

AN INTRODUCTION TO DASHLY



Take control of your mortgage business

Ramp up your business profitability, ensure lifetime client loyalty and unlock revenue that was impossible to service previously with the first tech tool that allows advisers to compete with aggregators.

Powered by **Dashly**

Dear Adviser,

Retaining customers and staying engaged with them from one mortgage to the next is one of your biggest challenges.

That's where the idea for Dashly came from. Powered by the most cutting-edge technologies available today, Dashly is a revolutionary platform that embeds advisers even deeper into their clients' financial lives and protect their mortgage with the best and most appropriate deal possible.

Simply put, Dashly was built to work hand-in-hand with advisers:

- ▲ Giving you more reasons to speak to your clients more regularly — and surprise them with switching opportunities that would otherwise remain hidden.
- ▲ Arming you with an abundance of powerful online tools and marketing material to enable you to retain existing clients, nurture existing leads, capture and incubate all of your introducer's customers, and fill up your future business pipeline.

The result? Dashly gives you significantly more opportunities to make money from your client base with no extra effort.

By giving your current and potential clients more switching opportunities, they save money and stay loyal or convert. Thank you for partnering with Dashly, and we can't wait to transform the mortgage market for the better, forever, together.

Ross Boyd
CEO

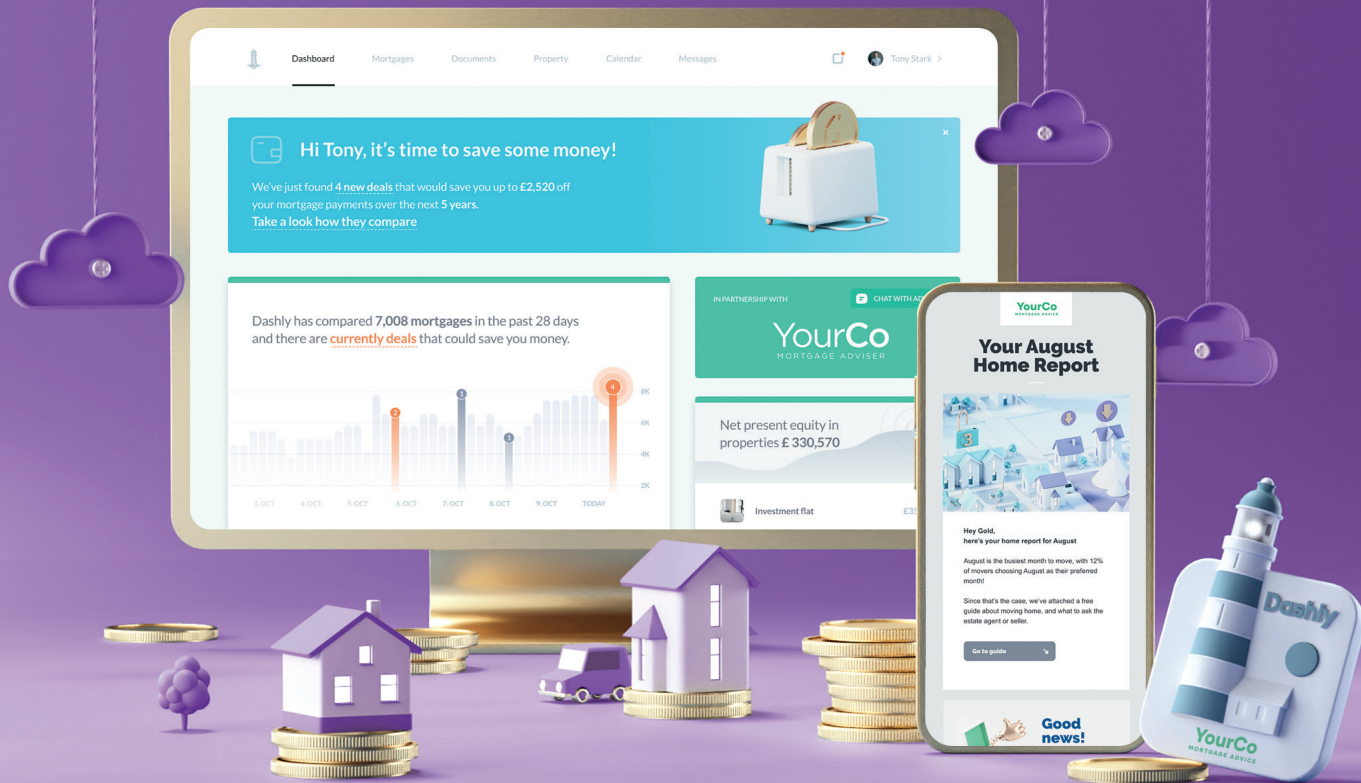


Contents



What is Dashly	4 – 5
Why Dashly?	6 – 11
What you're getting	12 – 13
Client contact strategy	16 – 19
Lead generation tools	20 – 21
Behind the maths	22 – 23
Back office cheat sheet	24 – 25
FAQs	26 – 27

So... What is Dashly?



In a sentence, Dashly is a 24/7 mortgage monitor.


It is here to empower advisers, homeowners, and lenders like never before, and work hand-in-hand with you to do right by your clients for the lifetime of their mortgage.

Ensuring they're financially secure, ensuring they always have the right mortgage deal for THEM, and helping you be the best adviser you can be every single day.



And how does it work?

Thanks to its advanced analytics engine, Dashly is able to continuously compare each one of your clients' individual financial circumstances such as mortgage balance, house price, LTV, equity, affordability, and credit profile to ensure they always have the best and most appropriate mortgage deal possible - and to give you a whole new level of client touchpoints.



Creates each user a hi-fidelity profile based on credit information.



Tracks property values, mortgage balances, payments, and equity.



Calculates the switching cost including ERCs, product fees, and conveyancing.



Only ever alerts when there's a better deal available.



100% free upfront, with zero obligation. Fees are only payable on completion.

Why Dashly?

1

Don't have time to monitor all of your clients mortgages?

Dashly provides constant and comprehensive monitoring of all of your existing leads' mortgages, 24/7/365.

2

Too busy to nurture new leads?

Dashly nurtures all leads, even if they've been lost or are left inactive - giving them the same level of care as your existing clients so you can capture more business.

3

Want to fill up your future business pipeline?

Dashly captures and incubates all of your introducer's customers by giving them a high powered tool that proactively engages them with the mortgage deals they could qualify for before they're even sold on a property.

4

Want to recapture lost leads?

Dashly provides optional monthly client communications including detailed breakdowns and personalised content to all of your clients, even if you've not written their existing mortgage.

5

Do you want to retain even more clients?

Dashly triggers alerts to your advisers when clients are ending their preferential rate including in-depth detail about the next best deal available.

6

Wish everything was in one place?

Dashly's back office provides everything you need in one secure dashboard, including:

- Property price monitoring.
- Mortgage balance and rate tracking.
- All ERCs and fees taken into account.

Full circle client care

What Dashly means for you and your business.



Retain existing

Turn your normal advice processes into automated, monthly, meaningful contact.

- ▲ Untap new retention opportunities
- ▲ Grow your business
- ▲ Reservice lost or inactive clients



Attract new

Unlock new revenue streams by nurturing inactive leads.

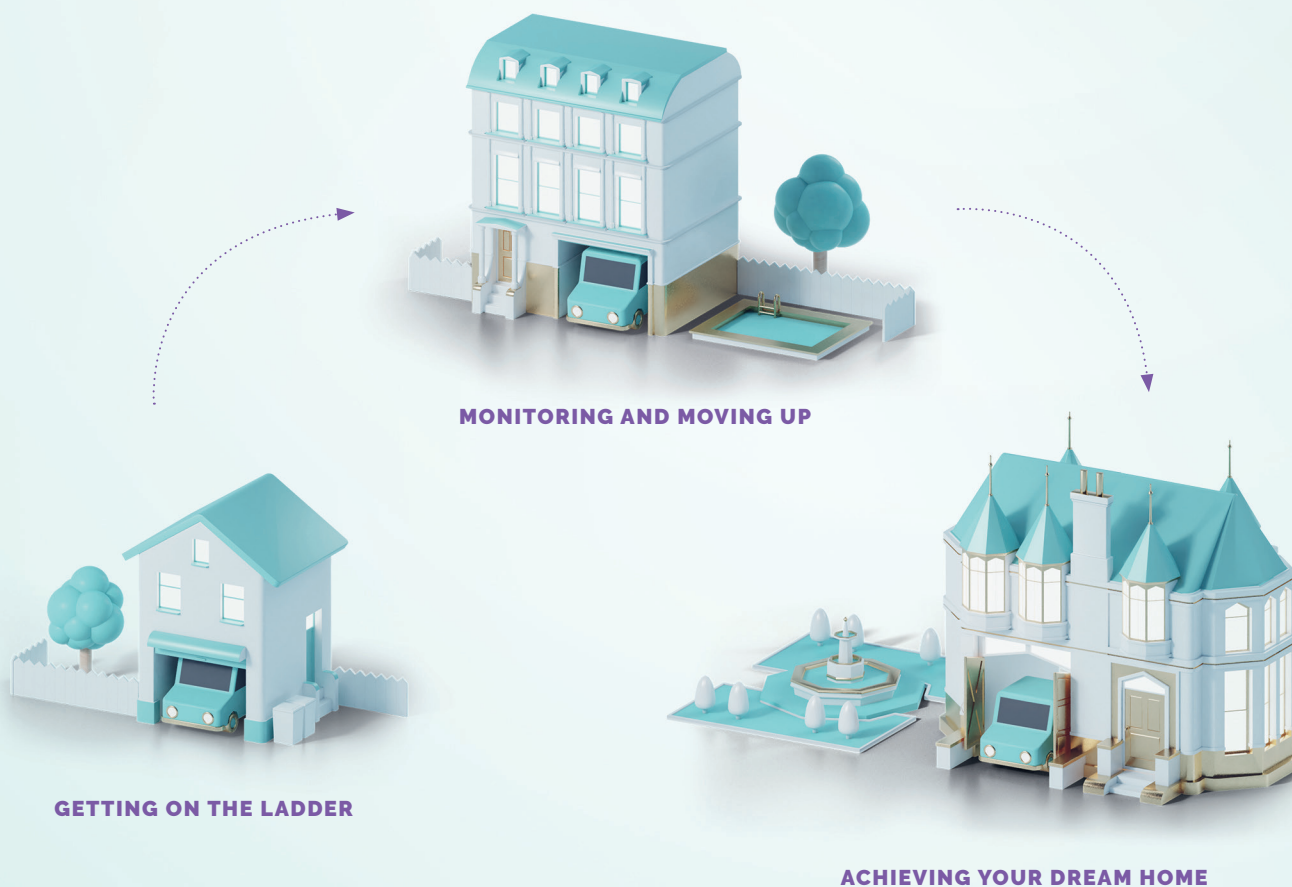
- ▲ Fill your future business pipeline
- ▲ Increase business profitability
- ▲ Convert more leads
- ▲ Earn more
- ▲ Capture and incubate all of your introducer's customers



Retain existing

One client, a lifetime of value

Dashly is the perfect property companion. Via advisers and firms it serves each and every need of residential and buy-to-let homeowners across a whole lifetime of property buying and ownership. Not only does it help save them money on finances and utilities, but it empowers borrowers to achieve more and progress even further in their financial lives.

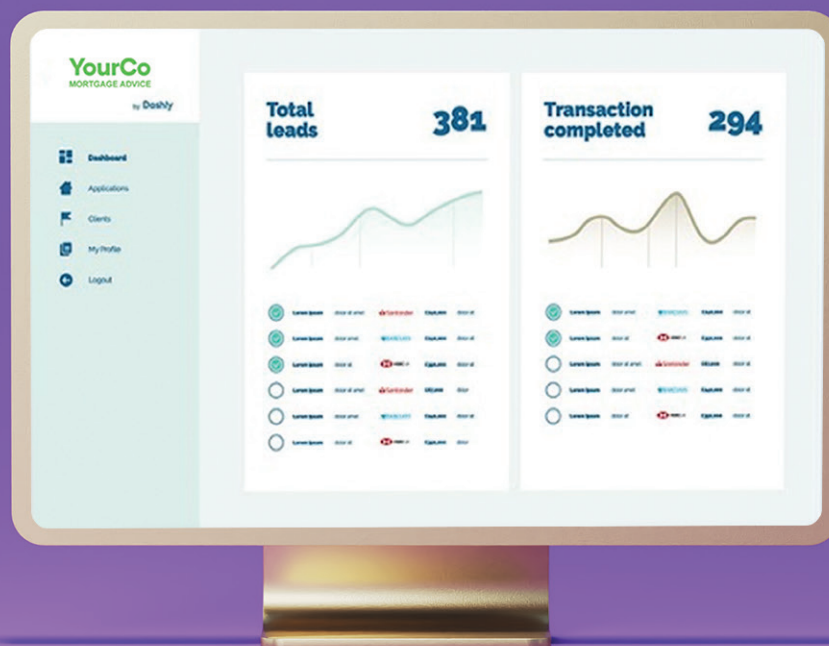


On average your client completes ...



Nurture your business

Capture and incubate ALL of your leads



Create regular communication with leads that may previously have been impossible to service or transact.

Open up even more leads by proactively servicing your introducer's customers before they're even sold on a property.

Gives you the visibility you need to create revenue by constantly recommending your service via 'always on' mortgage comparison, fit for any homeowner/homemover.

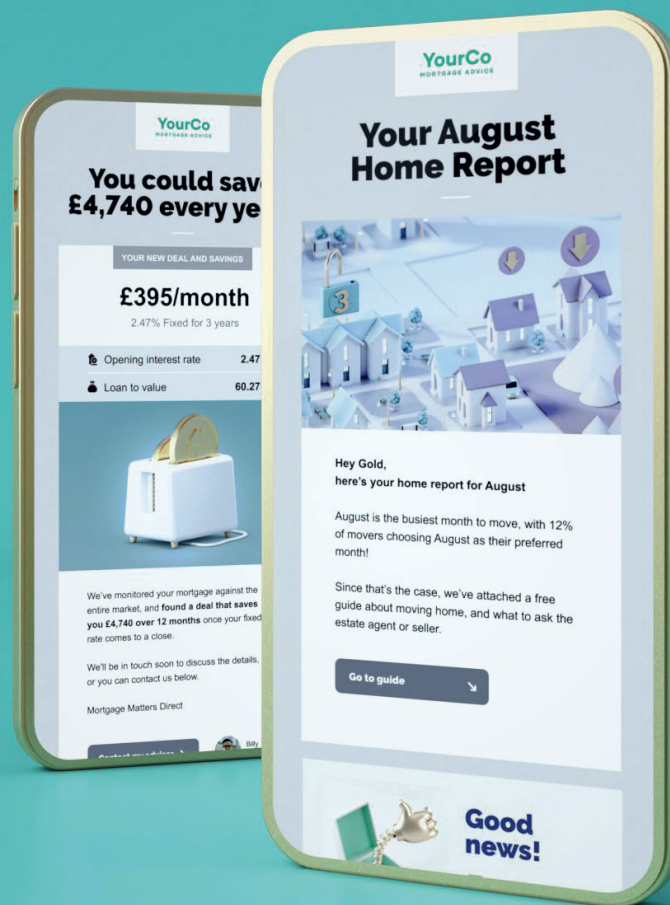
Recapture and re-engage lost leads

When those long-term clients stop picking up the phone, Dashly gives you a new opportunity to get back in touch.

By signing them up for a Dashboard, you can then find them savings on their latest mortgage - even if you didn't write it for them.

Once found, you can continue to nurture the relationship with regular deal alerts so they come running back with open arms.

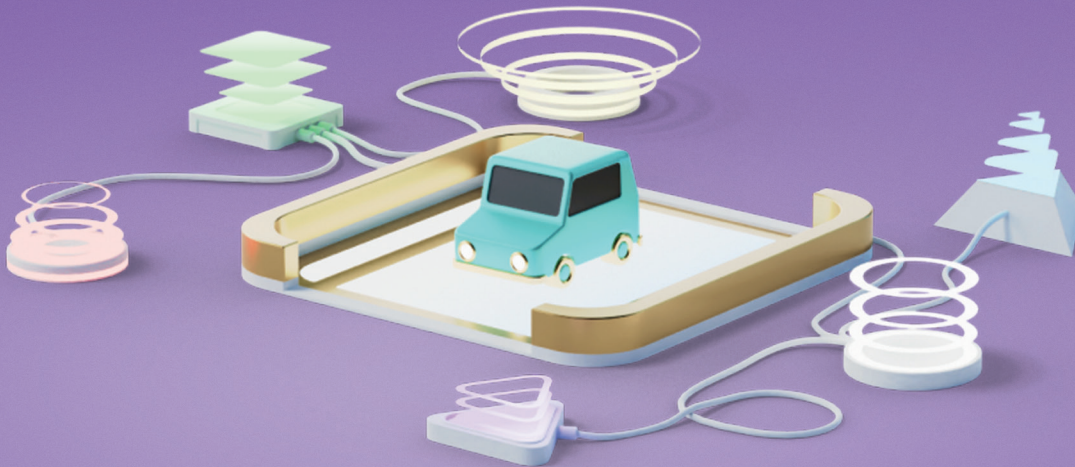
How's that for knocking out the competition?



Dashly will transform your business

Now you're partnered with Dashly, you have unlimited access to a whole spectrum of tech tools.

1 24/7 entire backbook comparison



By tracking and comparing every one of your clients' financial circumstances against the entire market every day, Dashly can spot switching opportunities like no human ever could that'll save your clients money, give them peace of mind, and earn you more.

2 A 360-degree customer journey, straight out of the box.



While Dashly's tech gets cracking making millions of calculations and comparing the whole market - it also works to help you keep your clients

loyal and engaged with monthly co-branded newsletters. Cementing your relationship, locking out the competition, and keeping your brand

front of mind. You can access all of this using Dashly IQ, just go to the address below to explore more.



Go to Dashly IQ
iq.dashly.com

3 Dedicated tech support

We are focused on your satisfaction. Our team is available round the clock to make sure your experience with Dashly is as smooth as possible.



Iain Swatton

iain.swatton@dashly.com
07771 720 081

4 Unparalleled MI & Reporting

With Dashly's back office, everything you need to know about your clients is in one neat place. Whenever your

client can get a better deal, we'll let you know before any lender communication is even possible.

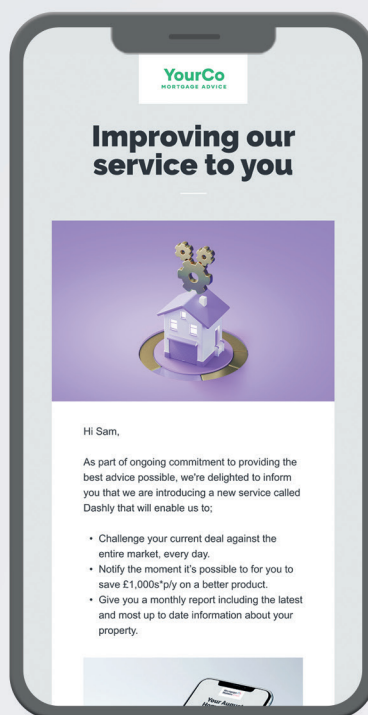
Whether that's mid-term, or 6 months before their deal ends, with Dashly you get there first.



The customer journey

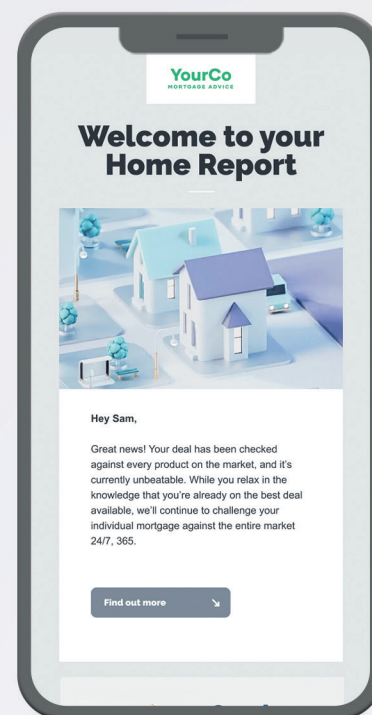
How we nurture your clients and keep them engaged with regular communication under your brand

1



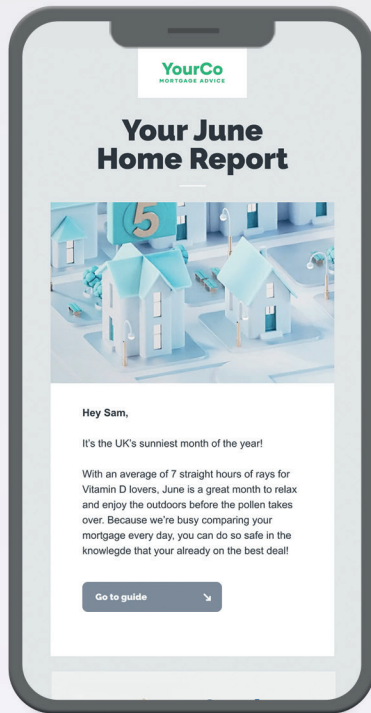
**DASHLY INTRO
& INFO EMAIL**

2



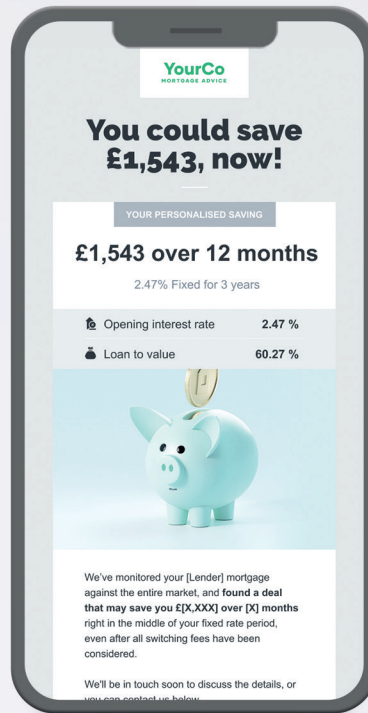
**1ST MONTHLY
HOME REPORT**

3



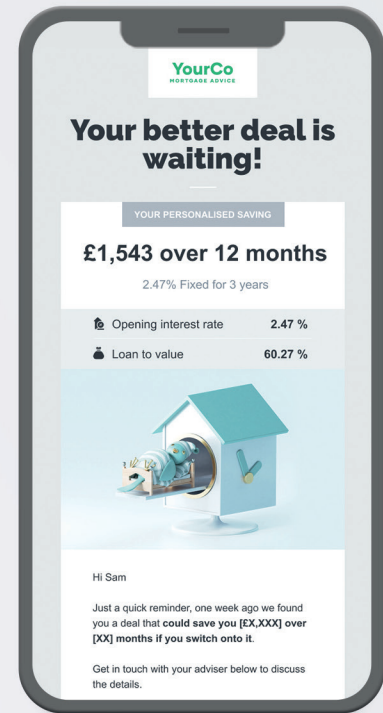
STANDARD MONTHLY HOME REPORT

4



BETTER DEAL ALERT

5



BETTER DEAL REMINDER

And completely customisable...

Find the entire customer contact strategy here. Alongside your compliance team, we'll develop your own, personal set of email flows dedicated to your brand.



Reassures your customers you have their best interests at heart.



News, local property information, editorial features and advice are dynamically targeted.



Shows how many calculations have been made to ensure they have the best deal.



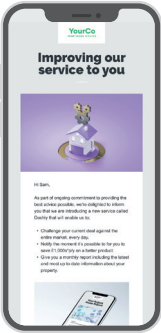
Strengthens your brand and perception with zero effort from you.



Curated with personalised content based on their profile data.

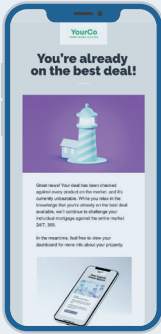


No spam, no ads. Just timely information and advice under your brand.



Intro

No better deals (Early switch)



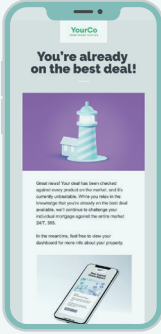
Already on the best deal notif.

Better deals

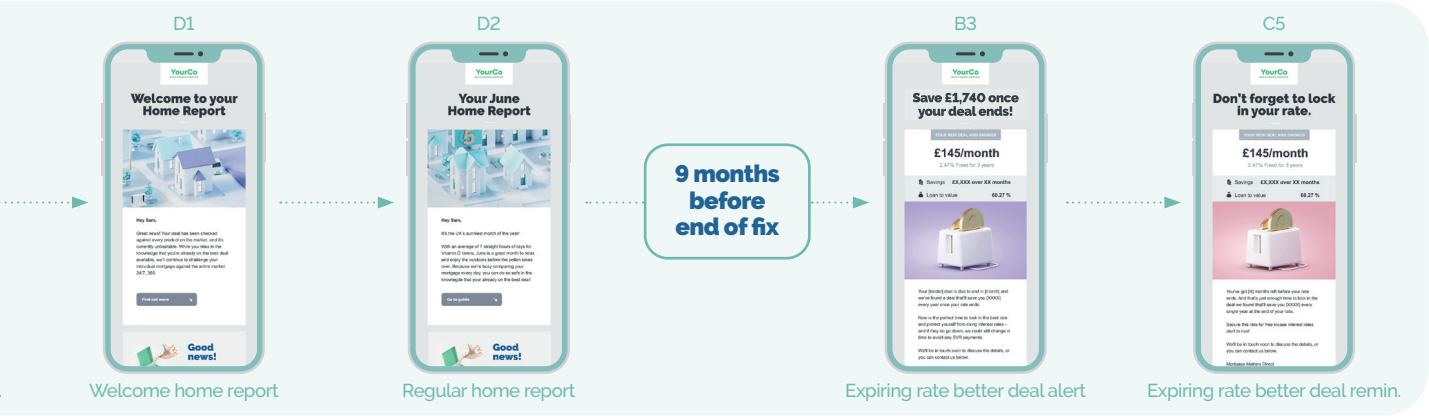
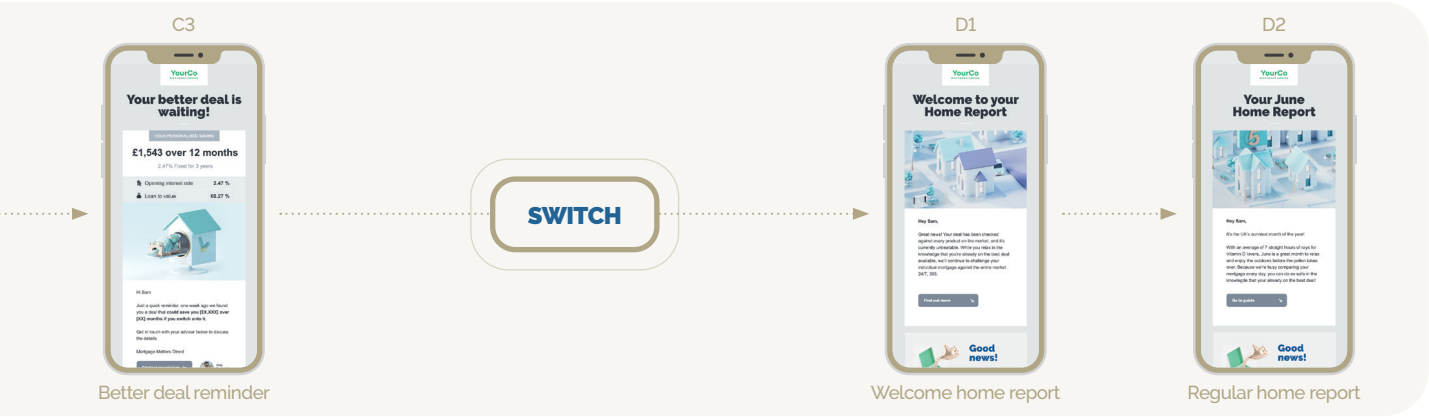
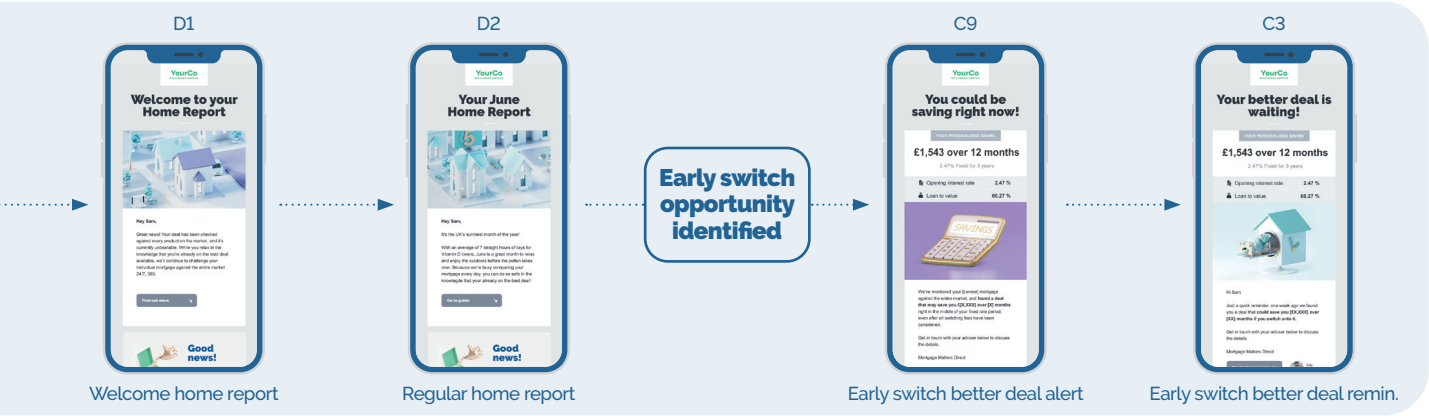


Better deal alert

No better deals (Expiring)



Already on the best deal notif.



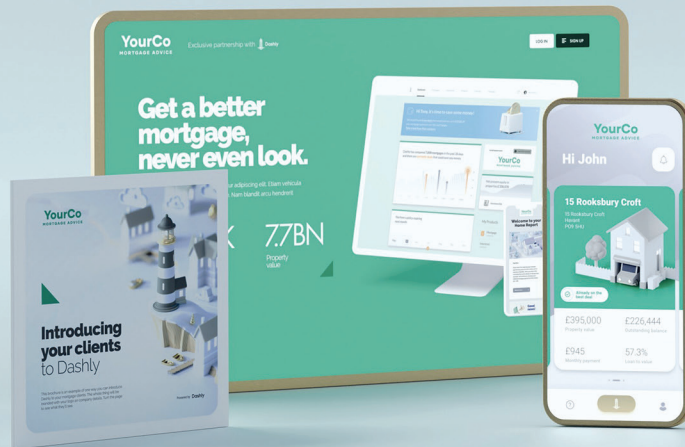
Excel in lead generation

Let Dashly help sort your digital strategy with our full range of completely customisable tech tools.

Dashly lives to make your life as an adviser easier. Whether that's gaining new clients, retaining existing, or recapturing lost leads. With our suite

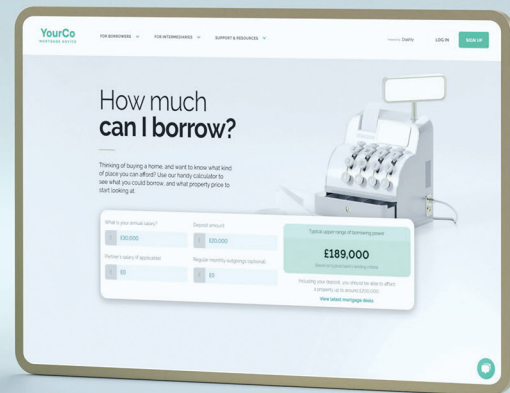
of online tools and calculators, you'll provide your potential clients with even more value - giving them extra reasons to start using your service.

I-frames and marketing materials



Take advantage of our pre developed marketing materials that are as simple as plugging into your website or posting on your socials.

Borrowing calculator



Your clients will be able to calculate just how much they can borrow so they can start thinking about properties properly.

P.S.: No worries if you have no idea about web development or creating websites in any way shape or form, Dashly provides a plug-and-play solution that's quick & simple to

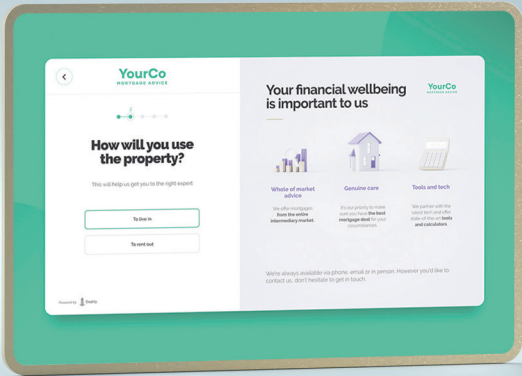
implement. Just embed the code into your existing website, adjust the colours to reflect your branding and you can start using it with your clients.

Don't understand? Get in touch:



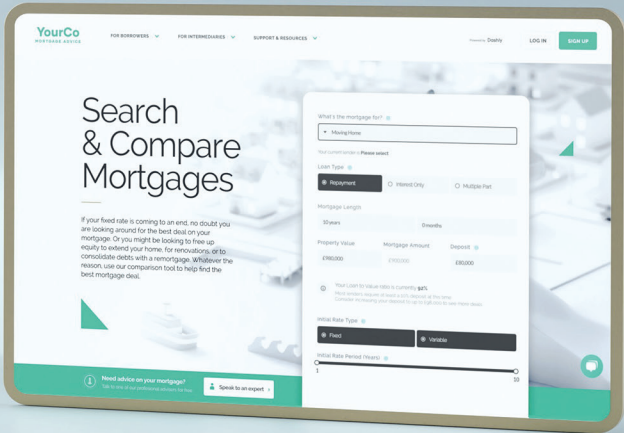
Broker help center

Universal lead capture



Increase your lead opportunities with a fast and easy onboarding process.

