

HOW TO SUPPORT CLIENTS WITH EDGE HOME

CONTENTS

In this guide, you'll learn how to help your client if they have questions about Santander's new online service, Edge Home.

Edge Home is currently only available to clients who've submitted a mortgage application to Santander through a mortgage broker or independent financial adviser.

Edge Home aims to support clients in their mortgage application journey and reduce stress when taking out a mortgage.

In this guide, we'll break down the journey that your client will go through in Edge Home and show you how to support them.

**HOW CAN EDGE
HOME HELP YOU?**

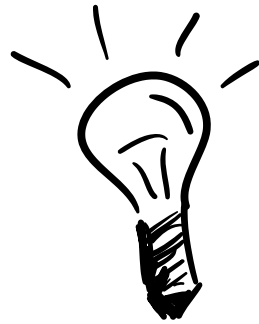


WHAT BENEFITS DOES IT PROVIDE TO YOU?



TIME SAVINGS

Edge Home's automated updates will tell your client about changes to their application status, removing the need for frequent phone calls and updates to provide the same information.



IMPROVED PRODUCTIVITY

Edge Home should help to reduce the volume of calls that you get, allowing you to help more clients, more efficiently. This should increase your productivity and help you run your business.



BUILD YOUR BRAND

In a digital world where speed and ease of use are key, Edge Home will solidify your brand image as a modern, customer-centric professional, contributing to enhanced credibility and client trust.



IMPROVED TRANSPARENCY

Edge Home will improve the transparency of the case tracking process and reduce the stress experienced by clients as they can easily check for updates.

**SUPPORTING
CLIENTS DURING
LOG ON**



After their application has been submitted

VISIT OUR EDGE HOME WEBSITE

1. Client gets an initial invitation email when we receive their mortgage application (after their application is submitted through Introducer Internet).
2. After clicking on a link in the email, they'll be taken to the Edge Home website. This website will tell them what Edge Home is and the features and services it offers.
3. Client clicks on a button from the website to 'Log on to Edge Home'.

Santander

This email is intended for Mr and Mrs J Doe, MK1
Case reference number: AF1234567890

Hi Mr and Mrs J Doe,

We've got your mortgage application!

We know that homeownership is an exciting journey, but it can also have its challenges.

This is why we've created Edge Home, a web-app that makes the mortgage journey super simple.

Whether you're a first-time buyer, a seasoned homeowner or remortgaging, we'll support you from the moment you apply for your mortgage, to the day you finally complete.

With Edge Home, you can:

- Track your mortgage application from start to finish
- Access our range of home services such as broadband deals or removal vans
- Get real-time updates about your application.

How do you log on?

- Visit our Edge Home page.
- Enter your case reference number (you can find it in the top-right of this email).
- Enter your surname and date of birth.

If you have any questions about your mortgage, please don't hesitate to contact your broker.

Thanks for choosing us.

Santander Edge Home

Log on to Santander Edge Home

How Santander Edge Home can help during your mortgage application

i If your client didn't get the initial invitation email or any emails sent after, please check that you added their email correctly.

i You'll get a bounce back* message if the email isn't sent to the client. Please check the clients email address and make sure its correct.

i If you change the client's email and it's still not right, we won't send you another bounce back email.

*A bounce back email is a message telling you that the email can't be delivered to the person it's meant for.

Santander

Supporting clients if details are incorrect


LOG ON PROCESS


1. Client lands on the Edge Home log on page.
2. They'll need to enter their case reference number (found on all emails about their mortgage application), surname and date of birth.
3. They must agree to the Edge Home terms of use by clicking the tick box.
4. Client chooses 'Log on'.

The screenshots illustrate the login process and error handling:


- Screenshot 1:** The login page with fields for 'Enter your case ID', 'Enter your surname', and 'Enter your your date of birth (DD/MM/YYYY)'. There is a checkbox for 'I agree to Edge Home terms of use.' and a red 'Log on' button.
- Screenshot 2:** A modal dialog titled 'Need help logging on?' with an information icon and an 'OK' button.
- Screenshot 3:** A modal dialog titled 'We don't recognise your details' with an information icon and an 'OK' button.
- Screenshot 4:** The login page with red error messages: 'Enter your case reference number to continue', 'Enter your surname to continue', and 'Enter your date of birth in DD/MM/YYYY to continue'. The 'Log on' button is still visible.

Ensure client is submitting details in the correct format

 If your client has issues logging on, they'll be asked to call Santander's customer support helpline.

 The support team will check if your client's details are correct. If they're incorrect, the support team will tell your client to ring you to change their details.

You'll need to raise an amendment request to change your client's details so that they can log on.

 Make sure you have your client's case reference number to hand. It can also be found in the top right-hand corner of all emails sent about their mortgage application.



