in Scotland however we would be delighted to support any English or Welsh brokers who have any questions about the Scottish mortgage market or who have any funding requirements for their Scottish customers.

Alex Moffat, BDM East
07967 383869, A.Moffat@scotbs.co.uk

Nigel Hammonds, BDM West
07917 640956, N.Hammonds@scotbs.co.uk

Gavin Holmes, BDM Central
07769 348320, G.Holmes@scotbs.co.uk

Douglas Sharpe, BDM North
07773 035072, D.Sharpe@scotbs.co.uk

www.scottishbs.co.uk/scottish-intermediaries



Scottish Widows Bank care about the intermediaries we do business with. That's why we have a dedicated Intermediary Support Team who: offer support with decisions in principle, keying new business, product transfers, further advances and transfer of equity applications, with a detailed knowledge of our products and underwriting requirements.

We also have a dedicated Premier Mortgage Service team on hand to help you with your large loan clients and expert support on mortgages of £500,000 and above.

www.scottishwidows.co.uk
0345 845 0110



At Skipton Intermediaries, brokers are our top priority as most of our lending is done through the intermediary channel. That's why we're committed to delivering the right solutions for today's mortgage market and understand that the way to help brokers deliver for their clients is through a personal, common-sense and flexible approach. It's what we call *real life lending*, and we pride ourselves on building strong relationships with our key intermediary partners.

www.skipton-intermediaries.co.uk
0345 601 6683



The Mortgage Works is a subsidiary of Nationwide Building Society and has been offering mortgages for over 30 years. Decades after our first loan to a landlord, we're still working hard to bring you the best of Buy to Let. A lot's changed, but we're still as dedicated to supporting landlords and our brokers as we've always been. Crafted products. Competitive pricing. Clear criteria. An enduring commitment to helping you help your clients. We work so The Mortgage Works.

www.themortgageworks.co.uk
0800 545 3131



At TSB we do things differently. With a proposition built on service, we work hard to get your clients moving. And with straightforward policies and criteria, there are lots of ways we can help you to help your clients. We have more than 40 field and office-based Business Development Managers (BDMs) who tailor their support to give you the best possible experience. Our BDMs aim to return calls within 3 working hours and our office-based Business Development Managers are available Monday to Friday, 9am-5pm.

www.intermediary.tsb.co.uk
0345 307 3355
(opt 1 Technical support, opt 2 Post application, opt 3 New business enquiry)



A good partner puts your needs at the heart of their decisions, and recognises what's important to you – products, pricing and service. At Virgin Money, we offer a wide range of products and features. And since some mortgage products are more suited to intermediaries, we'll offer these exclusively through you. We're committed to providing great service - fast, efficient and personal to you.

Don't forget, we have field and telephony BDMs to support you too!

www.intermediaries.virginmoney.com/virgin/
See website to find your regional contact



We've got Buy to Let covered from A to Z and are here with expert support. With attractive 2 & 5 year fixed rate products, plus no upfront application fees and ZERO product fee options available. What's more, our broad lending criteria means we're sure to have something suitable for your Buy to Let clients - highlights include:

- No minimum income for Standard applications, £25K gross for professional landlords
- Unlimited background portfolio
- Income top-ups acceptable
- Maximum age 95 years at completion of mortgage
- HMO's to 6 bedrooms
- MUFB's – up to 6 units

www.zephyrhomeloans.co.uk
0370 707 1894

Also available to you:



