



## Legal & General Mortgage Club launches its first ever API integration with Kensington Mortgages

Legal & General Mortgage Club has today announced the completion of an API led integration with Kensington Mortgages, allowing advisers using its SmartrFit tool to access criteria and lending options from the lender through open banking technology. The news comes as SmartrFit also adds Ipswich Building Society and Metro Bank to its panel. The recent additions mean SmartrFit now provides over 92% market access for residential searches to its users.

The API integration with Kensington Mortgages uses open banking technology to provide an even faster and more secure connection between the two parties. This will bring direct benefits to advisers by ensuring that the information contained in SmartrFit is correctly updated in real-time to avoid potential outages when the lender makes changes to its criteria.

SmartrFit users also benefit from the tool's intuitive criteria checks and built-in affordability calculator which significantly improve the accuracy of the results advisers see by eliminating lenders that would not consider an applicant based on their criteria.

Legal & General's SmartrFit tool is free-to-use and can be accessed whether an adviser is a member of the Mortgage Club or not, although users will need an agency number to login. This reflects Legal & General's commitment to developing technology that makes it easier for advisers to conduct business.

**“The importance of having access to a diverse range of lenders has been brought into sharp focus over the past year as advisers process a greater number of complex cases in the wake of the pandemic. Our latest editions will not only broaden the range of options for users of SmartrFit, but by also using the latest open banking technology we’re creating an enhanced service which will further improve the accuracy of the results advisers see.”**

**Clare Beardmore, Head of Mortgage Transformation and Operations, Legal & General Mortgage Club**

**“Legal & General Mortgage Club is one of the UK's largest and we're pleased to be partnering in a way that uses cutting-edge technology to ensure a quality service for advisers. The pandemic has made it clear to us all that digital solutions are essential to innovation in the mortgage market and we hope that by integrating with the Club via an API, we will ensure advisers are confident about our criteria when packaging cases.”**

**Craig McKinlay, New Business Director, Kensington Mortgages**

### Notes to editors

#### About Legal & General

Established in 1836, Legal & General is one of the UK's leading financial services groups and a major global investor, with international businesses in the US, Europe, Middle East and Asia. With over £1.1 trillion in total assets under management, we are the UK's largest investment manager for corporate pension schemes and a UK market leader in pension risk transfer, life insurance, workplace pensions and retirement income.

#### About Legal & General Mortgage Club

Legal & General Mortgage Club is one of the UK's largest and longest-running mortgage clubs, completing £667bn of mortgages since 1995. We are involved in nearly one in five of all mortgages in the UK, in addition to nearly one in three of all intermediated mortgages. The Mortgage Club prides itself on adding value to the adviser community by working closely with new and existing lenders to deliver great products, pricing and criteria. Our popular SmartrFit tool, which is free to advisers, combines an affordability calculator with lender criteria to provide accurate, quick results, to help make advisers jobs easier so they can spend time where it matters.

<https://www.legalandgeneral.com/adviser/mortgage-club/>

**Further information [journalists only]**

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