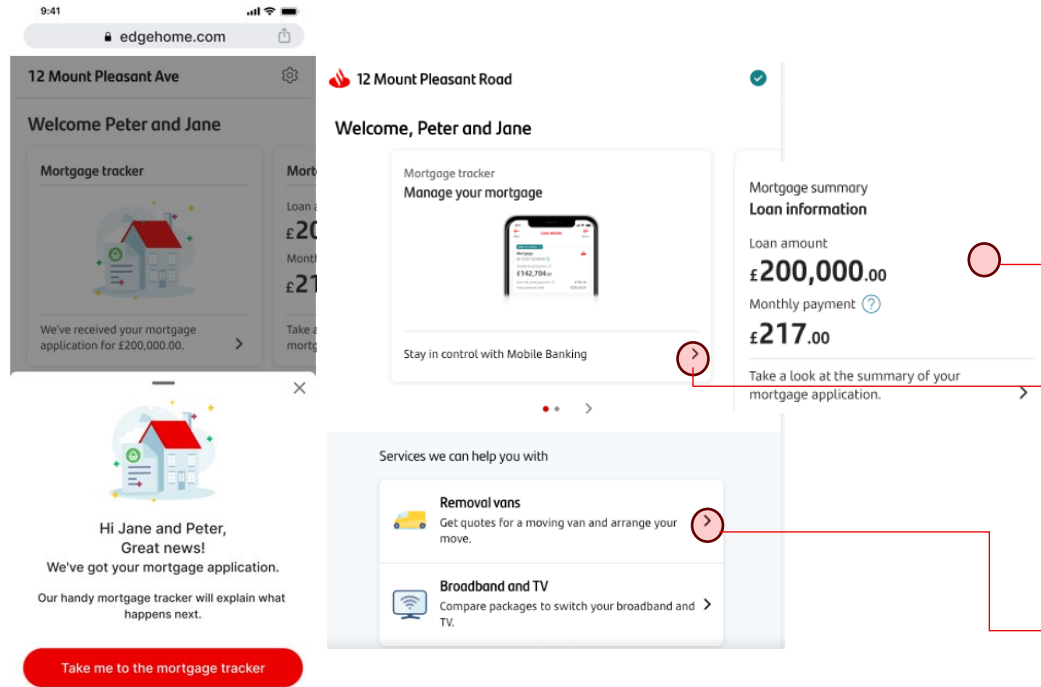
DASHBOARD





Dashboard


LOG ON - DASHBOARD

Once your client has successfully logged on, they'll land on our dashboard.



 From here, they can see their current mortgage details. This data is the same as the mortgage illustration they got when they applied.

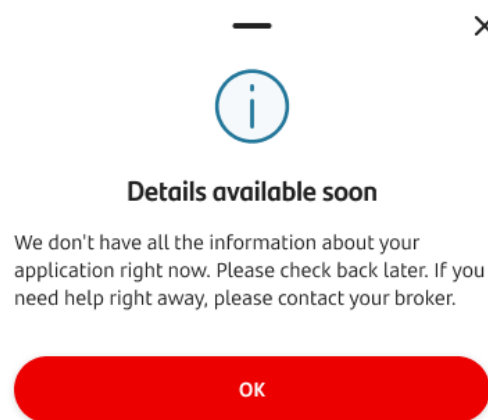
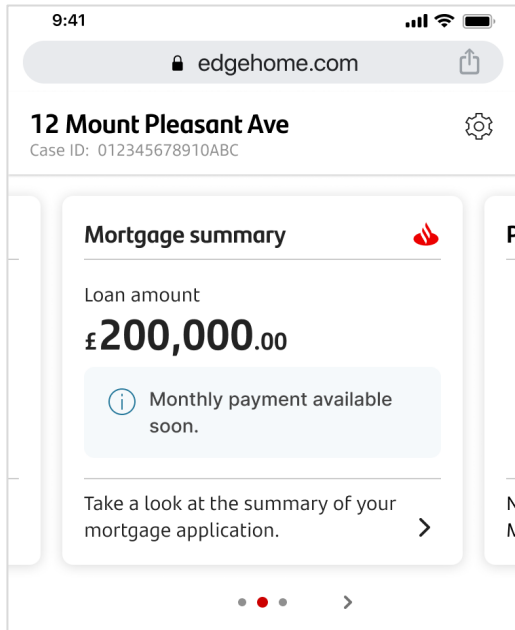
 This tile shows the current stage of your client's mortgage application. They can click on the arrow and go to the application tracker.

 Your client can access our range of home services and book a removal van, browse the latest broadband and digital deals and energy switching.

Dashboard

NO PRODUCT INFORMATION AVAILABLE

If your client sees the message below, then there may have been an error when entering the product code at the application stage. They won't be able to view mortgage-related information in Edge Home as a result.



- ⓘ If your client calls because they've got this error, then it's likely that the product code has not been entered correctly when submitting their application in Introducer Internet.
- ⓘ Please follow the amendment request process and enter the correct product code.
- ⓘ **Important:** Your client won't be able to view information about their mortgage in the application summary page if the product code has been entered incorrectly.

