

Member Guide

How to use ClubHub



Contents

2 Welcome

3 What is ClubHub?

4 How to register

5 How to log in

6 SmartrCriteria

7 SmartrFit

8 Here to help, if you need it



Welcome

Hello and Welcome to ClubHub! Thank you for being a part of Mortgage Club.

We take pride in partnering with advisers and lenders in the club we've built together, and in our member benefits. But we're not stopping there. We're evolving and committed to always doing so. You can expect Mortgage Club to grow right alongside your business, and ClubHub is where your content, tools and latest developments can be found.

Read on to learn how to navigate ClubHub, and the benefits available to you, including how you access SmartrCriteria and SmartrFit.

The Mortgage Club Team



What is ClubHub?

ClubHub is the member-only space for Legal & General Mortgage Club members. Once logged in, you can access SmartrFit and SmartrCriteria, read member-only content and see all the benefits available to you in one place.

Ready when you are, **SmartrCriteria** and **SmartrFit** are available 24/7 via ClubHub. Our mortgage search tools have been developed to help you find lender matches for your clients with ease. And because the world has evolved, so have we.

The latest streamlined version of **SmartrCriteria** gives access to over 1 million lender outcomes from over 100 lenders and is faster and more accurate than ever. While our new innovation **SmartrFit** combines affordability and product matching with criteria, for more in-depth research than ever.

Procurement fees can be claimed on ClubHub. As well as claiming, you can view progress and see an overview of those previously claimed - giving you greater control over your cash flow.

When your case has reached exchange, you can complete and submit a digital claim form here on ClubHub. This notifies us of your cases. We'll then arrange payments on your next available commission statement.

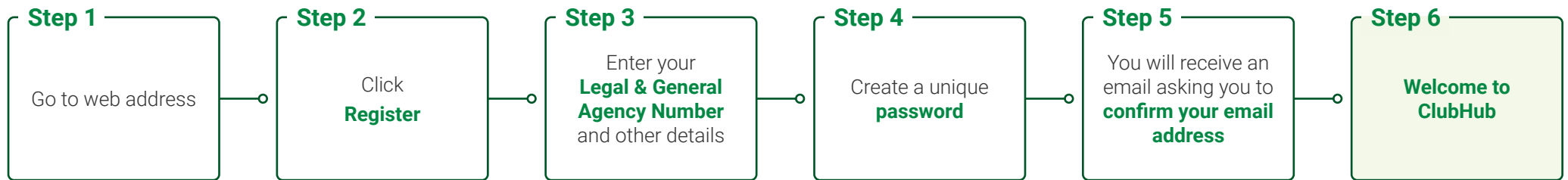


How to register

Please make sure your password contains all the following:

- At least 8 characters
- At least one lowercase character
- At least one uppercase character
- At least one numerical character
- At least one special character (?£!&)

You will not be able to register without the password containing all of the conditions above.



legalandgeneral.com/smartr-criteria
legalandgeneral.com/smartfit

To register for Club Hub you will need a Legal & General live agency number.

Don't have one yet? Follow the steps below:

If you are part of a network, please apply for an agency number via our contracts team:

Email – agency.admin@landg.com
Telephone – 0370 900 5010*

If you are a directly authorised adviser, please apply for an agency number through the agency registration service on the [Origo Adviserwise website](#).

When you've been given an agency number please go to Step 1 in the diagram above and apply for your Mortgage Club membership, including access to ClubHub online.

Please confirm your email address as soon as possible as the link will only be valid for 24 hours.

How to log in

To log into ClubHub, visit [our website](#) and select 'log in' in the top right hand corner. The web address is:

www.legalandgeneral.com/adviser/mortgage-club

Issues logging in?

Please check you've done the below:

