



Retail Mortgages

Transforming mortgage lending with modern technology

Discover how Mambu's comprehensive suite of mortgage tools can streamline your lending processes, enhance customer experiences, and drive growth. Whether your customers are first-time home buyers, property investors, or looking to refinance a home, our cloud-native platform has the right solution for you.



Deliver distinctive experiences for your customers with Mambu

Whether you're a bank, building society, credit union, or specialist mortgage lender, with Mambu, you can launch products quickly, offer great customer experiences, and adapt to new opportunities.

Simplify mortgage lending



Finance home purchase

Help your customers finance their dream home, with flexible tools to configure interest rates, monitor repayment schedules, and provide in-loan servicing options to help manage their financial goals.



Optimise investment returns

Property investors are looking for financing to maximise returns and optimising monthly cash flows. Mambu's interest-only mortgage option can help borrowers achieve their investment goals.



Streamline home refinancing

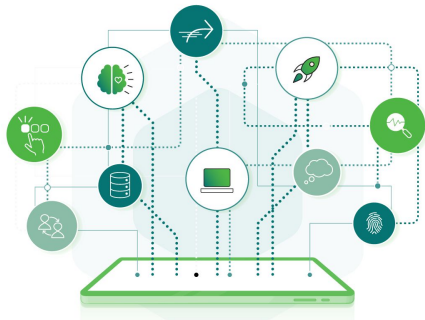
Offer attractive refinancing and rescheduling options to help homeowners take advantage of lower interest rates; reduce their monthly repayments; or restructure loan terms to enhance their financial health and stability.



Flexible loan management

From tailored repayment options, flexible interest features, and financial management tools such as redraw and offset capabilities, our platform offers a comprehensive suite of functionality designed to personalise mortgages to your customers' needs.

Solution highlights



Versatile product configuration

Annuity (Repayment) Mortgage: Borrowers have the reassurance of consistent repayment towards the principal and interest, making it easier to manage household budgets. Mambu’s flexible platform allows you to easily set and adjust terms based on specific client needs.

Interest-Only Mortgage: Borrowers pay only the interest on the loan for a set period, making these mortgages attractive to property investors. Mambu provides the tools to customise mortgages to your clients financial situation, and adapt to market and regulatory changes.

Part-and-Part: Combining elements of both annuity and interest-only, part-and-part offers flexibility to borrowers looking to manage larger loans more feasibly. By leveraging Mambu's cloud-native platform, you can develop and deploy these mortgages quickly and efficiently.

Dynamic interest rate options

Fixed interest rate: Give borrowers peace of mind with fixed interest for a set period, enabling them to budget confidently without worrying about fluctuating market conditions.

Variable interest rate: A solution for borrowers who anticipate a drop in rates or those who plan for short-term ownership. Mambu offers the flexible fix interest rates to any index source.

Adjustable interest rate: With Mambu, you can configure adjustable rates that combine initial savings of fixed rates, with the flexibility of variable rates, making them suitable for borrowers who expect future income growth or those who plan to refinance before rate adjustments.

Enhanced flexibility in loan management

Offset capability

Help financially savvy consumers maximise their savings by linking a savings account to a mortgage account.

Redraw facility

Offer borrowers flexibility in managing their finances by giving them access to additional payments made on a mortgage.

Balloon payments

Help borrowers manage their monthly cash flow by integrating balloon payments into mortgages.

Principle overpayment

Give borrowers greater financial control and savings on interest by offering extra payments towards the capital.

Payment holidays

Provide borrowers with flexibility during financial hardships with the option to pause mortgage payments.

...and more.

Future-proof your mortgage lending with Mambu



Speed and Efficiency

Launch new mortgage solutions in just 6-9 months with Mambu's cloud-native banking platform, significantly faster than traditional systems. This rapid deployment accelerates time-to-market and boosts your market competitiveness.



Superior Customer Experience

Offer a seamless, modern mortgage experience with Mambu's API-driven ecosystem, ensuring faster decision-making and improved borrower interactions. This leads to higher customer satisfaction and better overall service delivery.



Scalability and Cost Savings

Achieve cost efficiency and operational scalability by leveraging Mambu's flexible, cloud-based platform. Reduce IT costs while easily adapting to market changes and expanding product offerings to meet diverse customer needs.