Application summary page

9:41 edgehome.com

← 5 year fixed

Product details

Loan term	32 year, 0 months
Initial interest rate	4.01%
Repayment type	Interest only
Product fee	£999
Overall cost (APRC) ⓘ	6.3%
Valuation ⓘ	Free
Overpayment allowance (%) ⓘ	10%
Charge end date	5 years

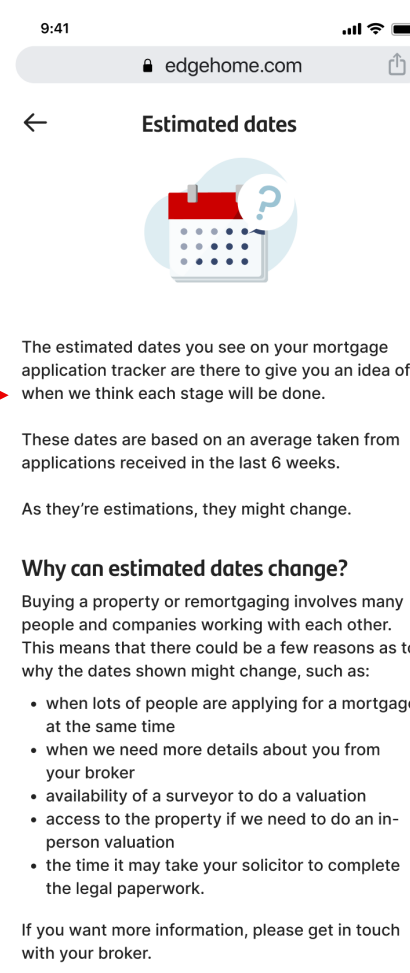
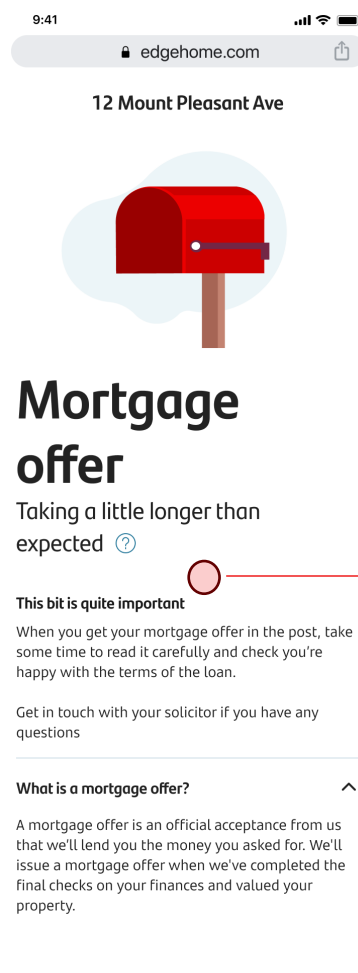
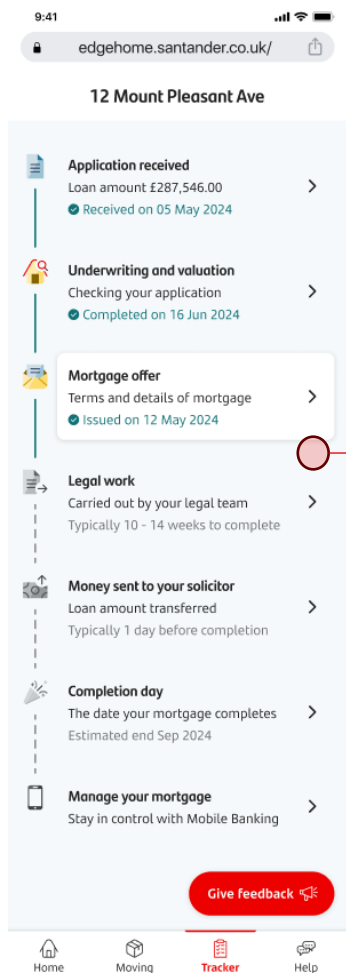
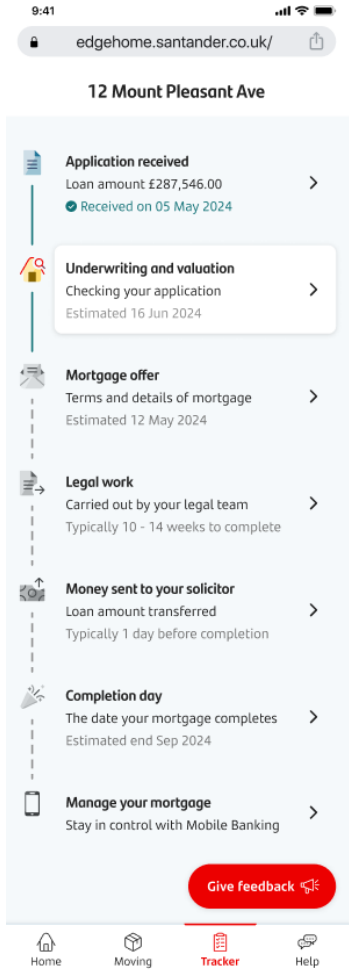
Stepped early repayment charge (ERC) ⓘ

Up to 02 Feb 2025	5%
Up to 02 Feb 2027	3%
Up to 02 Feb 2030	1%

APPLICATION TRACKING



APPLICATION TRACKING: SERVICE LEVEL AGREEMENT (SLAS)



ⓘ We will show your client the SLAs. These are based on an average of applications received over the last 6 weeks.

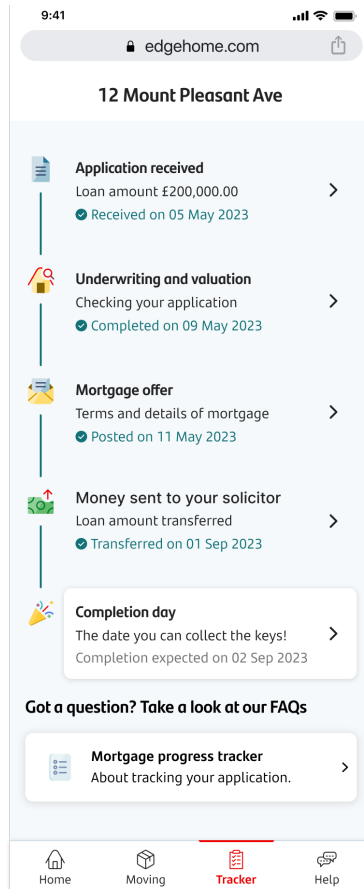
ⓘ These SLAs are aligned with the service levels shown on the [SFI website](#)

ⓘ When we go over the estimated completion date displayed in the tracker, we'll state that it's 'taking a little longer than expected'.

ⓘ Your client can click on the help icons to learn why estimated dates may change.

ⓘ They can also get in touch with you for more information.


ESTIMATED COMPLETION DATE




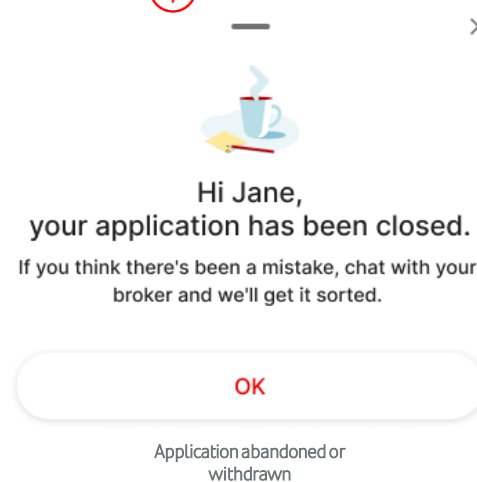
i Important: Make sure that you input the correct expected completion date when received in the Certificate of Title.

i This date will be shown in the field so, if an incorrect date is entered then it will be shown within Edge Home.

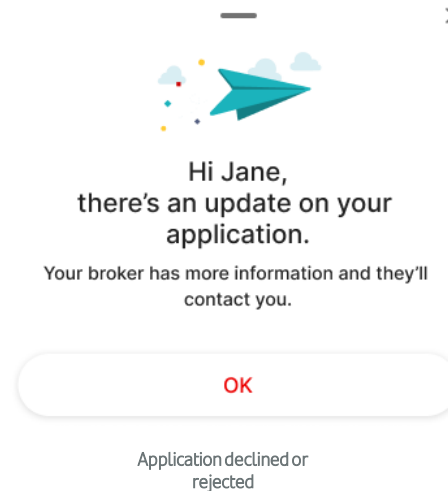
OTHER TRACKING SCENARIOS

 We'll tell your client that their application has been closed if it's been abandoned, withdrawn or cancelled.

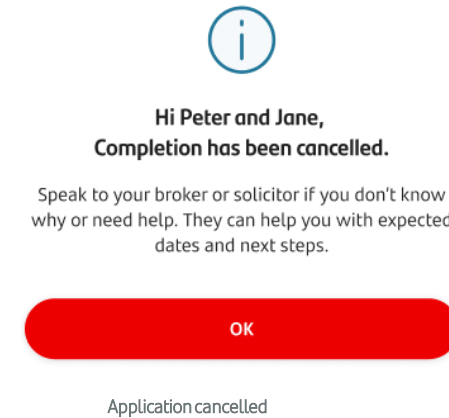
 Your client should contact you if there's been a mistake.




A notification card with a white background and rounded corners. At the top left is a blue information icon. Below it is an illustration of a blue coffee cup with a red pencil and a yellow notepad. The text reads: "Hi Jane, your application has been closed. If you think there's been a mistake, chat with your broker and we'll get it sorted." At the bottom is a white rounded button with the text "OK" in red. Below the card, the text "Application abandoned or withdrawn" is displayed.





