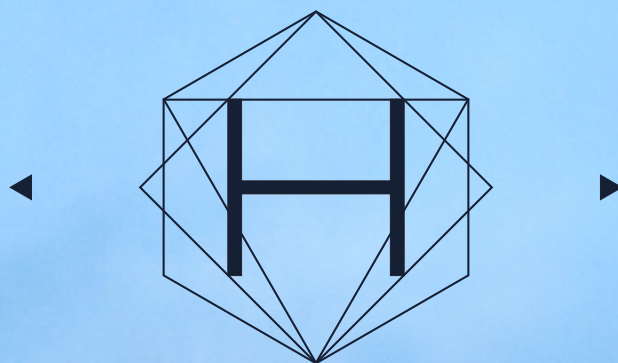


SPRING NEWSLETTER 2023  
ISSUE THIRTEEN



◀ H O R I Z O N ▶











*Jersey Development Company and Groupe Legendre have now handed over the keys to Horizon East purchasers, and would like to wish you every happiness in your new home.*



## W E L C O M E T O H O R I Z O N ' S S P R I N G N E W S L E T T E R

*A message from Jersey Development Company  
and Groupe Legendre*

We are excited to share that the first building, Horizon East, has been handed over to its new homeowners at the start of 2023. We hope the transition has been seamless and that you are adjusting well into your new residence. As we focus on completing the remaining two buildings, we recently held the second 'Meet the Building Manager' event on Wednesday 1 March. We hope those who attended found it helpful, and for those who couldn't make it, please feel free to call the sales office for guidance.

In preparation for the Public Inquiry of the Southwest St Helier Visionary Framework, which is scheduled for 15 May 2023, we are hosting a drop-in event to view the updated plans and engage with the design team. The event will take place on Monday 20 and Tuesday 21 March 2023, at St Helier's Town Hall. and you can find out more about the event on pages 10 and 11 of this newsletter.

The landscape-led Visionary Framework will significantly regenerate the Southwest St Helier Waterfront into a well-connected, highly sustainable mixed-use development, enhancing green spaces, and providing public amenities for residents and visitors. The Horizon development is a key component of this framework, and it aims to create extensive landscaped areas and public amenities that will be accessible to everyone. We believe that the Horizon development will play a significant role in transforming St Helier into a vibrant and thriving community.

In this edition, Horizon West purchasers are invited to 'Meet the Building Manager' at St Paul's Gate. Attending this event will give you a great chance to connect with the team, clarify any questions you may have, and develop a deeper understanding of the steps required to take possession of your new home. Turn to page 8 and 9 to find out more about what will be covered in this event and how to attend.

NatWest is hosting a dedicated open day on Saturday 18 March 2023, they would love to talk to you regarding your new home at Horizon. All local lenders, including Skipton, are available to discuss your mortgage requirements and assist you as we move closer to handing over your apartment. For this issue, The Mortgage Shop has provided a Step-By-Step Guide on securing your mortgage and navigating the process on pages 6 to 7. In addition, The Loving Chair Company has provided a special incentive to assist you in transforming your new home. Furthermore, your Romerils vouchers are available for collection from the sales office.

Thank you for your continued support, and we look forward to seeing you at upcoming events, as we progress with the project into the warmer months.

*Jersey Development Company and Groupe Legendre*







## CONSTRUCTION UPDATE

*Track the progress of your new home at Horizon as the remaining blocks move even closer to completion.*



