

For intermediary use only

## Submitting a Platform application

To make the application process a little easier, we have provided you with the following list of Do's and Don'ts to help you along your way.

### Keying an application

#### **DO ensure that the address history provided is accurate**

Any linked addresses found on the credit search in the last 3 years will be searched and information found may alter the initial underwriting decision

#### **DO ensure that the information you submit on a dip is correct**

Incorrect information may affect our decision to lend

#### **DO ensure that the applicant's full name is keyed including any middle name or maiden names**

If any other name is picked up on the credit search regardless of how long ago it was used, this has to be re-searched which could alter the initial decision

#### **DO add 2 telephone numbers for each applicant**

This is a requirement on all applications and providing the telephone numbers at initial application stage will reduce additional requests

#### **DO add full vendor details as well as selling agent**

We require this information and getting this upfront avoids additional underwriting requests

#### **DO include the individual Solicitor acting as well as company name**

This is required on all applications and will not complete until the information is provided

#### **DO ensure that the deposit reason on the application is correct**

Changes to this during processing can cause delays and may alter the initial underwriting decision

#### **DO check accountant's qualification prior to submitting**

We can only accept accounts/accountant's certificates from a qualified accountant as described in our Lending Policy. If a suitable qualification is not held we will require HMRC confirmation of earnings

#### **DON'T key names in CAPITALS as this will need to be changed and will prompt a re-search**

Any updated information on the search will be taken in to account and may affect the original decision

#### **DON'T key overtime/bonus or other income in with basic income**

We require all income to be split accordingly; there are different boxes for each type of income. If we need to change the information it may affect affordability

## Proof of deposit

### **DON'T submit internet bank statements for proof of deposit without getting them stamped by the issuing bank**

The majority of bank statements received now for proof of deposit are internet print off's. These need to be stamped and signed by the issuing bank. Alternatively we can accept full bank statements

## Additional tips

### **DO ensure that any ID is correctly certified**

ID certification needs to include the following:

- Brokers name to be printed, signed and dated
- Company name
- And the wording 'I certify this to be a true copy of the original document' and where required 'A true likeness of.....'.

We cannot accept ID if it is not certified this way. Full guidance can be found in our Lending Policy

### **Platform DO accept fax or scanned copies of most documentation**

To avoid any post delays please fax or scan and email any information other than ID where we require an original certification. This will speed up the underwriting process

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**platform**   
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