A notification card with a white background and rounded corners. At the top left is a blue information icon. Below it is an illustration of a blue arrow pointing right, with a blue cloud and a yellow pencil. The text reads: "Hi Jane, there's an update on your application. Your broker has more information and they'll contact you." At the bottom is a white rounded button with the text "OK" in red. Below the card, the text "Application declined or rejected" is displayed.







A notification card with a white background and rounded corners. At the top center is a blue information icon. Below it is the text: "Hi Peter and Jane, Completion has been cancelled. Speak to your broker or solicitor if you don't know why or need help. They can help you with expected dates and next steps." At the bottom is a red rounded button with the text "OK" in white. Below the card, the text "Application cancelled" is displayed.

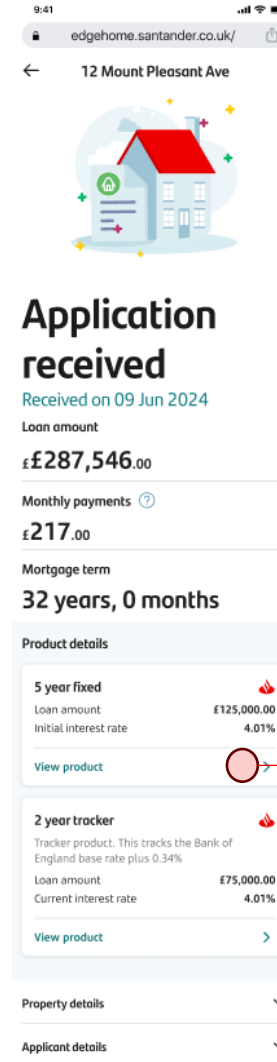
 We'll not tell your client when their application has been declined or rejected.

 We'll leave it to you to tell them when their application has been declined.

 We'll simply say that there's been an update on their application and that you'll be in contact.

APPLICATION RECEIVED


-  Your client can click on their loan parts (up to 5 can be displayed) and see a more detailed breakdown of their mortgage application information.
-  If a mistake is spotted in your client's details, they may phone you to fix it.
-  Your client can click on the  icon to find help text related to the information.



9:41
edgehome.santander.co.uk/

12 Mount Pleasant Ave

Application received
Received on 09 Jun 2024
Loan amount
£287,546.00



Monthly payments 
£217.00

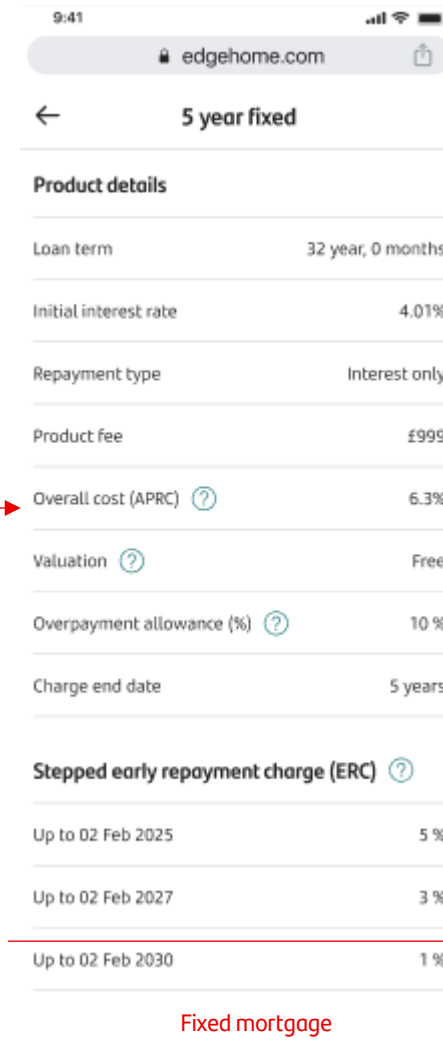
Mortgage term
32 years, 0 months

Product details

5 year fixed
Loan amount **£125,000.00**
Initial interest rate **4.01%**
[View product](#)

2 year tracker
Tracker product. This tracks the Bank of England base rate plus 0.34%
Loan amount **£75,000.00**
Current interest rate **4.01%**
[View product](#)