### Building B - Horizon South

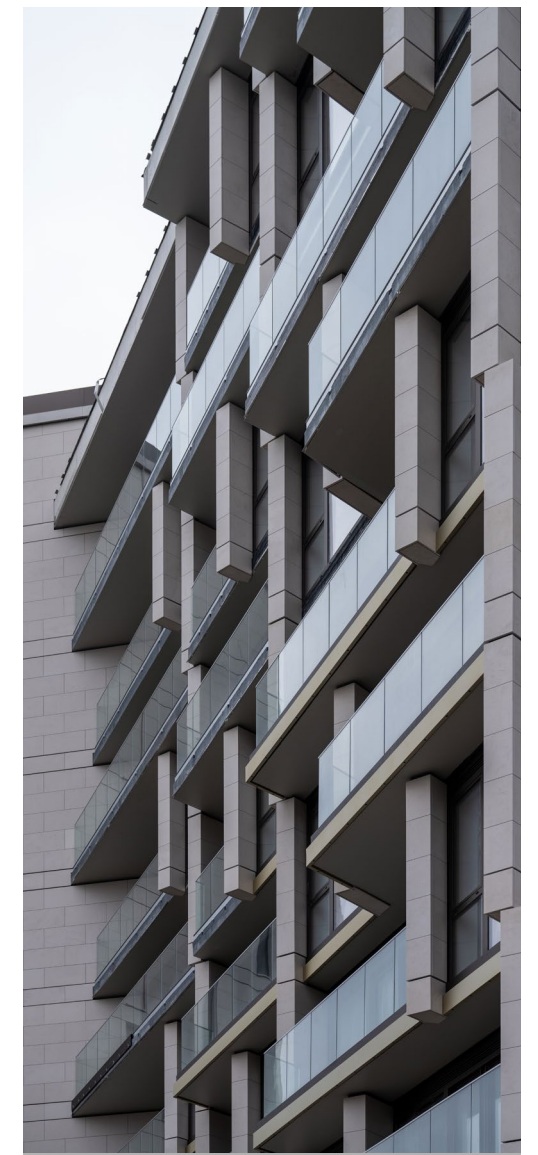
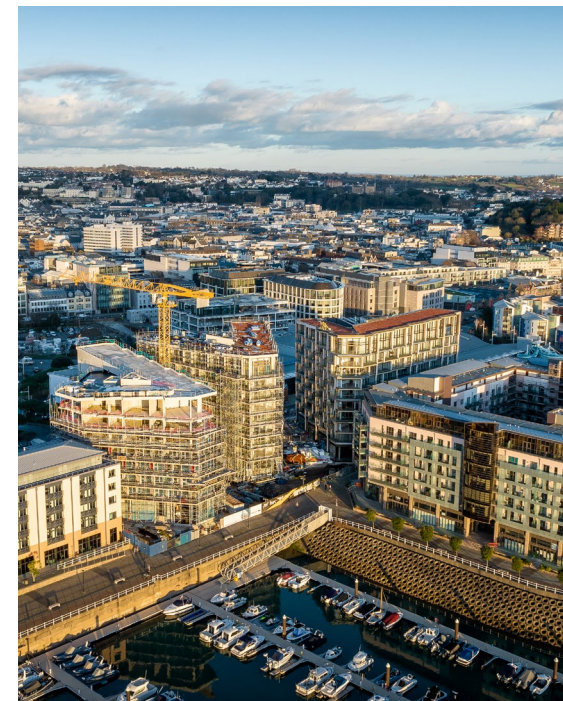
Level 1: Employer's inspections completed  
 – Hoist Flat: Flooring in progress  
 Level 2: Employer's inspections completed  
 – Hoist Flat: Flooring in progress  
 Level 3: Employer's inspections completed  
 – Hoist Flat: kitchen in progress  
 Level 4: Employer's inspections in progress  
 Level 5: Preparation for Employer's inspections  
 Level 6: Flooring in progress  
 Level 7: Flooring in progress  
 Level 8: Kitchen fitting and tiling are in progress

### Building A - Horizon West

Level 1: Mist coat in progress  
 Level 2: Skimming in progress  
 Level 3: Closing partitions to start  
 Level 4: M&E first fix in progress  
 Level 5: Stone cladding in progress, first fix partition to start  
 Level 6: Windows installation in progress  
 Roof: Membrane in progress.

