



Delayed Start: Now available on more sourcing systems.

Our new Delayed Start mortgages, which allow your clients to delay their first three mortgage repayments, are now even easier to access than before.

You can access through:

- Mortgage Brain
- Twenty7Tec
- Ignite

And still available on eMortgages.

As before, if you usually use eMortgages, you can access Delayed Start mortgages there.

If you haven't had a look at Delayed Start yet, check our latest criteria and give your client the option to have a little more breathing space when they take their first step.

[Delayed Start criteria](#)

How we're making Delayed Start work for your clients

Delayed Start mortgage has launched and we're already seeing the different ways brokers are using it to help their clients.

Read below to see how a broker used Delayed Start to help their FTB client struggling with essential repair work on their new property:

- The client was a single parent moving in with her young daughter.
- Her homebuyer's report showed significant work was needed.
- She had been proceeding with a standard fixed-rate mortgage, but the broker felt Delayed Start could be a much better fit for her circumstances.
- Delaying the start of her mortgage payments meant she could now focus her money on the essential repairs, to make the property safe and comfortable for herself and her daughter before moving in.

Broker's verdict

'Overall, I think this product is a great option for clients where there's a need for upfront work on a new home or concerns around financial overlap when transitioning between properties.'

Our Delayed Start mortgage with no repayments due for the first three months is our latest option made with first-time buyers in mind - why not see if it's right for your client?

[Check criteria here.](#)

If you have any questions or would like any further support, please let us know, or you can get in touch with your dedicated BDM.