



Smoove, onboarding without the admin

A bit about us

On average 80 to 100,000 people move house each month.

Each one takes on average 5 months rising. On average 34% of home moves fall through and sales are taking longer than a financial quarter.

It's a strain, a stress and we're not just talking cardboard, we're talking paper. Its famously the most stressful things behind death and divorce. Now we can't help with those but efficient onboarding and reduced fall throughs. Absolutely.

Our mission is to drag the home moving process right up to date. Smoove is the radically simplified solution for efficiently managing onboarding. Smoove takes the stress out of moving, it's a hub, the one place your clients can put all their information, in their own time.

It's completely secure and supports all your compliance obligations and does all the necessary ID and money laundering checks, no more wasting time on endless paper forms. And we don't leave it there, your vendors can provide more information upfront which will help speed up the process and produce informed, confident buyers, reducing the abort rate on transactions.

You can do this yourselves or partner with us to do the heavy lifting for you. The future is coming it's going to radically transform the home moving experience and its Smoove.

Who are we?

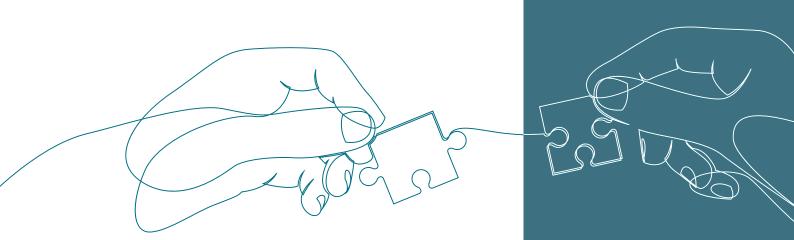
Smoove have been in the conveyancing and home moving business for 20 years, working with introducers, lenders, and brokers. We partner with companies such as the Lloyds Banking Group, Halifax, and the UK's leading mortgage networks.

We have a huge amount of data and insight into the home moving process and we are looking to share what we have learnt about streamlining the onboarding and home moving process.

One click of a button, removing the pain of the onboarding process.

OVERVIEW

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We feel your pain

What we're finding is that existing processes to complete key tasks are disjointed, meaning many are duplicated. Furthermore, there is a lack of transparency between the home mover, the estate agent and the conveyancer which is not only slow and inefficient but can also create mistrust.

As a result, a lot of estate agents are open to taking a closer look at Smoove because it dramatically increases the speed and transparency of the home moving process, ultimately saving them time and money.

Issues	Outcomes
Endless paperwork and chasing clients.	Lengthy transactions.
Slow & disjointed processes.	Higher fall throughs.
Property issues picked up too late.	Estate Agents bears the cost of a fallthrough.
Compliance headaches.	Delayed completions affect cashflows.



Solution Overview

Smoove streamlines the onboarding process, allowing you to onboard your clients simply and efficiently. Furthermore, Smoove provides ID and Anti Money Laundering all under one roof, dramatically reducing your risk and allows the vendor to provide the additional property information, all in their own time. We do the heavy lifting and will send your clients regular progress updates.

This is all provided via a cloud based digital solution.

You can even quote and refer conveyancing services, should you wish. When asked, the top 3 considerations people looked for in their conveyancer were the cost of service (42%), quality (38%) and length of time to complete (36%).



Smoove Start brings key on-boarding tasks under one roof. Tasks that would be completed through a variety of methods can now be done digitally, whilst ensuring Estate Agents are on the right side of compliance and regulatory requirements.

- Operational efficiencies
- **Early warning signals**
- Faster process
- > Higher conversion rate
- **>** Fewer fall through's



AML and ID checking is crucially important in our business whilst at the same time being very time consuming for our staff and clients. The Digital Move platform takes advantage of modern day technology and speeds up the process for us but most importantly our clients.

From a business point of view, it gives peace of mind that we have completed the due diligence required by HMRC, allowing us to spend more time selling property and increasing our market share.

Simpsons Property



How we help

UPFRONT INFORMATION

AML & ID CHECKS

ENERGY PERFORMANCE CERTIFICATES

LAND REGISTRY CHECKS

+(1)

What agents do now:

Paper-based Property Information questionnaires.

What we do: Digital forms completed by the Vendor, allowing full disclosure of relevant property information to prospective buyers.

What agents do now: A mix of manual and basic data checks, photocopied ID documents. Added

ID documents. Added inconvenience for vendors & buyers to make arrangements to provide their ID documents.

What we do: Land registry approved AML completed in minutes. Allows the vendor to complete in their own time with regular progress updates.

What agents do now:

Vendors can supply their own or the agent can provide one at a charge.

What we do: Smoove Start allows the vendor and the agent to check the government database for the property's valid EPC and upload it to be shared with the applicant.

What agents do now:

An OC1 can be purchased to provide additional detail about a property but often basic checks are carried out

What we do: Smoove Start can automate the OC1 download ensuring the agent has all the necessary checks in place.



What we do for our clients

Issues

How we can help



Chasing clients



Slow, paper based & disjointed process



Property issues picked up too late.



Unmotivated buyers.



Less time chasing clients with 'real time updates' on a single platform.



Streamline with fully automated, digital process.



Flag & resolve issues earlier in the process with the TA6 part 1 form.



Delayed completions affect cashflows.



Confidence in compliance

Bring you're A-game. Every time.

Doing the right thing. Providing a comprehensive buyers pack with 'title deeds'. 'property information' and also 'EPC', 'AML & ID checks' with certified built-in solutions supporting your compliance obligations, reducing financial and reputational risk.

Reduced admin burden

Creating the right first impressions.

Win your clients' confidence with a streamlined, digital on boarding experience. No more handwritten or incomplete forms. One platform, one log in for you and buyers and sellers to access anytime. Complete viability without having to chase your clients, with our automated reminders and progress updates.

Added flexibility with our 'guided journeys' feature to get the ball rolling.

No last-minute nasty surprises

Why put out fires when you can prevent them?

Spot and solve issues earlier with our upfront information.

Recognise motivated buyers earlier with our proof of funds check. Allow your buyers to make fully informed decisions., reducing unknowns that can result in fall-through later in the process.

More insight, visibility, and confidence for your buyers.

Remove your cashflow concerns

Add more value for your clients with award winning conveyancing.

Find out how much you could earn with our conveyancing solutions whilst providing your clients with award winning conveyancing solutions.

No locked in AML & IS bundles, pay for what you use avoiding market fluctuations/



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