### Building C - Horizon East

Completed and fully handed over to purchasers.







the mortgage shop



the mortgage shop

## PURCHASE & MORTGAGE GUIDE

*Congratulations on having chosen one of the lovely apartments on the prestigious Horizon development! Here at the Mortgage Shop, we've put together a purchase and mortgage guide specifically designed to help you successfully navigate the current lending landscape. Read on for our step-by-step guide.*



### Mortgage Applications - what you need to know

Most purchasers will have chosen their new property off plan three years ago meaning any mortgage advice they may have sought, will likely be outdated. With significant changes to the UK economy, and the resultant large increases in the Bank of England's Base Rate, mortgage providers have had to modify the lending criteria and affordability calculations they use when deciding whether a mortgage is affordable.

### Preparing for your Mortgage Application

Careful planning and preparation for your mortgage application is now key to its success. You will need to provide a minimum of three months bank statements, so keeping your accounts in good order is essential. Ensuring your monthly spending is kept

to a minimum, cutting back on unnecessary expenditure, will help to evidence affordability. Paying rent or regularly saving a figure equivalent to the planned mortgage repayments, can both give the lender comfort that your new mortgage repayment should be affordable.

### The first thing that you will need to do

Once you have had your completion date confirmed by the developers, you should then arrange an appointment with the team at The Mortgage Shop. A whole of market mortgage broker, they are able to consider all lending options on your behalf and can start the application process 3-6 months before your expected completion date.

### Your appointment with The Mortgage Shop - what to expect

Your mortgage adviser will need details about you and your finances and might ask for additional documentation, if it is felt this will help your application and establishing mortgage affordability.

They will then provide an illustration of the monthly cost for your new mortgage, along with a total estimate of costs (legal fees, stamp duty etc) that will have to be paid separately and cannot be added to your mortgage.

Your appointment will likely last an hour, and you will be asked to bring the following items with you:

- » Passport
- » Proof of address – utility bill or bank statement, less than three months old
- » Details of the purchase - this is to include confirmation of the monthly service charge (see below)
- » Three months of the latest bank and credit card statements for all accounts

- » Three months of latest pay slips and confirmation of any bonuses received during the past two years, subject to the employment being permanent
- » Copies of any hire purchase or loan agreements
- » If self-employed, you will need to provide three years' trading accounts (two years of accounts may be acceptable for some lenders)
- » Evidence of any other regularly occurring monthly commitments such as nursery fees or maintenance.

### First-time Buyers

If you have never previously owned or transacted in property, then the Government of Jersey will offer significant reductions to the stamp duty charged on the transaction, up to a particular ceiling. The Mortgage Shop will advise whether you are eligible for any discounts.

### Mortgage options to be considered

There are a number of different mortgage types to select from. With Base Rate Trackers and Fixed Rates ranging from 2-10 years. During this current economic climate, mortgage providers are regularly updating not only their interest rates but also and more importantly their lending criteria. The Mortgage Shop is in constant touch with all lenders and can advise on the best options currently available to you.

### What is the Service Charge?

When you purchase your apartment, you will become contractually liable for the monthly payment of the Service Charge. This covers all aspects of the management of the block to include cleaning and lighting of all communal areas, lift maintenance, insurance of the structure etc.

### Life Assurance and Contents Insurance

Apartment owners should consider their own insurance to protect against any damage or losses to their personal contents, as this will not be covered by the block policy. It is also advised

that they secure appropriate life cover to run alongside the mortgage liability. The Mortgage Shop will automatically refer all borrowers to its life assurance adviser, who will discuss the many options available and advise on the most suitable product to support their mortgage.

### What happens next?

Once The Mortgage Shop have established you will fit a lenders criteria they will submit your application for approval. The approval process may take a week or two (governed by the lender's workload and the complexity of the application).

### The Valuation

Once your application has been approved, you can begin to relax. From this point, the lender, valuer, vendor and most importantly your lawyer will be working on your purchase for you. The lender will instruct a professional valuation – to ensure the property represents suitable security against your loan.

### The Mortgage Offer

This formal document will then be produced by the lenders. You will need to sign and return it to the lender, with a copy to your lawyer. Once you have reached this stage, you can now think about organising your utilities and a removal contractor and how you plan to furnish your new property to transform it into your home.

*To book an appointment with the team at The Mortgage Shop, visit [www.mortgageshop.je](http://www.mortgageshop.je) or email [info@mortgageshop.je](mailto:info@mortgageshop.je) or call 01534 789830.*





## PROPERTY MANAGER OPEN EVENT SERIES UPDATES

*We're thrilled to have organised successful 'Meet the Property Manager' events for Horizon East and Horizon South. Now, we're excited to share more information about the dedicated event for Horizon West purchasers. These events are incredibly beneficial for new residents as they provide an opportunity to meet their property managers, Maillard & Co, and learn about their responsibilities in managing the Horizon development. Additionally, attendees can gain insights into the moving process and settling into their new homes.*



**Meet Maillard & Co - Horizon West**  
**St Paul's Gate, 24th May 2023 - invitation to be sent in due course**

### What do these Meet the Property Manager Events include?

The purpose of our Open Events, in collaboration with the Horizon Sales Team and Maillard & Co, is to provide you with the opportunity to meet the Maillard & Co team and address any questions you may have regarding service charge budgets and your new home. These events are specifically designed to give you a better understanding of the moving-in process and the scope of the service charges, as well as provide you with an opportunity to ask any questions.

### What can residents expect?

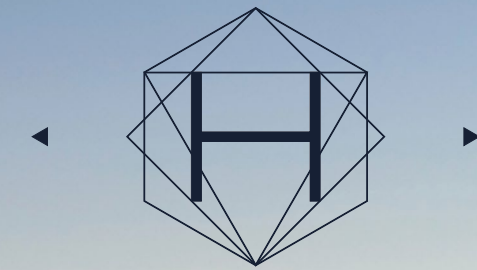
Maillard & Co, our Property Managers, will introduce themselves and clarify their duties and obligations, while also presenting updated budgets and service charges. Maillard & Co have a great deal of experience in producing accurate budgets for new and existing developments, always ensuring that there are adequate funds to maintain the building, whilst keeping expenses balanced. Maillard & Co is committed to balancing budgets to guarantee that the building is well-maintained and costs are minimised.

### What are some of the key benefits of attending?

As your move-in date to your new home at Horizon approaches, these meetings promote transparency and facilitate communication between you and the Property Manager of Horizon. The Maillard & Co Property Management team will explain the service charges and provide information on how the Horizon building will be managed. Maillard & Co, as the property managers of Horizon, will serve as the primary contact for all residents. Their responsibilities include conducting regular inspections, managing contracts, staff, budgets, and accounts, as well as ensuring repairs and maintenance of external areas and common areas.

### How can you attend your dedicated event?

As our capacity is limited, we will be conducting separate events for each building at St. Paul's Gate, 4-6 weeks prior to occupation. If you're a Horizon West purchaser, save the date in your calendar. The Horizon Sales team will send you a reminder via email with an invitation to the event, a few weeks prior. We look forward to seeing you there!



· H O R I Z O N ·

## HORIZON WEST - YOUR INVITATION TO MEET THE PROPERTY MANAGERS

*All Horizon West purchasers will soon be invited to meet your Property Managers, Maillard & Co*

*Date: 24th May 2023*

*Time: 5.30pm*

*Location: St Paul's Gate, New Street*

*We will be sending out an invitation by email in due course so that you can RSVP to confirm your attendance. We look forward to seeing you there.*



# Building an inclusive Jersey

Creating a thriving Waterfront where Islanders can live, work and play.



Jersey Development Company has developed a new landscape-led Visionary Framework to significantly regenerate the Southwest St Helier Waterfront (SWSH) into a well-connected, highly sustainable mixed-use development.

