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We've made improvements. **mte** is Free, it's more about freedom of choice!

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Call the **mte** team **0871 384 0055** available from 9am until 5.30pm, Monday to Friday.



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NatWest mte improvements. Available from Friday 9th December.

NatWest have made improvements to their proposition via **mte**, these are AIP:

- The enhanced AIP will capture more information on applicant's loans and credit cards
- The AIP will now also support BTL and Residential submissions.
- Behind the scenes Experian will be trying to authenticate the applicant's ID and address electronically, where successful Brokers will no longer need to supply documents to prove these customers ID and address further down the process.

The main functional changes for Application submissions are:

- There is now a single application form to support both Residential and BTL applications, replacing the historic two.
- There is improved commonality between the AIP and FMA forms allowing more data in the FMA to be copied from the AIP. Please note, the FMA must contain identical data to the AIP, any variance may result in decisions being subject to re scoring at application stage .
- If Brokers want to change any data post an accepted AIP, you will have to edit the AIP and re-submit before sending in the FMA, this will ensure an accurate score based on the updated data.

Both forms have been built using the latest technology, so submissions should be even quicker, both forms now use radio buttons and drop downs to make them consistent with other **mte** forms.

Please note:

1. Brokers must update their **mte** systems before submitting forms on Friday (9th December) to gain access these new forms. For MBL users this is part of the daily update process. **mte**Standalone users should go to File > Check for updates from the main page.
2. Any existing accepted AIPs can be converted to the new FMA, the FMA will prompt for the completion of new questions.
3. Any incomplete AIPs, or accepted AIPs that require changes, will automatically upgrade to the new AIP when they are edited.
4. The existing BTL FMA is being withdrawn, the new AIP and FMA caters for both Residential and BTL applications.

