

COBENS

MORTGAGE BENEFIT

Expand your benefit offering at zero cost to you or your employees.

Our experienced advisers will guide your employees through the property buying process, saving them time and money, reducing stress, helping them keep focused on their day-job.



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A BENEFIT WORTH INTRODUCING:

- No admin fee for employees (saving £295 on our normal charge).
- A new benefit you can provide to your employees at zero cost.
- We can help you market and communicate the benefit.
- Our online booking system makes it easy for employees to book a time with our advisers or book onto our presentations or events.
- Easy to implement - no technical integration required.

DONT BELIEVE US? HEAR WHAT OUT CLIENTS SAY...

It's been a great pleasure to have known Nic for ten years during which she has very skilfully navigated the tempestuous water of my numerous mortgages and re-mortgages. And my god they've been complicated! She has triumphed with them all!

Nic's hard work and dedication to her clients is exemplary. I have recommended her to all my friends and colleagues as soon as they mention they're looking to move, and I will continue to do so. I trust her emphatically and I'm happy to say she has become a friend.

Simply – I live in the house I do today because of Nic and her tireless commitment and enthusiasm for her job and her clients.

Dom Longmuir, Creative Director – Quest Productions UK Ltd

REMORTGAGE

Let the friendly and helpful staff at Cobens help your employees with their remortgage. We can assist in a couple of key ways:

- 1. Telephone mortgage check:** To help your employees with a mortgage check if they could potentially save money. We simply ask them a simple and easy set of questions to see if they may be paying more than they need to. Getting the best rate will reduce their outgoings, with this extra money they could:
 - a. Enjoy the extra disposable income; or
 - b. Use the money to pay their mortgage off sooner.
- 2. The Cobens mortgage reminder service:** Employees can register with us to be reminded in advance of when their mortgage is due for review. By engaging early, we can help your employees ensure they are on the best rates and terms at all times.



EDUCATIONAL SEMINARS & WEBINARS

Financial education day or 'lunch and learn'?

Cobens are experts in communications. We have a proven record of effectively communicating complex matters in a simple and efficient way. Our seminars are well attended and well received.

We can structure our mortgage seminar as part of a wider employee benefit awareness campaign or as a specific 'lunch and learn' session. The latter are increasingly popular as we are able to convey a concise message to your employees within a lunch hour, while still leaving enough time at the end for employee questions.

Need help with the communications?

Not a problem, our employee engagement and communication team are here to assist!

We can provide example wording, posters and other marketing ideas.

Cobens are experts in engagement.

With a proven track record and having helped thousands of employees and hundreds of employers, we understand the importance of engagement. We can deliver our services face to face, via video conference or over the telephone.



FIRST TIME BUYERS

WE HELP YOUR EMPLOYEES BEFORE THEY EVEN START LOOKING FOR THEIR FIRST PROPERTY, BY:

- Calculating how much they can afford;
- Explaining how the property buying process works;
- Providing tips on how to get the best mortgage deals, from information on how to understand and improve your credit scores, to understanding how the mortgage providers calculate their mortgage affordability tests.

OUR SERVICE INCLUDES:

- Assist employees with their interactions with estate agents, surveyors and solicitors;
- Researching and recommending a suitable mortgage;
- Chasing up the mortgage offer;
- Liaising with solicitors to ensure no issues;
- Ensure the appropriate insurances are highlighted and where required, implemented in time for the exchange of contracts.

CONTACT COBENS TO FIND OUT MORE

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www.cobens.co.uk

A MORTGAGE IS A LOAN SECURED AGAINST YOUR HOME. YOUR HOME OR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY OTHER DEBT SECURED ON IT.

YOU MAY HAVE TO PAY AN EARLY REPAYMENT CHARGE TO YOUR EXISTING LENDER IF YOUR REMORTGAGE.

THE FINANCIAL CONDUCT AUTHORITY DOES NOT REGULATE MOST FORMS OF BUY-TO-LET MORTGAGES.

COBENS IS A TRADING NAME OF ASTUTE FINANCIAL MANAGEMENT UK LTD, WHICH IS AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY.