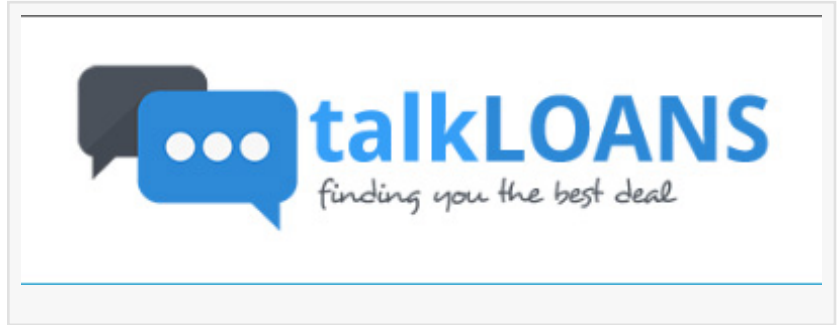


UK Loans Broker's Record Breaking Month: Talk Loans

January 2017 was record month for financial loan broker

NORWICH, NORFOLK, UNITED KINGDOM, February 21, 2017 /EINPresswire.com/ -- Talk Loans, the dedicated guarantor loan broker, brokered a record number of guarantor loans for the business in January 2017. During this single month, the company achieved an uplift of 50% on comparable sales figures across the closing quarter of 2016.



One of the main reasons behind this uplift in business is the Talk Loans approach. Working as a guarantor loan broker, the company has built a large portfolio of lenders. This enables customers to access this significant section of the market with a single enquiry, as opposed to having to approach each lender.

Talk Loans offers customers a different service to their competitors, using a dedicated, UK based call centre to manage customer enquiries. Applications are carefully checked against the individual criteria of each of the company's lenders, creating a list of available agreements. The customer is then free to select most preferential terms for their situation.

Rob Westbury, the CEO of Talk Loans said this about the service: "When customers are looking for a guarantor loan it's relatively easy to find a list of lenders who offer the product, but at the point they have to choose a lender they don't really know whether they and their guarantor will be accepted."

This service was created in response to the considerable frustration felt by customers approaching the lending market. Applicants would be refused credit and not understand why they had failed to meet the lender's criteria. Equally many brokers require clients to submit multiple applications on a reactive basis, which slows down the turnaround times and overall fulfilment process.

The model has proved a big success with both applicants and lenders alike – the lenders being saved the arduous and expensive task of sifting through multiple applications to find the ones they want to lend to.

"When we first started it took a while to get some lenders to buy into the concept, it just wasn't something they were used to. Happily we were able to prove the value and now work with virtually all the guarantor lenders in the market" – David Butler, Operations Director Talk Loans.

Talk Loans don't charge the customers any fees at all for their service, relying on being paid a commission by the lender if they're successful in finding the customer a loan.

"That was something that was really important to us right from the start. Customers shouldn't

have to pay just to make an application and it means we're rewarded on positive outcomes for both our customers and our lenders – which really sharpens our focus!" – David Butler. The success of the model is being borne out by the impressive growth delivered by Talk Loans over the last 12 months. Double digit growth in every month of 2016, maintained with the impressive start to 2017.

"The normal performance comparison would be with the same month in the previous year but our growth over the last 12 months means that number is largely meaningless – it's lovely to see a figure upwards of 300% vs last January but we need to maintain our focus each and every month" – Rob Westbury.

"We have a model that works fantastically well for both customers and partners and so our goal is to make that model accessible to as many customers as possible" – David Butler.

SOURCE: <https://www.talkloans.co.uk/>

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