## The scheme will deliver:

- ▶ A climate-resilient neighbourhood with improved accessibility and connectivity
- ▶ A network of pedestrian friendly streets and green spaces
- ▶ Significant new indoor community spaces including art, culture, sport and leisure facilities
- ▶ 984 new homes
- ▶ Over 65,000m<sup>2</sup> of vibrant fully accessible public space
- ▶ Opportunities for habitat creation and biodiversity enhancements.

## Placemaking and creating sustainable communities is at the heart of JDC and our vision... "To Build a better Jersey".

JDC is focussed on creating quality and engaging places that are active, interesting and visually attractive, where people want to live, work and play.

The health, happiness and well-being of local people is crucial to an area's success and improving quality of life. Creating extensive landscaped areas and public amenities is central to our vision for the Waterfront.

The development has been designed to achieve Urban Greening Factor targets, with extensive soft landscaping, 575 semi-mature trees and sustainable urban drainage systems.

## What is the Urban Greening Factor?

- ▶ Evaluates and quantifies the amount and quality of greening in an urban context
- ▶ Seeks to ensure the new developments meaningfully contribute to urban green infrastructure

## Benefits include:

- ▶ Improved air and water quality
- ▶ Reduced urban heat island effect and ecological resilience
- ▶ Enhanced vibrant and greener public realm
- ▶ Promoting greenery and biodiversity

**56%** of the proposed Waterfront will be open space

## Creating an inclusive Waterfront

The proposals have been designed to meet the highest standards of accessibility and inclusion so that all potential users, regardless of disability, age or gender can use them safely and easily.

## Public Realm considerations

The strategy for the proposed public realm includes increasing north/south permeability between the Waterfront and the Esplanade, to provide easier-to-negotiate pavements, increase the number of level crossings along the roads and places to sit and rest.

## Play

Play and playability is a fundamental part of successful placemaking and community shaping. The landscape strategy provides a generous and diverse combination of public and private playable space, significantly improving the offering to the Waterfront.

## Amenities

We are committed to ensuring that these new landscaped areas have adequate public amenities (WC's, changing facilities, cafes and rest points).



## Framework Plan

The public realm will be a canvas for everyday life; a place to know your neighbours, a place to spend your weekends and a place for the island communities to gather for events and festivals.

Within this Framework, the landscape and public realm comprise a number of key components to satisfy various requirements and functions. These include provision of public, semi-private and private open spaces, formal and informal play spaces for residents and general public use and passive and active recreational spaces. Other landscape features include sustainable drainage systems integrated into the landscape, biodiverse plantings and living roofs.

## Park

1. Relocated La Frégate Café to provide ferry kiosk at West Park Gateway
2. Proposed new slipway alignment
3. Active Garden rooms – table tennis, pétanque and 3x3 basketball courts
4. Extended promenade to the south of the German casemate
5. German casemate retained and interpreted
6. Bus stop and bus priority lane
7. Two-way cycleway connecting to the Esplanade and Castle Street
8. Landscape mounding
9. Park playground
10. Flexible flush lawn space
11. Pool kiosk, cafe and toilet amenities
12. 25m long, 4 lane Lido
13. 10m wide waterfront promenade
14. Existing revetment retained

## Mixed-use Waterfront

15. Flexible waterfront square with tree grove, water animation and public art
16. The Central Square is animated by an arthouse cinema and the cycle hub
17. Esplanade Square acts as an outdoor exhibition space
18. The Pocket Square offers a quiet retail spill-out area anchored off of the lane
19. Creation of tree lined boulevard, on section of La Route de la Liberation
20. Pedestrian lane
21. Pedestrian arcades
22. Private residents courtyard
23. Bus link to town
24. Marina Gardens play hub with cafe and amenity kiosk
25. 1st floor residents amenity podium garden
26. Pedestrian connection to Trenton Square
27. New pedestrian crossing on La Route de la Liberation
28. Bus gate
29. Extension of Esplanade cycleway
30. Access to Sport and Leisure Building

We are holding a drop-in event to view the Southwest St Helier Waterfront proposals and talk to the team.

- ▶ Monday 20 March from 12.00pm – 3.00pm and 4.00pm – 6.00pm
- ▶ Tuesday 21 March from 10.00am – 3.00pm

If you are unable to make this event, you will be able to view the proposals from 20 March on [www.sthelierwaterfront.je](http://www.sthelierwaterfront.je)  
#LoveYourWaterfront





**Rooms is a new interiors concept offering designer led, complete room schemes that are customised to your choice of fabrics and finishes.**

**With Bedrooms from £1900 and Living Rooms from £3945 - a single living room scheme can have up to 11 pieces of handmade furniture and accessories all included in this set price, with INTEREST FREE CREDIT available.**

Our interior schemes have been specifically designed with modern living and spaces in mind.

Home design made easy, affordable and personal to you.

## HOW IT WORKS

### 1. Book your styling session

Choose your preferred time slot to come in-store for a free styling session.

### 2. See us in store

Our experienced designers will help you choose the best scheme, fabrics and finishes to create a stylish space that's personal to you.

### 3. Order placed, sit back and relax

Our talented team of carpenters and upholsters will get to work crafting your chosen furnishings.

### 4. Enjoy your space

Your room will be delivered and installed in your home ready for you to enjoy with friends and family.



THIS ROOM FOR JUST

**£3945**

12 MONTHS INTEREST FREE CREDIT

VISIT [ROOMS.JE](https://rooms.je)





## M E E T   T H E   T E A M   A T S K I P T O N

*The Jersey Mortgage Team at Skipton are here to make the process of buying your new home smooth and straightforward. Read on to find out what they recommend when it comes to securing a mortgage for your new home.*



*Lorraine McLean,  
Mortgage Sales Manager*

**What do you most enjoy about being a mortgage professional?**  
Managing a team of very experienced mortgage industry individuals, who take pride in their jobs helping local and overseas clients achieve their dreams

**How does Skipton differentiate itself from all other Jersey lenders?**  
We pride ourselves on a personal service, all decisions are made locally, and we have direct and open dialogue with the people who make the lending decisions.

**What are the three key things you would advise a first-time buyer to consider when purchasing their first property?**  
Location, location, location!

**How quickly can Skipton give me a decision?** We can give an agreement in principle within 5 minutes, either can be done over the phone or by customers visiting our website [www.skiptoninternational.com](http://www.skiptoninternational.com).

*Paul Hyde,  
Senior Mortgage Associate*

**What do you most enjoy about being a mortgage professional?**  
For me it's the satisfaction I get from helping someone, who never thought they would be able to afford to own their own home, complete on a mortgage.

**What are the three key things you would advise a first-time buyer to consider when purchasing their first property?**  
Survey/credit profile/clients' choice of product.

**How has buying a property in Jersey changed over the past few years?** Jersey has become a very difficult market of late, with ever increasing prices, resulting in parents or grandparents generally stepping in with gifts to assist with the higher level of deposits required.

**How does Skipton differentiate itself from all other Jersey lenders?**  
Word of mouth is key in a small population like Jersey, and I think our reputation among current, potential and past clients is fantastic. Our prompt and professional services are always commented on in our Feefo feedback, which has platinum-award status.

**What is the most enjoyable part of helping people into their dream homes?** The personal satisfaction of helping people through that journey to achieve their dream of home ownership.

*Kirsty Dewhurst,  
Mortgage Associate*

**What do you most enjoy about being a mortgage professional?** Being able to help people achieve their property ownership goals and aspirations. This can be for a first-time buyer, or a more sophisticated investor.

**What are the three key things you would advise a first-time buyer to consider when purchasing their first property?**  
Do your homework, check out the location for schools, bus routes parking etc, does this fit into your lifestyle?

**How does Skipton differentiate itself from all other Jersey lenders?**  
We provide a friendly and personal touch, factoring in affordability and not just looking at simple income multiples

**How quickly can Skipton give me a more formal offer?**  
Within five working days of submitting a full application with supporting documents, although usually much quicker

**What is the most enjoyable part of helping people into their dream homes?** Seeing the difference it genuinely means in people's lives.

*Anna Le Brocq,  
Mortgage Associate*

**What do you most enjoy about being a mortgage professional?**  
The buzz of helping people to achieve their dreams.

**What are the three key things you would advise a first-time buyer to consider when purchasing their first property?**  
Be realistic in your budget, don't over commit, don't under commit.

**How does Skipton differentiate itself from all other Jersey lenders?**  
Approachable, and can be innovative, reacting to the market immediately as we are locally-based.

**How has buying a property in Jersey changed over the past few years?**  
As property prices have increased first-time buyers' homes are now usually a flat and not a house, meaning more likely an extra step on the ladder.

**What is the most enjoyable part of helping people into their dream homes?** Seeing the Friday Court list, and for someone who has waited a few weeks, this is such a great feeling.

*Skipton International, 9 Waterloo Street, St Helier, Jersey, JE2 4WT  
Call: 01534 509501 Email: [info@skiptoninternational.com](mailto:info@skiptoninternational.com) Follow: @SkiptonInt  
[www.skiptoninternational.com](http://www.skiptoninternational.com)*





## A D D I N G   T H E F I N I S H I N G   T O U C H E S

*Make a statement and create the perfect atmosphere in your new Horizon home with the stunning selection of blinds and window dressings from Sunshade Blinds.*



High-quality blinds, shutters and window dressings from Sunshade Blinds not only add a touch of elegance to any room, but also provide practical benefits from energy efficiency to privacy. At Sunshade Blinds, we first opened in 1987 and have gone on to install blinds, shutters and awnings for thousands of happy commercial and domestic clients.

We are full members of the British Blinds and Shutters Association and can manufacture a full range of products at our 5000 sq ft factory in St John. So why wait? Let us help you choose exactly the right window dressings to suit your home, lifestyle and budget, and take the first step towards added style and comfort for your new home at Horizon.

*We understand how important it is to make setting up your new home as affordable as possible, so we are offering all Horizon residents a further discount on your first order of all our products to help you get started. Contact us today at [info@sunshadeblinds.je](mailto:info@sunshadeblinds.je) or by calling 01534 864365 or visit our website at [www.sunshadeblinds.je](http://www.sunshadeblinds.je)*





# HORIZON EXCLUSIVE VOUCHER BOOKLET

Receive a voucher booklet worth £500 to be used at Romerils Home Interiors, in addition to in-store promotions.

Discounts on multiple departments including: Sofas, Beds, Rugs, Washer Dryers, TVs, Lighting, Bistro Sets, Kitchen Appliances and more.



Collect your booklet from the  
Horizon Sales Office

Dumaresq Street, St Helier, Jersey  
[www.romerils.com](http://www.romerils.com)  
[enquiry@romerils.co.je](mailto:enquiry@romerils.co.je)  
T: 01534 738806





# HORIZON OWNERS RATES

LET AGREED

Indigo

lettings@indigo.je

639955 @ f t

CAN WE SELL OR LET YOUR PROPERTY?

**0.85% SALE FEE**  
**5% LETTING FEE\***

\*OF ANNUAL RENTAL INCOME

WE OPERATE ON A NO SALE, NO FEE BASIS

SOLD

Indigo

sales@indigo.je

639955 @ f t

## WHY CHOOSE US?

WE CAN MAKE THIS PROCESS EASIER FOR YOU  
BY HELPING YOU EVERY STEP OF THE WAY

Indigo don't just stop at the sale/rental, we provide  
assistance throughout the whole process with  
recommendations for lawyers and mortgage advisors



Unlock  
the market



Here  
to chat



Local  
experts

FAMILY OWNED & RUN  
OVER  
**40**  
YEARS  
EXPERIENCE IN PROPERTY

WE DO FULL PHOTOGRAPHIC MARKETING OF YOUR PROPERTY INCLUDING  
VIRTUAL TOUR, PROMOTIONAL VIDEO AND FLOOR PLAN USING STATE OF  
THE ART TECH

INDIGO ADVERTISES ON ALL SOCIAL MEDIA PLATFORMS AND OUR OWN  
WEBSITE

GET IN TOUCH FOR A FREE VERBAL  
VALUATION ON YOUR PROPERTY

WE WORK FOR YOU, OUR CLIENT



Scan me

CALL | (01534) 639955

WEB | WWW.INDIGO.JE

# WHEN YOU NEED YOUR WI-FI TO BE ALL-SINGING AND ALL-DANCING. JUST LIKE CARLY.

You've **totally** got this.

**JT**  
TOGETHER

**JT Total Wi-Fi** optimises your home Wi-Fi with  
always-on pods that deliver intelligent, powerful  
and hyperfast fibre connectivity in every room,  
on every device. **Available exclusively with JT.**

Sign up to our all-in-one JT One Ultra plan  
to enjoy **FREE JT Total Wi-Fi.**

Build your plan at [www.jtglobal.com/JTOne](http://www.jtglobal.com/JTOne)

T&Cs apply, see website.

**FREE**

JT TOTAL WI-FI  
WITH  
JT ONE ULTRA

JT Total Wi-Fi

Plume HomePass®



# Ready to make the move?

14



## Use our mortgage calculator to see how much you could borrow

[natwestinternational.com/mortgage-calculator](https://natwestinternational.com/mortgage-calculator)

YOUR HOME OR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE



**NatWest**  
International

# Come and join us at our Mortgage Open Day

Call 01534 282262 to book your appointment with  
our friendly mortgage specialists.

18th March 2023 | 10am-2pm

Ground floor, NatWest International, 71 Bath Street, St Helier



### **Samantha Gray** Senior Mortgage Specialist

Samantha is a senior member of the Channel Island mortgage team, covering both Jersey and Guernsey mortgage applications.

She believes that building strong relationships with clients and assisting them with their mortgage needs is a key part in her role. Samantha joined the mortgage team 3 years ago, having worked for the bank since 2016.

☎ 01534 282030  
✉ [samantha.gray@rbsint.com](mailto:samantha.gray@rbsint.com)

Having recently purchased a property herself, she understands the importance of things running smoothly. Samantha is responsible for providing mortgages and support to Jersey and Guernsey high net worth clients.

Outside of work Samantha enjoys her weekly spin classes and spending time with friends and family.



### **Francis Lekimamati** Mortgage Specialist

Francis is a member of the Jersey based team, covering both Jersey and Guernsey mortgage applications.

Having recently joined the team, Francis is eager to build relationships with customers and expand on his mortgage knowledge.

☎ 01534 282274  
✉ [francis.lekimamati@rbsint.com](mailto:francis.lekimamati@rbsint.com)

Francis has been in the banking industry for 8 years working in various departments. He has a background of building trusted relationships with both customers and colleagues.

Francis is a keen footballer and is currently representing the Jersey Bulls.



### **Lauren Glover** Mortgage Specialist

Lauren is a member of the Jersey based team, covering both Jersey and Guernsey mortgage applications. She has been with the NatWest International team for 1 year, having had 10 years' experience within the lending sector.

Lauren understands the importance of building trust and maintaining long lasting relationships with her clients.

☎ 01534 282259  
✉ [lauren.glover@natwestint.com](mailto:lauren.glover@natwestint.com)

She enjoys being their point of contact throughout the whole mortgage journey, helping people purchase their homes, whether that be a first home or their dream home.

Outside of work, Lauren likes to travel and enjoys spending time with her family and friends.



**NatWest**  
International





◀ H O R I Z O N ▶

*Horizon Sales Office Opening Times:*

*Monday & Friday - 10:00 - 16:00*

*Tuesday & Thursday - 10:00 - 17:00*

*For appointments outside these hours, please email [info@horizon.je](mailto:info@horizon.je)*

*01534 721097 | [info@horizon.je](mailto:info@horizon.je)*

*[www.horizon.je](http://www.horizon.je)*