Mortgage Product Switching Portal
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 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 available 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 products simple and effective. Before getting started please check:

✓ **Switching Eligibility**
  Minimum of two 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 Mortgage Illustration/Offer, and Switch Product online in just one visit. *(save & return option)*
Accessing the portal and 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.

Metro Bank for Intermediaries
Login to the Metro Bank Intermediary Portal using the link below and select the ‘Product Switch’ tab.

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.
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 and 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.
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.

Submission Route

Select your preferred submission route and fee preferences.

You can either opt to produce an Mortgage Illustration, or go straight to offer!

TOP TIP!

Make sure you select your preferred payment route – errors here will mean incorrect documents and procuration fees.
Produce a Mortgage Illustration

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

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

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 times as you wish.

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

Congratulations - your work is done, but what are the next steps?
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
- 0203 427 1019
- metrobankonline.co.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

- mortgagecompletions@metrobank.plc.uk
- 0345 319 1200
- metrobankonline.co.uk/Personal/Mortgages1/Mortgages/

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