

WHY SERVICE MATTERS MORE THAN EVER IN SPECIALIST LENDING

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Specialist lending has continued to evolve in recent years. As customer circumstances become increasingly diverse, lenders have expanded their product ranges and adjusted their lending criteria to better support borrowers whose needs may fall outside standard mortgage propositions.

For brokers, this has created greater choice when managing specialist cases. But while products and pricing will naturally respond to changing market conditions, another factor remains just as important: the quality and consistency of service that sits behind them.

When working with customers who have more complex financial circumstances, service is not simply about speed or responsiveness. It is about providing reassurance, building confidence, and helping brokers navigate cases that often require a more tailored approach. In specialist lending, those elements can make a meaningful difference to customer experiences and outcomes.



Supporting customers with more complex needs

Customers seeking specialist mortgage solutions often have circumstances that require greater consideration. They may have experienced a temporary credit issue, be self-employed, have non-standard income, or be returning to the market following a period of financial change.

While many of these borrowers are financially resilient and able to demonstrate affordability, their applications may require additional context that cannot always be captured through standardised assessment processes alone.

This means brokers are often guiding customers through a process that feels less familiar than a mortgage application with a high street lender. Managing expectations, explaining why additional information may be required, and helping customers maintain confidence throughout the journey all become increasingly important.

In these situations, the lender's approach to service can be just as valuable as the product itself.



Looking beyond the credit score

One of the defining characteristics of specialist lending is its ability to assess an individual's broader financial circumstances rather than relying solely on a credit score.

A credit file provides an important snapshot of a customer's financial history, but it does not always tell the whole story. Life events, changing employment patterns, or temporary financial pressures can all influence a borrower's circumstances, without necessarily reflecting their long-term ability to manage a mortgage responsibly.

Specialist lenders are often able to take a broader view, considering the context behind an application alongside the customer's current financial position. This more holistic approach helps ensure borrowers are assessed on their overall circumstances rather than a single data point.

For brokers, understanding how different lenders approach these cases is invaluable. It enables them to place customers with lenders whose appetite aligns with the individual circumstances of the application and gives clients greater confidence that their case will receive appropriate consideration.



The value of expert support

While technology continues to play an increasingly important role in the mortgage application process, human expertise remains central to specialist lending.

Access to experienced underwriters gives brokers the opportunity to discuss cases before an application is submitted, helping identify potential challenges at an early stage and ensuring applications are packaged as effectively as possible.

Early conversations can help reduce unnecessary requests for additional documentation, minimise delays and improve the likelihood that cases progress smoothly from application through to offer.

The same principle applies more broadly across specialist lending. Responsive telephone teams and knowledgeable case managers can help brokers resolve queries quickly, while clear communication throughout the application process provides reassurance to both advisers and their clients.

Ultimately, good service is about enabling brokers to spend more time advising customers and less time navigating avoidable administration.



Building lasting partnerships

Strong service extends well beyond the processing of individual mortgage applications.

For many brokers, Business Development Managers (BDMs) play an important role in helping them navigate an evolving market. Through regular engagement, they can provide updates on lending criteria, share market insight and offer practical guidance on emerging customer needs.

Perhaps just as importantly, locally based BDMs build relationships over time. They develop an understanding of individual broker businesses, helping identify opportunities for growth while providing support before, during and after cases are submitted.

This collaborative approach enables brokers to approach more complex cases with greater confidence, knowing they have access to expertise whenever it is needed.



Consistency builds confidence

Mortgage markets will always evolve. Product availability, pricing and lending criteria naturally respond to wider economic conditions and changing customer demand.

Service, however, should be consistent.

For brokers, knowing that they can rely on responsive communication, experienced decision-makers and a collaborative approach provides confidence regardless of market conditions. That consistency not only supports individual cases but also strengthens longer-term relationships between brokers and lenders.

Ultimately, specialist lending is about far more than products and rates alone. It is about helping customers whose circumstances require a more personalised approach, while giving brokers the tools and support they need to deliver the best possible outcomes.

As the specialist market continues to develop, trusted relationships will remain one of its greatest strengths. By combining expert support, consistent service and a genuine partnership approach, lenders and brokers can work together to help more customers achieve their homeownership ambitions.

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