# AGENCY MORTGAGE REFERRAL OPTIONS

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YORKSHIRE BUILDING SOCIETY

# Mortgage Referral Options

To give our customers the best possible experience when it comes to their mortgage needs we need to be able to confidently handle their enquiry at the first point of contact, part of this is understanding what the customer wants to achieve. It's important that we understand from our customers what their enquiry is so we can get them to the right colleague first time.

The mortgage referral options process which is outlined on the next few pages is designed to help customers who need support, guidance and advice about taking out a new mortgage or completing a change to their existing mortgage such as additional lending or a product transfer.

There are two options available to your customer, both of which are designed to make helping a mortgage customer unbelievably easy and efficient plus giving colleagues the confidence that support is at the end of the phone if needed.

We also have dedicated mortgage teams to support customer with service queries such as arrears, redemptions, payments, direct debits etc and you should continue to deal with these in the same was as you currently do and you can find the contact details here Intranet

# OPTION 1 – SPEAK WITH A CSR

If you have a customer in your Agency or on the phone who would like to discuss a new or existing mortgage you can call through on the new direct line 01274 472724 which will go to the next available customer service representative (CSR) who can answer questions for you or speak to your customer.
This number is NOT to be given to a customer to call from home, it is an internal number for colleagues to use to transfer a customer.

The CSR colleague can help with the following:

- Answering questions around new mortgage products for new and existing customers.
- Booking a customers in for an appointment to speak to a Mortgage Adviser.
- Checking affordability and criteria for a customer.
- Producing an Approval In Principal

This is the preferable option to deal with new mortgage enquiries to ensure customers get the information they need in the quickest way and Mortgage Advisers diaries are being utilised in the best possible way. Calls are usually answered with a couple of minutes.

We should use office space where possible to ensure customers get a private space to complete their enquiry, we appreciate that this is not always possible though and calls can be done on counter.

Log the customer details onto SharePoint here Referrals - Overview (sharepoint.com) before you hand the customer over to ensure the CSR has the appropriate information.

Complete the e-form YBS 1837 as a record of the referral and submit

# OPTION 2 – CALL BACK FROM A CSR

- If the customer does not have time to speak to a CSR at the time they visit or perhaps there isn't a room available for a customer to speak to a CSR you can request a call back for the customer which will be completed within **48 hours.**
- Log the customer details and call back information onto SharePoint here [Referrals - Overview (sharepoint.com)]
- It's really important to capture what is your customers preferred call back time - Morning or Afternoon. Call backs will be between the hours of 9am - 5pm.
- This call back can be to discuss any of the points on the previous slide.
- Customers can contact our Direct Mortgage Team directly at a time that is convenient. The contact number is **0345 1200 100** (select New Customer to speak to a CSR). The opening hours are 9am – 5pm.
- Complete the e-form YBS 1837 as a record of the referral and submit

# IMPORTANT POINTS TO NOTE

- £250 Commission is paid to the agency for any new business applications made from referrals. We will track the leads through the e-form YBS 1837 and SharePoint site.

- Colleagues are able to view SharePoint to obtain feedback for their leads, the CSR agent will update this with an outcome following completion of the conversation with the customer.

- The internal phone number must not be given to customers, there is a dedicated number to give to a customer to call from home which is **0345 1200 100.**

- When handing over a customer to our CSR colleagues, please make sure you speak to them first before transferring the customer so they are aware of where you’re calling from and can find your SharePoint entry.

- You can find further training around mortgages here Intranet - Agency Retail Colleagues

