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## Loan and Mortgage Servicing

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Tailored loan servicing to mitigate your risk





We deliver comprehensive loan servicing for more consumer and commercial loan products than any other UK Servicer, providing you with the flexibility to diversify your portfolio and grow your product range.

### Loan types we support include:

- Residential mortgages
- Secured loans
- Commercial mortgages
- Unsecured loans
- Motor finance
- Retail finance

Our market leading servicing is underpinned by our customer centric loan and mortgage software, providing a single view of your customer and risk exposure. Our software is built and managed in house ensuring any changes and enhancements are all fully under our control.

Our track record demonstrates our ability to provide the highest quality customer service so that you can be confident your portfolio and reputation are being expertly managed.

### Primary Servicing

We can deliver comprehensive primary servicing to support the full loan lifecycle, from origination, through account servicing to arrears management allowing you to focus on your core proposition.

#### Our experienced loan servicing team will:

- Help you mitigate your risk
- Support you in bringing products to market quickly to meet consumer demand
- Manage your portfolio compliantly ensuring a high standard of customer service
- Remove barriers to growth whilst addressing your regulatory challenges

We provide in-depth financial analysis and insightful management information, equipping you to make informed decisions and allowing you to maximise the value from your portfolio.

### Special Servicing

Working in partnership with you, our special servicing team will ensure you can maximise returns on non-performing portfolios.

We have extensive experience in managing non-performing mortgage accounts and loan books. We offer a comprehensive portfolio of services, including customer communications, cash management, loss mitigation, shortfall debt recovery and investor reporting services all reflected by our Standard & Poor's Special Servicer rating.

We can consistently increase cure rates and reduce charge-off. We adapt, refine and test strategies to improve your portfolio performance. Our approach focuses on encouraging good behaviours and rehabilitating customers in arrears in an empathetic manner.

### Standby Servicing

With the FCA and rating agencies driving change, resilience and risk mitigation planning are essential.

Our approach to standby servicing provides you with a robust, reliable platform for contingent servicing with a clear plan for invocation. We work with you to gain a detailed understanding of your business and recommend hot, warm or cold cover dependent on your needs.

We currently act as standby servicer for several major wholesale banks. Our track record of working with clients who have invoked provides peace of mind to your investors and ratings agencies that we will ensure a smooth invocation.

### Benefits to your business



#### Remove operational barriers

In today's market, lenders are continuously re-thinking their propositions in order to differentiate themselves from established competition and new market entrants. Whether it be acting as a partner for a closed or originating portfolio, or managing defined processes in the customer lifecycle, working with us will ensure you are free to focus on improving and diversifying your core proposition and driving growth.



#### Peace of mind

We are rated Above Average for primary servicing, earlier this year we achieved an initial special servicing rating of Average at the first time of asking. Our rating provides security to yourself and your investors that you have an experienced provider managing the administration of your portfolio.

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