



# Client Journey Guide

# The Key & Compass Method

*A Clear Pathway from Discovery to Lifelong Partnership*

Whether you are buying your first home, moving, refinancing or investing, the steps we take together are broadly the same.

The Key & Compass Method is our simple five step process for arranging your lending. It is built so you always know what is happening, what we are doing behind the scenes and what you need to do next.

In most cases there is no cost or obligation for working with us for mortgage advice. We are usually paid by the lender if your loan goes ahead. If a fee may apply, we will discuss and agree this with you before any costs are incurred.

You may still choose or need to pay other professionals, for example for legal advice, building and LIM reports, registered valuations, accounting or property management. These costs are separate to our service and are paid directly to those providers.

Our process includes three key meetings and five key steps.

## 1. Discover – Understanding Your Map

*Discover is about understanding you, your goals and where you are starting from.*

### **Before we meet**

Before your Discovery meeting, you:

- Complete an online profile, and
- Upload your key documents using our secure portal

This information allows us to properly assess your position, run accurate numbers and meet our legal obligations as financial advisers.

Because this information is essential, if your profile or documents are not completed in time, we may need to postpone your Discovery meeting. This makes sure your time is well used and that any guidance we give is suitable and based on facts, not guesses.

### **At your Discovery meeting**

We:

- Talk through your goals, timeframes and any concerns you have
- Go over your income, spending, savings, debts and any existing lending
- Explain how different parts of your situation can affect lenders and borrowing
- Answer your first questions in plain English

### **After your Discovery meeting you receive**

- A recap email confirming your goals and key points
- A shortlist of lenders that are likely to fit you best
- A list of any remaining information we still need
- A Nature and Scope of Advice document that explains exactly what advice and services we will provide for you and any limits to that advice

Your job at this stage is to complete any remaining information, keep us updated if anything changes and start thinking about what feels most important to you in a lender and loan structure.

## 2. Align – Plotting the Course

*Turning information into a plan*

Align is where we turn information into a plan and line you up with the right lenders.

### **What we do behind the scenes**

We:

- Review your profile and documents in detail
- Run your numbers with different lenders and products
- Compare interest rates, fees and credit policies
- Consider both the short term and the long term fit for you
- Decide which lenders are likely to give you the best overall outcome, not just the sharpest headline rate

### **Submitting your application**

Once we are happy that the plan is right for you, we:

- Prepare and submit your application to your preferred lender or lenders
- Provide any clarifications or extra information the lender may ask for
- Keep you updated on progress

Your role in this step is mainly to be available for questions and to let us know if anything changes in your situation while the bank is assessing your application.

### **3. Secure – Setting the Anchor**

*Obtaining conditional approval and planning your next move*

Secure is about obtaining conditional approval from lenders and giving you the confidence to move forward.

#### **What happens with the lenders**

We:

- Manage your application with the lenders and follow up as needed
- Receive and review any conditional approvals, declines or requests for extra information

#### **Conditional approval meeting**

Once responses are in, we hold a Conditional approval meeting where we:

- Explain each approval or decline in plain English
- Go through the conditions and what they mean for you in practice
- Talk through next steps such as making an offer, using finance or due diligence clauses and managing key dates and timeframes
- Answer your questions so you can decide how to proceed with confidence

#### **Where you end up**

By the end of Secure you know:

- What has been approved and by whom
- What still needs to happen before your lending is fully confirmed
- How confident you can be about your finance when you make offers or decisions

## 4. Support – Smooth Sailing

*Finalising your lending and guiding you to settlement*

Support is where we finalise your lending and help you through to settlement.

### Pricing and preparation

In this step we:

- Request final pricing from your shortlisted lender or lenders
- Review the offers and key terms
- Email you the key details so you can review them in your own time

### Structure meeting

We then hold a Structure meeting where we:

- Compare the final offers and help you choose your lender
- Agree how your lending will be structured, for example:
  - The mix of fixed and floating
  - Loan splits and terms
  - Any revolving or offset facilities
- Talk through how your repayments will work in practice and how they fit your wider goals
- Provide a written recommendation that sets out the chosen lender, structure and reasons, along with all key disclosure information about our advice, any applicable fees and how we are paid

### From approval to settlement

Once you are comfortable with the plan, we:

- Confirm instructions with your chosen lender
- Work with your solicitor on any remaining conditions and documents
- Keep you updated on progress and upcoming dates
- Help you get ready for settlement day

The aim is to make this stage as smooth and stress free as possible.

## 5. Review – Navigating Forward

*Looking after you and your lending over time*

Review is about looking after you and your lending over time, not just at the point of approval.

### **Post settlement check ins**

After settlement we:

- Check that your loan has been set up as expected
- Confirm your repayments are in place and comfortable
- Answer any immediate questions that come up once everything is live

### **Ongoing reviews**

We then:

- Stay in touch with fixed rate and structure reviews when interest rates are due to expire
- Offer annual lending reviews to check that your lending still matches your goals

In your reviews we:

- Look at any changes in your income, family, plans or comfort with risk
- Check whether your current lending is still suitable
- Suggest practical changes where needed, such as adjusting your loan structure, planning to pay debt off faster or preparing for your next move

You are always welcome to contact us between reviews if something changes or if you are thinking about buying, selling or refinancing. We are only a phone call or email away.