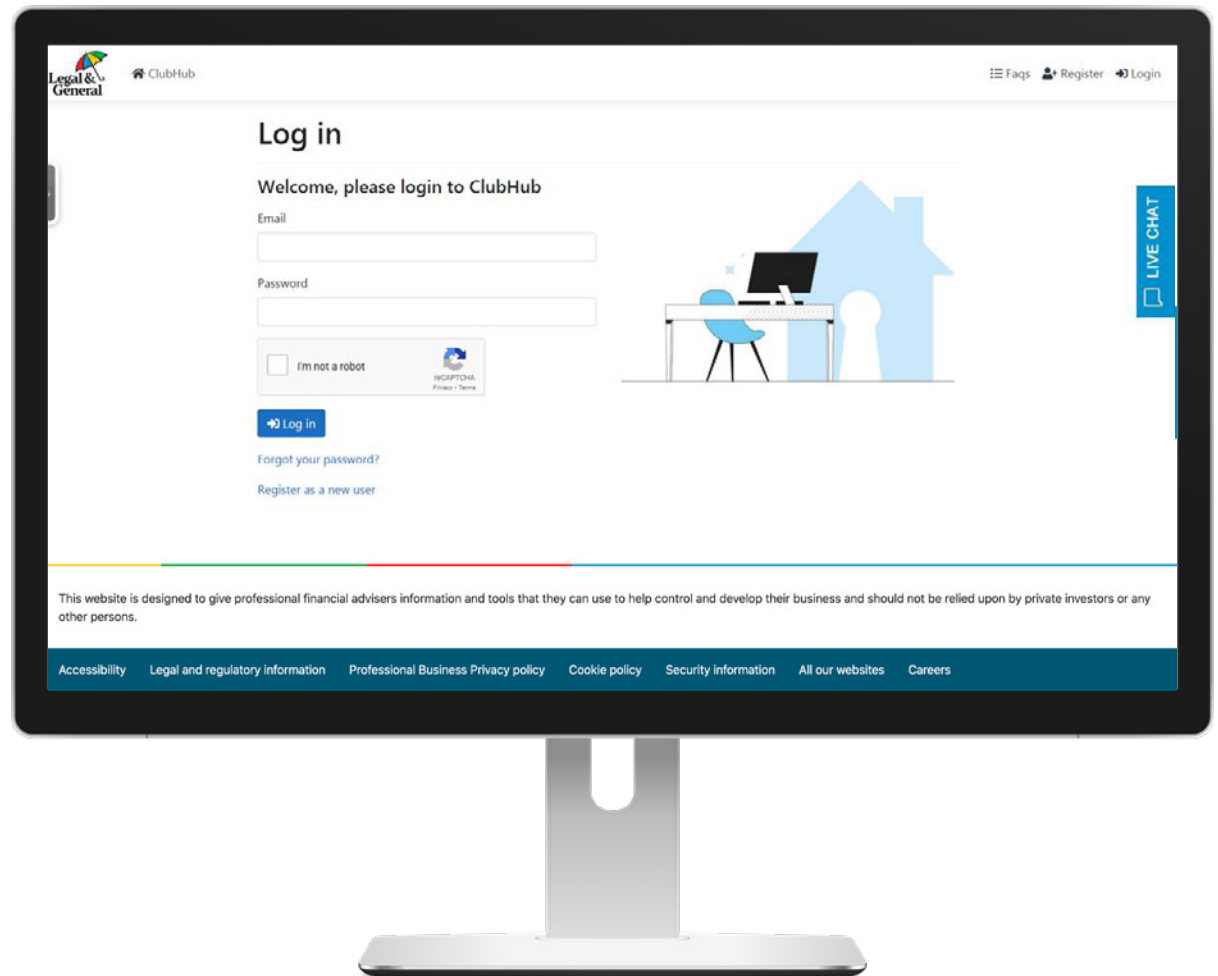
- Entered the correct details
- Cleared your cache/cookies
- Opened a new browser (preferably Google Chrome)
- Visited the website directly rather than using a saved link
- Reset the password

If the issues persist, please contact:

Mortgage Support Services Team

[Via live chat](#)

or telephone: **03450 260092***



SmarterCriteria

Watch our **webinar guide**
to SmarterCriteria



SmarterCriteria is a tool for busy advisers,
designed to make your life easier.

Once you've entered a client's mortgage requirements, it does the research for you, quickly matching the most appropriate lenders from our panel to their circumstances. And now it's faster, streamlined, and even more accurate.

Since launching in January 2019, SmarterCriteria has grown from strength to strength.

We've listened to what you need, making lots of investments and developments, because we're committed to making mortgages simply better. We recognise that your business needs to keep evolving - and therefore so will we.