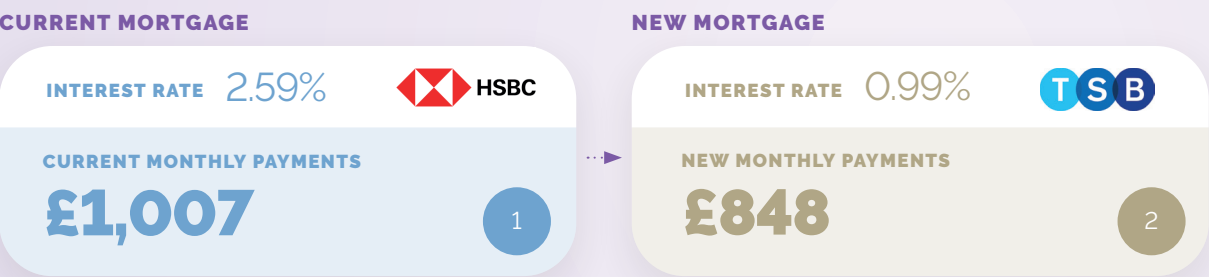
Mortgage comparison tool



Give your clients a small taste of the power of Dashly, by allowing them to compare mortgages on the spot.

Behind the maths

Here's a month for month, pound for pound explanation of one of our unicorn savings. We do all of the maths, so you look even better to your customers when you present them with these incredible deals.



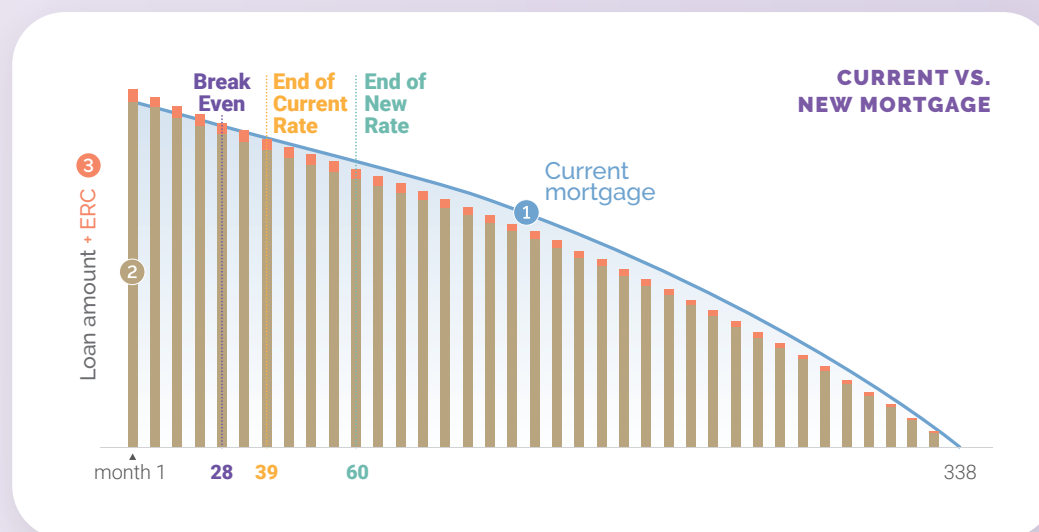
Switching this mortgage **1** early saves **£5,089** over the next 39 months, despite paying an ERC **3**.

Month	1 Current mortgage	2 New mortgage	Original loan	3 Fees part added	Cash savings	True savings
1	£240,600	£248,755	£240,315	£8,439	£3	-£8,152
2	£240,111	£247,955	£239,543	£8,412	£5	-£7,838
3	£239,622	£247,155	£238,769	£8,385	£8	-£7,524
4	£239,132	£246,354	£237,995	£8,358	£11	-£7,211
5	£238,640	£245,552	£237,221	£8,331	£13	-£6,898
27	£227,556	£227,747	£220,020	£7,727	£72	-£119
28	£227,040	£226,930	£219,231	£7,699	£74	£184
39	£221,842	£217,898	£210,505	£7,393	£1,145	£5,089
60	£213,284	£200,426	£193,626	£6,800	£6,668	£19,527

● Break even

● End of current rate

● End of new rate



This saving explained

As you know, getting a better deal for a customer can be as a result of a number of factors and these tend to be in order of importance as follows:

- An increase in their home's value
- Their decreasing mortgage balance
- A change in interest rate

In recent years there has been a much greater availability of higher loan to value (LTV) mortgages (90%+) where generally lenders tend to fix the rate for a longer period (5 years) and charge a higher rate of interest.

This has resulted in borrowers with higher LTV loans not benefitting from any house price increase and a subsequently reduced LTV. These factors alone open up the opportunity of cheaper mortgage rates as one of the factors for lenders when pricing their products is the LTV of the mortgage.

Early switching opportunities tend to be driven by factors such as high price increase, reduced mortgage balance and therefore a lower LTV. House prices nationally have increased on average by 12% in

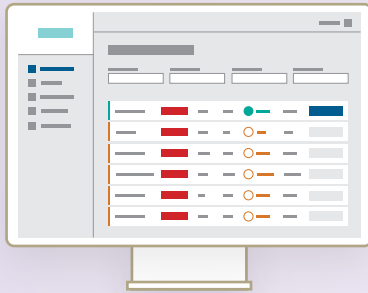
the last 3 years* which means that a 90% mortgage 3 years ago is likely to be 78% LTV now even without factoring in any mortgage capital repaid. This is a potential game changer when looking for a cheaper deal and doesn't necessarily need to take into consideration fluctuation in interest rates. And this is how we find our Unicorns.

