

Nigel is a smart data powered life admin assistant.

It turns remortgaging from a stressful process into a confident decision.

This is Joe. Joe is a homeowner whose fixed-rate mortgage is coming to an end.

Like many people, he finds remortgaging confusing, repetitive, and hard to track.

Nigel offers to guide Joe through his mortgage journey step by step.

Nigel explains what the mortgage assistant can help with and the types of data it uses before Joe enables it.

The first step is for Joe to connect his mortgage data from his current provider.

He can do this by uploading documents manually or via a smart data API.

Nigel explains what data will be accessed and what it will be used for before asking Joe to consent.

Nigel now shows Joe his remortgage snapshot.

Joe can then review any savings he could unlock elsewhere in his life based on the other data and documents he has permissioned into Nigel.

It shows Joe what happens if those savings are redirected to his mortgage.

Even £14 a month could bring his mortgage-free date forward by 10 months.

But Nigel also widens the view.

Joe can now see his credit card and mortgage side by side.

Nigel explains why higher-interest debt usually has the greatest impact.

First, Nigel shows Joe his remortgage options — staying with his current lender or switching to a new one.

Once Joe chooses a pathway, Nigel prepares his mortgage profile.

Joe can now share the same verified profile with a broker, a lender, and later a conveyancer.

He shares once and reuses everywhere.

This is what's possible when information can be reused with consent rather than repeatedly rebuilt.

Nigel, now he's got everything labelled.