

A few digital ideas — and a demo to look at

Notes for Guy Carter, Your Mortgage Team · 18 June 2026 · prepared by EmerTech

Your advisers spend real hours doing the same careful, repetitive work on every deal: checking an application pack against each lender's policy, working out which lenders actually fit a client, chasing the right documents, and answering "what does ANZ need for a new build?" from memory or a PDF. None of it needs an adviser's judgement to *start* — it just needs to be fast and right. The demo below is an internal **AI workbench** that takes that first pass off your plate, with a citation back to the source for every claim, so your advisers spend their time advising.

👉 The working demo: yml-workbench.vercel.app

Built in a week, on public lender information we collected ourselves, with your lender panel and your towns in it. Everything marked "BUILT" below is live in the demo right now.

A · Application intelligence — the adviser's first pass

Application Check

Drop in a client's pack, pick a lender, and get a READY / NOT-READY pre-check: LVR vs the lender's caps and the RBNZ speed limit, deposit and gift-letter rules, income treatment, DTI, and a missing-documents list — every point cited to a policy source, with a second AI pass that strips anything it can't cite.

CORE

BUILT in the demo

production: 2–3 wk

Lender Match

Score a client across the whole panel — hard exclusions with cited reasons (LVR, residency, property type, income), then a ranked shortlist with "why it fits" and "watch out for". The ranking is deterministic and fully auditable; the AI only writes the words.

CORE

BUILT in the demo

production: 2 wk

Ask AI — policy questions, answered

"Compare early-repayment allowances at ANZ, Westpac and ASB." A confident, adviser-to-adviser answer with citations to the source — across your whole policy library, instead of digging through PDFs.

CORE

BUILT in the demo

production: 2 wk

Fact Find Check

Turn a client's situation into a precise, per-applicant document request — nothing missing, nothing unnecessary — plus a ready-to-send (never auto-sent) request email.

HIGH

BUILT in the demo

production: 1 wk

B · Connected to how you already work

Trail integration

Pull fact-finds and document packs straight from Trail — no upload step — and write the pre-check back against the deal. The demo proves the engine; this plugs it into your day.

HIGH 3–4 wk

Your full adviser policy library

The demo runs on public lender information. Production loads your aggregator policy manuals behind the same citation engine — so the answers cover the detail your advisers actually rely on.

HIGH 2–3 wk

Scanned-document reading (OCR)

Read scanned payslips, bank statements and IDs, not just clean PDFs — so any pack works, however it arrives.

MEDIUM 1–2 wk

C · Inbox & assistants

Enquiry triage ("Rachel")

Reads inbound client enquiries, drafts a grounded reply, and routes to the right adviser — sending automatically only when it's confident, otherwise the adviser approves or edits.

HIGH 3–4 wk

Deal-note summariser

Turn an adviser's rough notes or a call summary into a structured file note and next-step checklist.

MEDIUM 1–2 wk

D · Deadlines that chase themselves ("Pulse")

Refix & rate-roll reminders

Track every client's fixed-rate expiry across the whole book and prompt the adviser (and client) in good time — the single biggest source of retained business.

HIGH 2 wk

Pre-approval & rate-lock expiry alerts

Never let a pre-approval or a rate-lock quietly lapse.

HIGH 1 wk

Settlement & document chasers

Automatic nudges as settlement approaches, and when documents are still outstanding.

MEDIUM 1–2 wk

E · Compliance & advice records

FSLAA / CoFI advice-file export

Generate a tidy, timestamped advice file per application — what was checked, what was recommended, and why — ready for your compliance obligations.

HIGH 2–3 wk

Per-adviser logins & audit trail

Every check, match and answer attributed and logged.

MEDIUM 1 wk

F · Insight across the business

Multi-branch dashboard

Pipeline, conversion and turnaround across Queenstown, Wānaka, Invercargill and Nelson Tasman in one view.

MEDIUM 2–3 wk

Lender-spread & submission-quality analytics

Where deals go, how clean they are at submission, and where pre-checks are saving rework.

NICE 2 wk

G · Nice extras

YMT Wealth surfaces

KiwiSaver and investment-advice tools alongside the mortgage workbench, for the Wealth arm.

NICE 2–3 wk

Client-facing document portal

A simple branded place for clients to see what's needed and upload it — feeding straight into the checks above.

NICE 2–3 wk

The gap that's not on the list. The real prize isn't any single tool — it's the end-to-end loop. Today a deal is touched by hand at every stage: pack arrives, adviser checks it, picks a lender, chases documents, re-checks, submits. Wire the workbench into Trail and your policy library and that whole loop tightens: the pre-check runs the moment a fact-find lands, the document request goes out on its own, and your advisers step in where their judgement actually matters. That's where the hours — and the retained clients — really come from.