*source: Propertydata.co.uk

Back office cheat sheet

Follow the QR codes to find out
how to use certain functions
within back office.

1

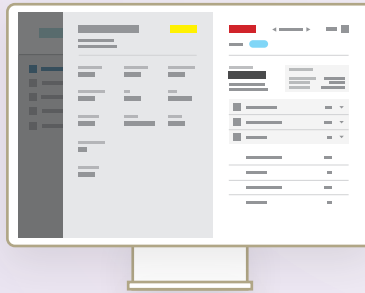


Finding a client

Find out how to search for a client
in back office.



2

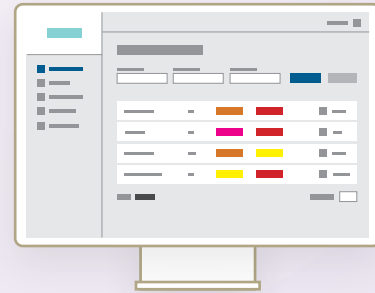


Reviewing a client

Learn what you need to do to review
a client in back office.



3

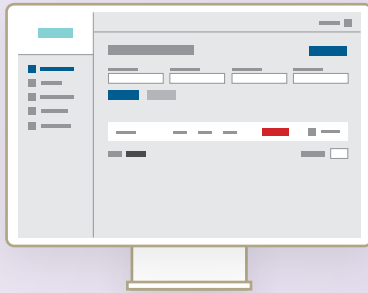


The applications tab

Learn the ins and outs of the
applications tab in back office.



4

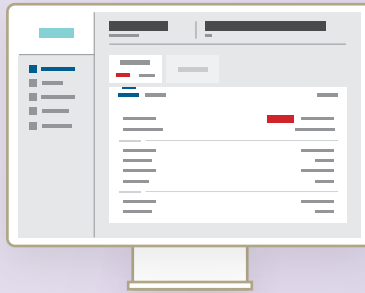


The clients tab

Get to grips with the functions for your clients in the clients tab.



5



Adding multiple mortgages

Learn how to add multiple mortgages and multiple part mortgages in back office.



6



What your clients see

Have a sneak peek at what your clients will see in front office.



FAQs

1

How does Dashly work directly with advisers?

Dashly's comparison engine continuously searches for the best deals, and not just when your clients' existing mortgage arrangements are coming to an end. Dashly can find money-saving opportunities for them even mid-fix, after all switching costs and early repayment charges have been factored in.

This puts you, the adviser, in a pivotal position in the mortgage process, increasing your retention rates, attracting new clients and reconnecting you with clients you haven't called in years. With Dashly, you can limit any lender's ability to steal your customers.

2

Is Dashly regulated?

Dashly is directly authorised by the Financial Conduct Authority (FCA),

and our robo-comparison engine has been tested and developed under the guidance of the FCA's innovation hub. Having met the FCA's strict criteria, Dashly joined the likes of Barclays, Experian and Bud in the FCA's regulatory sandbox. The FCA has since confirmed that Dashly's money saving results constitute 'Mortgage Advice' under MC+COB 4.7, which means Dashly is among the very first platforms to offer autonomous advice for mortgages.

3

Is the adviser procurement fee transparent?

You'll see how much the procurement fee is when you make your switch. This doesn't affect which deals are recommended to you.

4

What client information will I need?

Creating a Dashly profile for your clients is quick and easy. All the information you need can be uploaded as a CSV file, including loan amount, term, monthly payments and property address and details.

5

Is our client information safe and secure?

Your clients' security and trust are critical to us. We are committed to protecting their information using bank-level security. Our 256-bit SSL/TLS certificate encrypts all information transmitted between your browser and our web servers. We use it to keep the account information safe as it is being transmitted to us. Once the information is with us, our technology takes over to make sure this information is handled securely.

Dashly's back-up strategy employs modern cloud technology, so no

matter what happens, your data is not at risk of being lost. Dashly adheres to industry standards for protecting your data, securing our web application and processing transactions. We update our policies and procedures continuously across our entire business to ensure the highest level of security and efficiency.

6

How often are alerts sent?

Once you set up a client's profile, you'll potentially see immediate results. Dashly will email you as soon as a deal comes onto the market that could save your client money.

7

Will advisers receive deal information before their clients?

Yes. Dashly always alerts you of better deal opportunities and provides all necessary information

for you to evaluate them. If the deal looks good, you can approve it and the customer is notified.

8

How does Dashly differ from price-comparison websites?

Comparison sites don't customise co-brand tools for mortgage advisers. They also don't track the mortgage on, or the value of, a client's property, which means they are unable to calculate potential savings when the LTV decreases. Unlike comparison websites, Dashly's comparison engine looks for the best deals all the time, not just when your clients' existing deal are coming to an end. It scours the mortgage market continuously for deals that can save your clients money, after all switching costs and early repayment charges have been factored in.

9

Which lenders do you include in your comparison?

Dashly is a 'whole of market' service. This means we compare every product from every lender in the UK: more than 90 in total, including exclusives and existing customer deals. However, you can suppress certain lenders and configure Dashly to your preferred panel. All lenders are regulated by the Financial Conduct Authority.

10

What about lenders who don't accept applications via advisers?

Although a small number of lenders do not accept applications via advisers, Dashly will still recommend these deals for you to review if they are cheaper. You can then discuss them directly with your client if you feel these deals could benefit them.

**Need anything else?
Visit the adviser
help centre below.**

Help
Centre



www.dashly.com