Property details 
Applicant details 



9:41
edgehome.com

5 year fixed


Product details


Loan term 32 year, 0 months


Initial interest rate 4.01%

Repayment type Interest only


Product fee £999

Overall cost (APRC)  6.3%

Valuation  Free

Overpayment allowance (%)  10 %

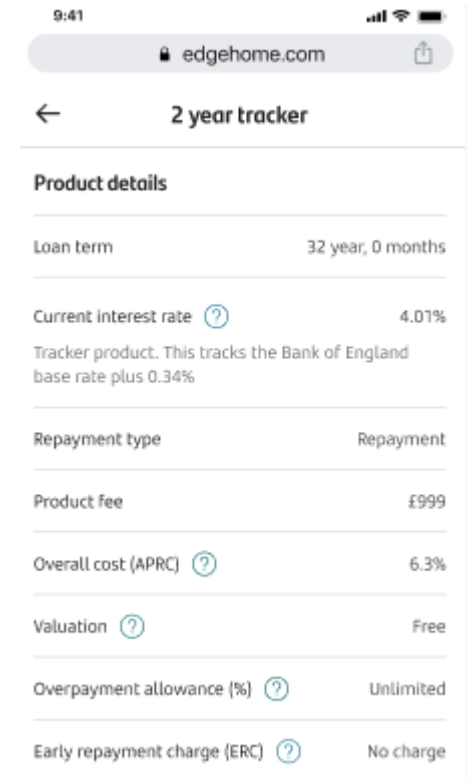
Charge end date 5 years

Stepped early repayment charge (ERC) 

Up to 02 Feb 2025 5 %

Up to 02 Feb 2027 3 %

Up to 02 Feb 2030 1 %




9:41
edgehome.com

2 year tracker

Product details


Loan term 32 year, 0 months


Current interest rate  4.01%


Tracker product. This tracks the Bank of England base rate plus 0.34%


Repayment type Repayment

Product fee £999

Overall cost (APRC)  6.3%

Valuation  Free

Overpayment allowance (%)  Unlimited

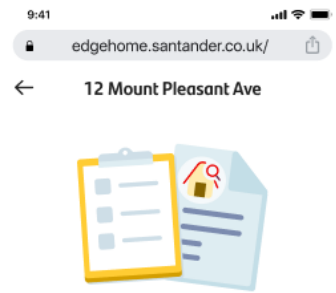
Early repayment charge (ERC)  No charge

Fixed mortgage

Tracker mortgage



UNDERWRITING AND VALUATION



Underwriting and valuation

We expect to complete this stage on 16 Jun 2024

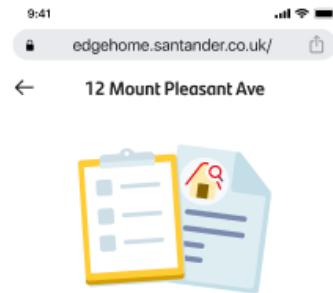
Progress of underwriting and valuation

0/3 Valuation

0/2 Underwriting

- What checks do we do when we're assessing your case?
- How we do our valuations
- Do I need a survey for my property?
- What if we need more information?
- What happens next?

Home Moving Tracker Help



Underwriting and valuation

We expect to complete this stage on 16 Jun 2024

Progress of underwriting and valuation

2/3 Valuation

Valuation instructed
11 Jun 2024

Valuation booked
An independent valuer will inspect 12 Mount Pleasant Road on 17 Jan 2025

Valuation completed

1/3 Underwriting

What checks do we do when we're assessing your case?

How we do our valuations



Underwriting and valuation

Completed on 16 Jun 2024

Progress of underwriting and valuation

Valuation Completed on 15 Jun 2024

Valuation instructed
11 Jun 2024

Valuation booked
Inspected on 15 Jun 2024

Valuation completed
Completed on 15 Jun 2024

Underwriting Completed on 15 Jun 2024

Documents received
11 Jun 2024

Underwriting completed
16 Jun 2024

What checks do we do when we're assessing your case?

How we do our valuations



Your client can see the progress of underwriting and the valuation in the tracker.



Your client can find out when we instruct a valuation, the date of an in-person valuation (if needed), and when we get their valuation report.



We'll let your client know when their application is with the underwriters and if the underwriter accepts the case.