Paul Hardingham

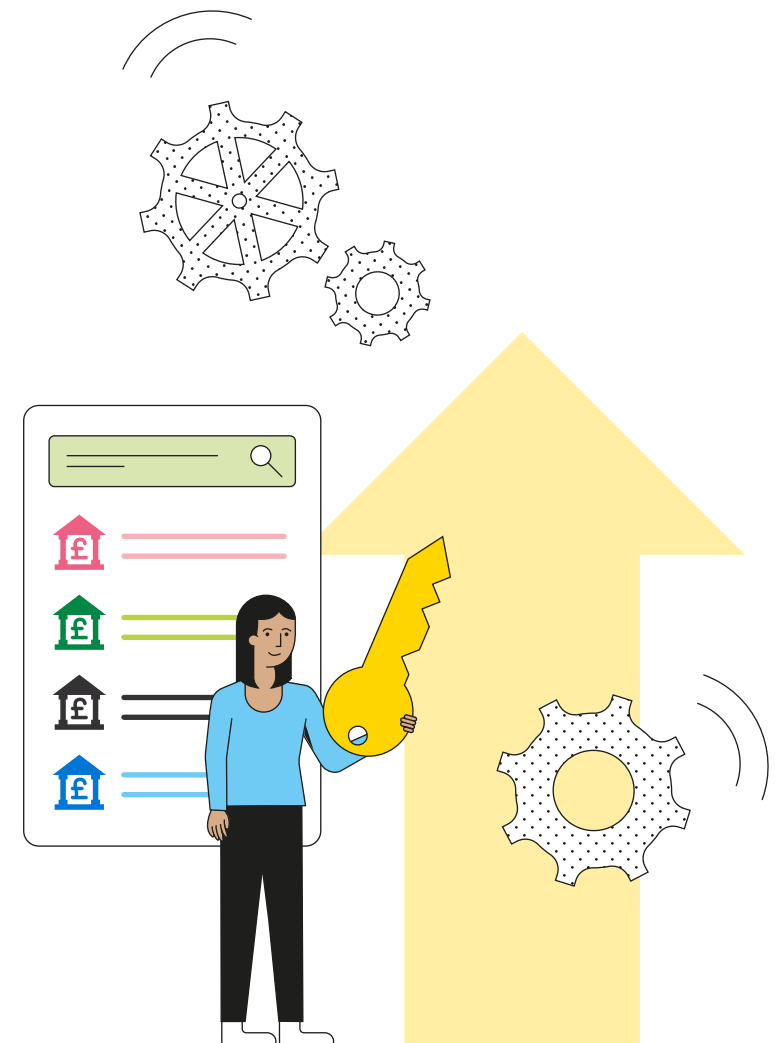
Director, Innovate

"My company has used SmarterCriteria since launch, we have found it to be an excellent addition to our toolkit, giving accurate and up to date lender info, which is no mean feat, particularly on the current market! Highly recommended."

Sunjay Chauhan

Mortgage Broker and BTL Specialist

"I consider myself a knowledgeable adviser, but I find myself using this tool on a daily basis. Without this I would waste some serious time looking up criteria on individual lender websites / web chat etc. For any advisers not using this – get on board and embrace this time saving assistant."



SmarterFit

Your go-to research tool, SmarterFit combines SmarterCriteria with an affordability calculator and product matching for a 'smarter' than ever client lender fit.

Available for both Residential and Buy-to-Let, SmarterFit provides you not only with details of those lenders that fit your client, but also the maximum loan amount they would offer. It intuitively checks against key criteria using lender verified information within SmarterCriteria, and lenders' own affordability rules. What's more, you can add the criteria of your choice at any point, to get a fuller picture of suitability.

Lenders log-in directly to update and verify their criteria, meaning you can rely on product accuracy when searching for a client-lender match. What's more, your results will evidence how they were calculated and why particular lenders were selected.

You can also see product examples, to provide your client with even more information about what could be available to them. And did you know that SmarterFit can integrate with your website and back office systems, for greater streamlining and efficiency?

SmarterFit takes all the benefits of SmarterCriteria, adding in affordability, knowledge, product matches and checks. It is dedicated to efficiency, ease and the reliable results you need at your fingertips.

Christine Hosie

**Mortgage and Protection Adviser,
Mortgage Advice Bureau**

"SmarterFit is a great tool to save time sourcing affordability, rather than filling out the same information multiple times"

Harvi Claire

**Mortgage & Protection Advisor,
Butterfly Financial Services Limited**

"SmarterFit saves me time and I really like how you can easily add SmarterCriteria to it now"

Watch our **introduction video to SmarterFit**

To find out more, visit our **SmarterFit** webpages



Here to help if you need it



We hope you've been able to access everything in ClubHub with ease, but if you have any problems with registration or access, please get in touch - we're here to help.

Mortgage Support Services Team

[Via live chat](#)

or telephone: 03450 260092*

*Call charges may vary. Calls will be recorded and monitored for training purposes.

Legal & General Assurance Society Limited.
Registered in England and Wales No. 00166055. Registered office: One Coleman Street, London EC2R 5AA. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

1138 10/20

