

Hi there,

As you will be aware from our newsletter last week, we have been working hard to make some significant enhancements to our introducer portal. Our goal has always been to create the simplest and most intuitive broker experience possible, and I think we're well on the way to achieving that.

The enhancements that we are releasing focus on making applications for all borrower types as straightforward as possible, along with strengthening other parts of our processes.

Highlights include:

- All applications will now allow you to save and return to finish it later. Until now, this was only possible with applications for limited companies.
- All borrower types will now have the option to submit a Decision in Principle or complete a full application straight away.
- You'll get more information about the documents we will need from you, helping to speed up decision-making.
- We have improved our case status updates to be more informative, meaning you'll be able to track applications even easier, 24/7.
- A number of further system enhancements will mean we'll be able to process applications even quicker.

In order to implement these changes we will need to suspend the portal between 17.30 and 22.00 this evening so please bear with us (please note that if you are completing an application at the time the portal is suspended, the data may not be saved). As of tomorrow, you'll be able to log in as usual.

In terms of 'what's next?', I thought I'd also let you know that we're working on a future update that will allow multiple security properties to go onto one loan application. I look forward to telling you more about that when it's launched.

All this work is based on feedback we have had from you, our trusted partners, about what you think would make your lives easier as you work to help your clients. But by all means, there's still more we can do. So please, do keep your feedback and ideas coming. Every comment gets heard!

Otherwise, I encourage you to contact me or your local relationship manager if you have any questions, or would like to discuss one of your client's requirements with us.

Here's to better business banking.

Thanks,  
**Nick Baker**

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#### Our local distribution team:



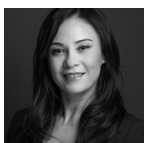
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