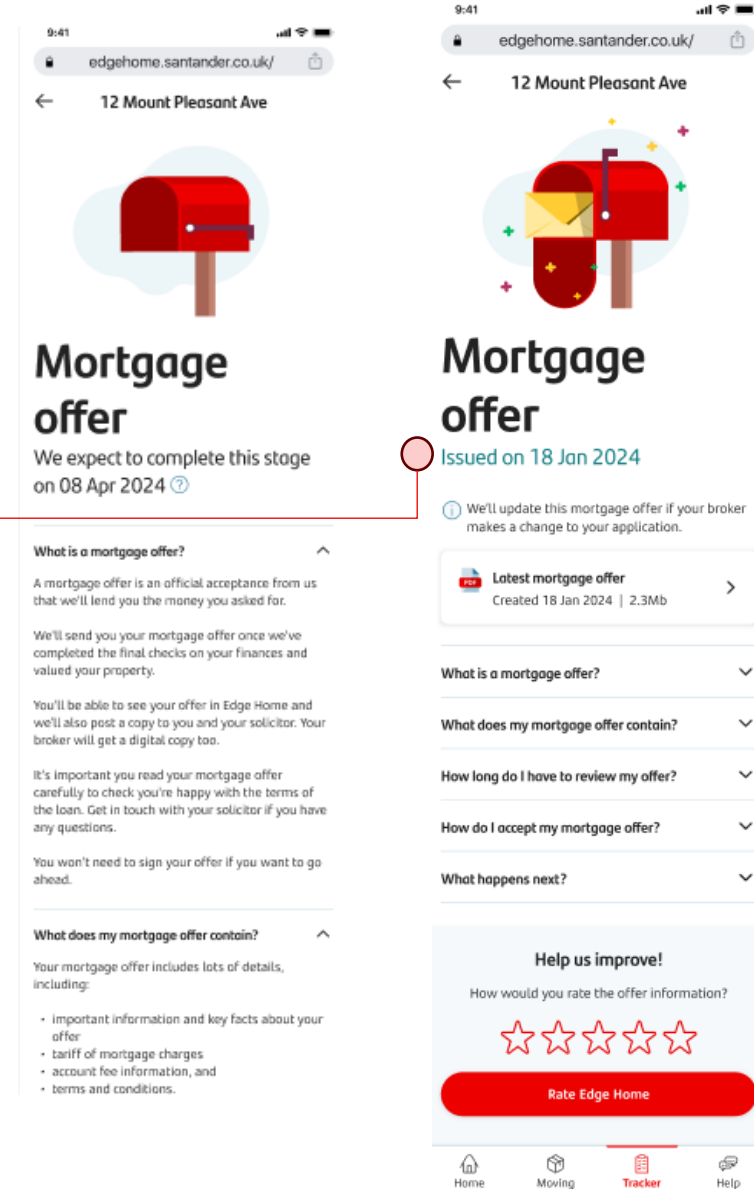
We'll not tell your client if the underwriter declines the case or when their property is undervalued.



Important: if an in-person valuation is re-scheduled, we are not able to show the new date in the tracker.

MORTGAGE OFFER

- ① Your client will be able to view their mortgage offer document digitally within Edge Home.
- ① We'll let them know when their offer is available and when one has also been sent to them in the post. You can also access a digital copy of the offer in Introducer Internet.
- ① We'll explain what your client needs to do and what happens next.
- ① Scotland specific information provided due to the processing differences.



LEGAL WORK

- For purchase clients, we'll tell them how long the legal work tends to take.
- For remortgage clients, we won't show an SLA, but we'll tell them about any early repayment charges.
- For both clients we'll explain what happens during the legal stage and who to contact for support.

9:41 edgehome.santander.co.uk/ 12 Mount Pleasant Ave

Legal work

Typically 10 to 14 weeks to complete

Once we've made you an offer, your solicitor or licensed conveyancer will take care of all the legal work. Contact them if you have any questions.

- What is conveyancing?
- What does my solicitor do?
- What does Santander send to my solicitor?
- What happens next?

Home Moving **Tracker** Help

9:41 edgehome.santander.co.uk/ How long does legal work take?

How long does legal work take?

As this stage depends on your legal team, we can only estimate how long it'll take using data from 2024. A week is 5 working days.

Because it's an estimate, it could take less or more time. It's best to speak to your solicitor if you have questions.

Why can't we give you a better estimate?

It's because many things can change depending on the type of property you're buying or remortgaging.





For example:

- how long it takes to process paperwork
- the speed of the conveyancing process
- queries your solicitor needs clarity on
- being in a property chain
- co-ordinating all parties in this chain
- building timelines if you're buying a new build.

Talk to your solicitor if you have any questions about this stage.

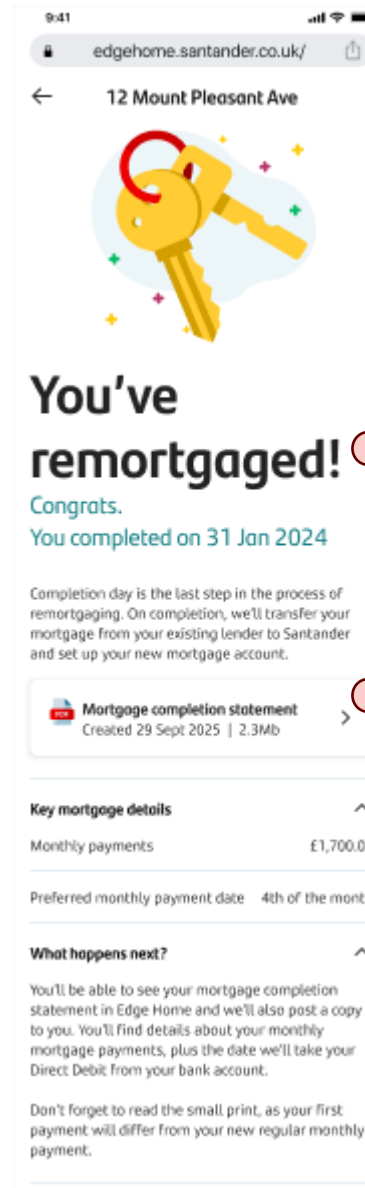
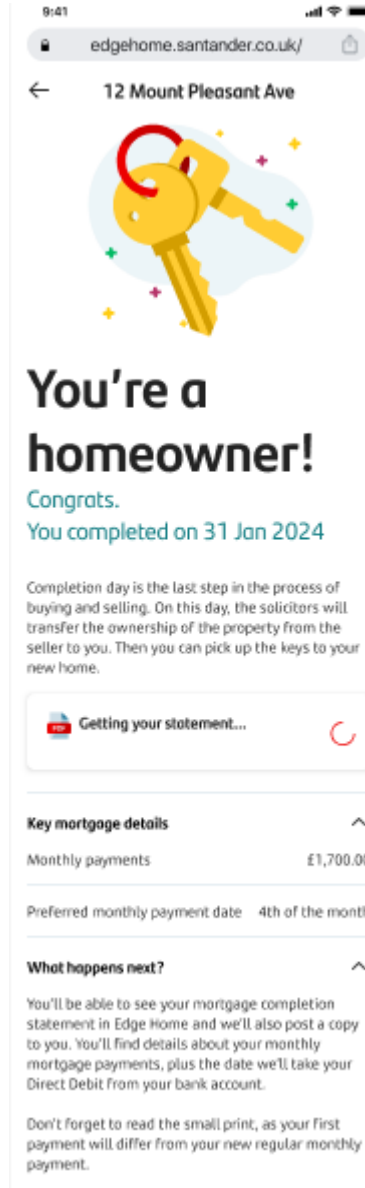
Home Moving **Tracker** Help

MONEY SENT TO YOUR SOLICITOR

-  We won't show an estimated date for when the money should be released. This is because the responsibility is handed over to the solicitor post offer and the speed of the processing is based on the solicitor.
-  If your client wants to know the estimated date for when the money will be released, they can ask their solicitor.
-  We do offer helpful information to clients in the tracker so they know what happens next and what they can do.
-  Clients who are buying a property can look at the Moving checklist. This is where they can find a list of things to do before, during and after their move to help keep them on track.



COMPLETION



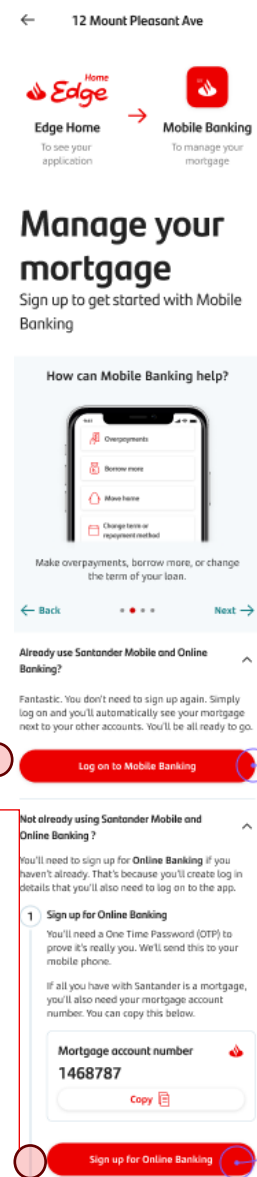
For remortgage clients.



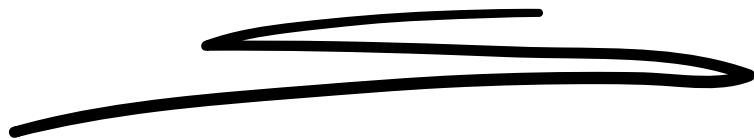
Your client will see their mortgage statement digitally within Edge Home 24 hours after completion. It'll also be sent to them in the post.

MANAGE YOUR MORTGAGE

- ❗ Manage your mortgage stage will only become active 24 hours after completion.
- ❗ Before completion, clients will be able to see the next steps but won't see their mortgage account number and can't sign up for mobile banking.
- ❗ 24 hours after the mortgage has completed, your client will be able to log onto our Mobile Banking app if they already use it.
- ❗ If your client has other Santander products, they'll now be able to view their mortgage within the Online Banking.
- ❗ For new Santander customers, they'll be able to copy their mortgage number to sign up for Online Banking for the first time.



COMMUNICATIONS



EMAIL COMMUNICATIONS

We'll send the following emails to tell your clients when an update has been made to their application status. Your client will also be able to see what stage their application is at in our application progress tracker. These emails will be sent to the client via MATS.

1



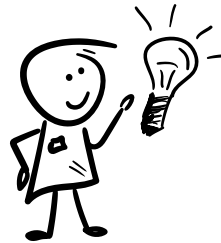
Application received

2



Valuation received

3



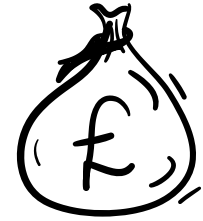
Underwriters agree
case

4



Mortgage offer

5




Funds released

6



Mortgage completion

 These emails will only be sent to the client once.

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www.santander.co.uk. Telephone 0330 9 123 123. Calls may be recorded or monitored.

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