

Retail Mortgages



Mambu's cloud-based platform provides the tools to help banks and other financial institutions build and launch end-to-end retail mortgage solutions from loan origination, to loan servicing and management. Our lending engine offers the flexibility for lenders to customise mortgage products to meet the specific needs of their customers, from mortgages with standard repayments, to mortgages with reduced interest options, and adjustable rates.



Who

Banks (global, regional, and local), credit unions, and neo-banks.
Non-Banks (e.g. lenders, fintechs, licensed non-FIs).



Why

Lenders looking for a flexible product core, and ability to compose solutions with ecosystem partners.



What

Retail mortgage products for consumers. Variations including standard repayment, reduced interest, and adjustable rates.



How

Configure products via APIs or UI. Low-code/no-code products, processes, and data configuration.

Reshaping home buying with modern technology.

\$27,509 Billion

The expected value of the global mortgage lending market in 2031 (Representing a compound annual growth of 9.5% from 2022 to 2031)

- In the near term, global mortgage performance is expected to decline due to macroeconomic weakens with risk of recession.
- Longer term, increase in technological advancements for automation of underwriting and adoption of machine learning in lending is expected to propel the growth of mortgage lending market.

Deliver distinctive experiences for your customers with Mambu

Mambu supports mortgages for many purposes that lenders can customise based on their customers needs:

- **Repayment mortgage:** annuity, interest-only, part-and-part.
- **Mortgage with reduced interest facilities:** offset, redraw facility.
- **Mortgage with adjustable rates:** fixed and / or variable



Speed & Agility

Our platform enables lenders to automate many of the manual processes involved in mortgage origination, underwriting, and servicing. This significantly **reduces time, cost, and potential for human error related to originating and managing mortgage loans.**

Expanded market coverage

Rapidly expand across multiple geographies with innovative products that are **configured to your customers' needs, compliant with local regulations** via cloud providers, and integrated with existing technology/systems.



Flexibility and customisation

Our platform allows lenders to tailor mortgage products to **meet the specific needs of their customers.** This includes the ability to create different loan terms, interest rates, and repayment schedules.

The features you want, when you need them

Need the flexibility to create differentiated retail mortgage solutions? Our lending engine allows you to create solutions through configuration at product and account level, with the flexibility to change terms in response to market conditions.



Popular product configuration

- **Dynamic term loan:** A term loan where interest is dynamically recalculated over the life of the loan account.
- **Fixed term loan:** Interest due is calculated when the account is opened and fixed for the lifetime of a loan.

Product level highlights

- Define product settings and loan amount limits.
- Set up interest rate and configure fees.
- Enable redraw/offset.
- Create product link to deposit account.

Account level highlights

- Create loan account and define account terms.
- Link deposit, down payment and fees.
- Link disbursement channels for flow of funds.
- Link loan securities - guarantors and collateral assets.

In-loan servicing

- Process loan repayment.
- Reschedule loan.
- Refinance loan.
- Edit and customise repayment schedules and payment holiday.

... and more

Note: these are select features available for configuration. Some of the listed configurations are optional if applicable to the customer requirements.

**Mambu is the cloud-native core banking platform
where modern financial experiences are built.**

Launched in 2011, Mambu fast-tracks the design and build of nearly any type of financial offering for banks of all sizes, lenders, fintechs, retailers, telcos and more. Our unique composable approach means that independent components, systems and connectors can be assembled in any configuration to meet business needs and end user demands. Mambu supports hundreds of customers in over 65 countries - including Western Union, Commonwealth Bank of Australia, N26, BancoEstado, OakNorth, Raiffeisen Bank, ABN AMRO, Bank Islam and Orange Bank.

**Let's start your
Retail Mortgage
journey together.**

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