# GUIDE TO SHAREPOINT

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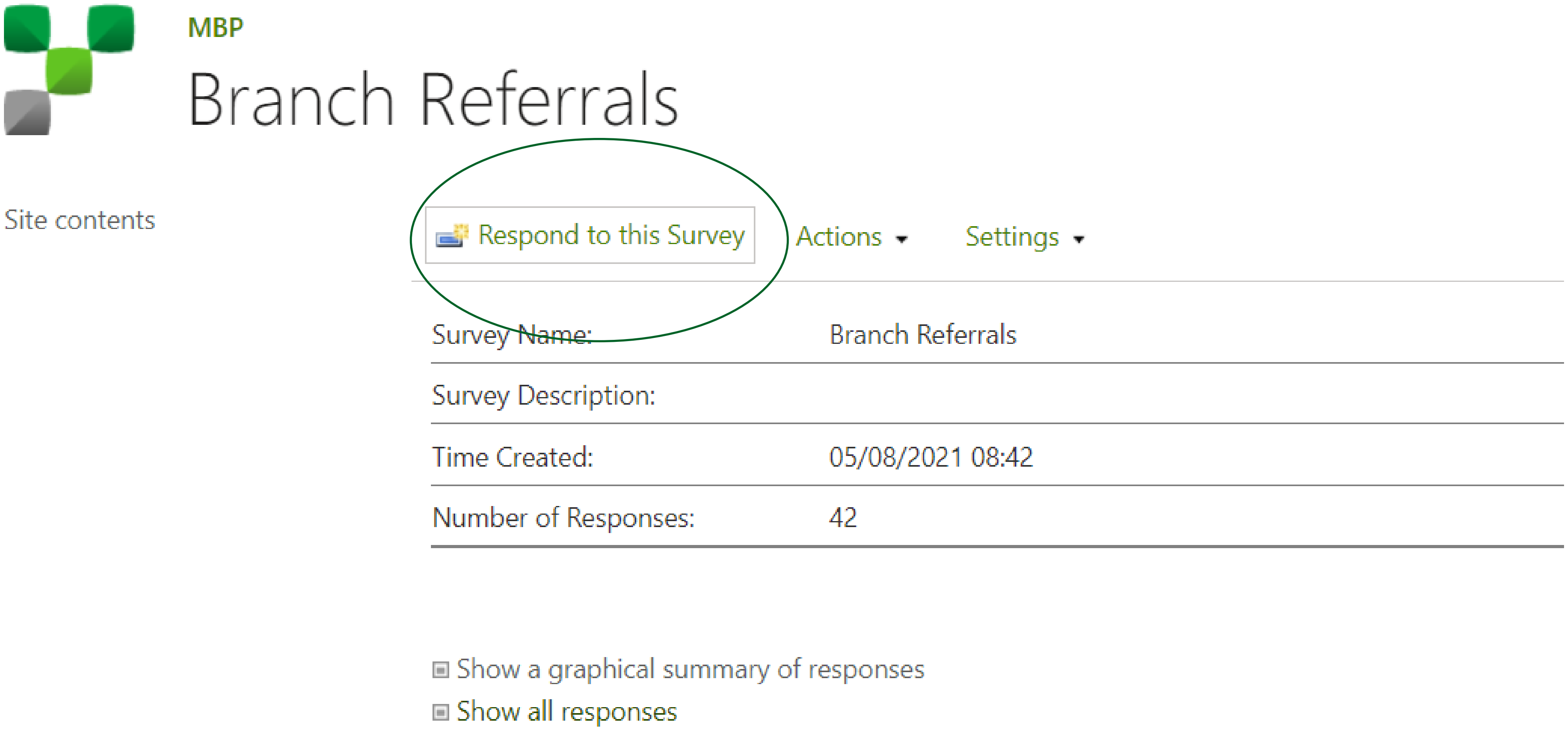
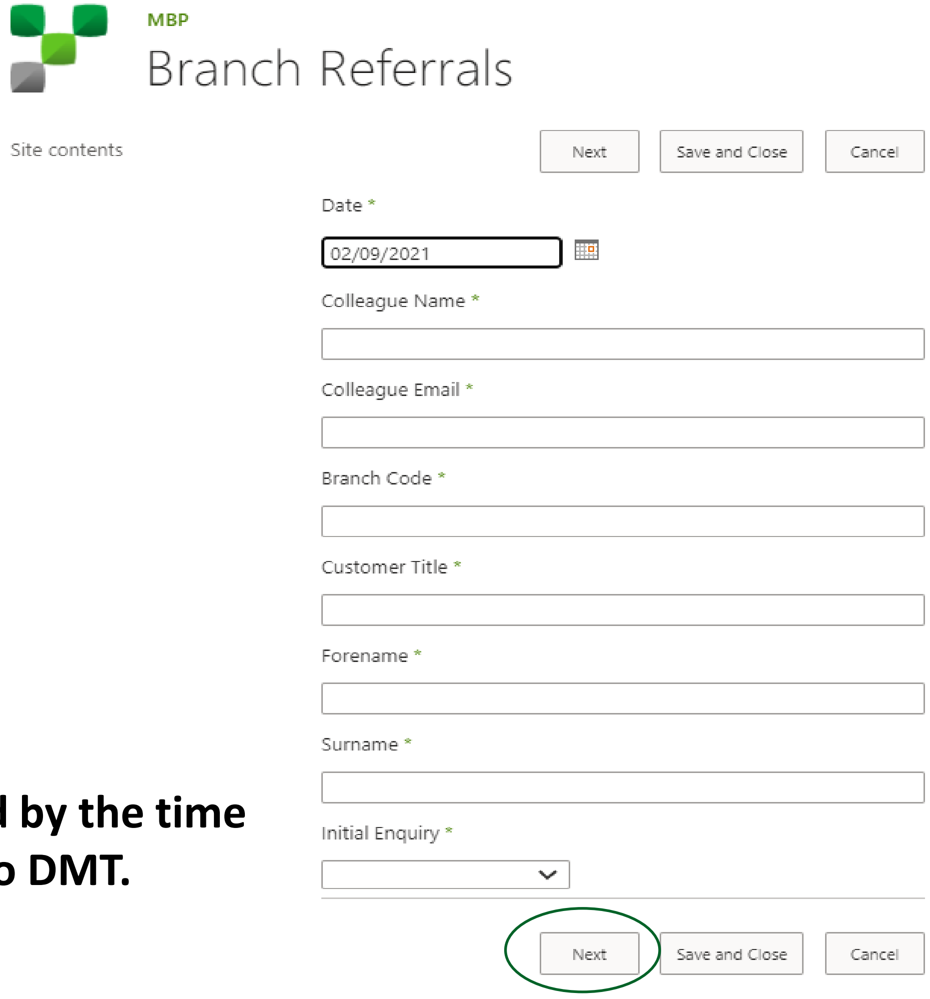
# STEP 1 CLICK INTO SHAREPOINT: REFERRALS - OVERVIEW (SHAREPOINT.COM)AND RESPOND TO THE SURVEY:

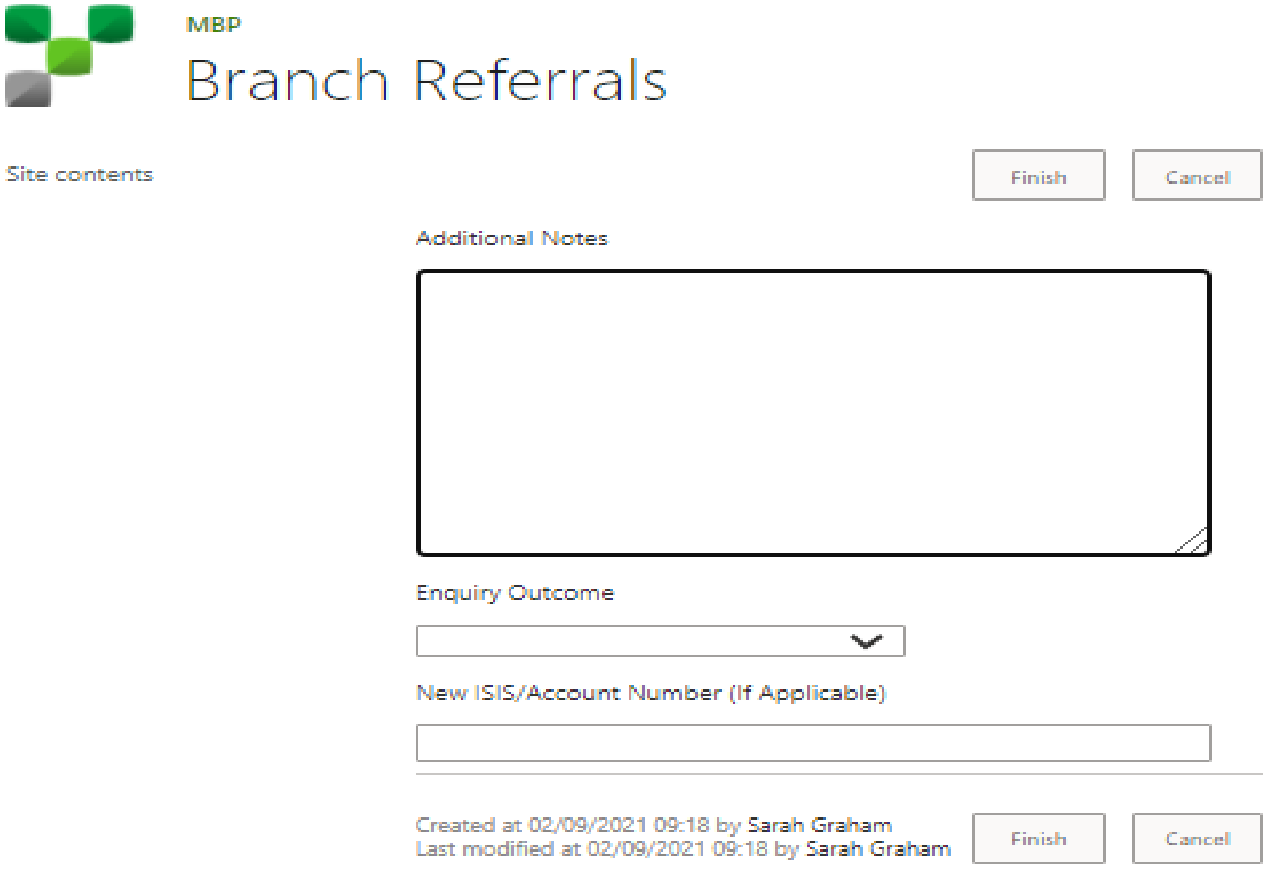


# STEP 2 COMPLETE THESE DETAILS AND CHOOSE A CALL BACK OR HANDOVER AS THE INITIAL ENQUIRY, THEN SELECT NEXT:




**** This needs to be completed by the time you hand the customer over to DMT.**

# STEP 3 IF YOU HAVE DONE AN IMMEDIATE HANDOVER THIS IS THE NEXT SCREEN FOR YOU TO ADD ANY ADDITIONAL NOTES AND CLICK FINISH. THE DMT COLLEAGUE WILL THEN COMPLETE THE OUTCOME BOXES.



# STEP 4 IF YOU SELECT CALL BACK YOU WILL MOVE ONTO THIS SCREEN TO COMPLETE FURTHER INFORMATION THEN CLICK FINISH TO REQUEST THE CALL BACK. THE DMT COLLEAGUE WILL COMPLETE THE OUTCOME BOXES AFTER THEY HAVE MADE THE CALL: