


A photograph of two men in a meeting. The man on the left is smiling and has his hand near his chin. The man on the right is wearing glasses and is looking towards the first man. The background is blurred.

Every step of the way

Your handy guide for a smooth
mortgage process

platform 

The intermediary lender of The **co-operative** bank



“Once again I have found all the staff at Platform to be very helpful and professional in my dealings with them and cannot praise them highly enough.”

George Preece

Stonebridge Mortgage Solutions

Welcome to Platform

In business, it's always good to have a partner that understands what you want to achieve and works hard to help you get there. That's why at Platform, we're with you every step of the way.

As the intermediary lender of The Co-operative Bank, we're here to build successful relationships with our brokers. We work hard to make sure doing business with us is as smooth and simple as possible.

From a face-to-face chat to real time tracking of your application, everything we do is designed to make life easier for you.

In this booklet, you'll find helpful hints and tips to make the application process as smooth as possible. You'll also find details of our dedicated support teams who are on hand to provide help at every stage of the process, should you need it.

Experts on hand



Whether it's face-to-face or over the phone, our expert teams are always available should you ever need their advice and support.

✓ **Business Development Managers**

We have a dedicated team of BDMs that work across the UK. Your BDM will take the time to get to know your business needs and keep you up to date with our latest products and services.

✓ **Broker Support Team**

Our dedicated team is here to help you with any pre-application queries you may have about our lending criteria, products or Click registration.

✓ **Post Application Support Team**

After we've received your full application, our Post Application Support Team will aim to be in touch within 48 hours to make sure things proceed smoothly.

✓ **Completions Support Team**

Our Completions Support Team is here if you have any questions once you've received your offer or Certificate of Title.

Tools of the trade



From affordability calculators to real time tracking, we have a range of online tools offering help and advice at every turn, including:

✓ **Affordability calculators**

Before you begin, get a quick idea of how much your customer can borrow for both our mainstream and Buy to Let mortgages.

✓ **Lending criteria guide**

You can find our full lending criteria online.

✓ **FAQs**

Our FAQs are based on pre-application questions received by our Broker Support Team.

✓ **Application tips**

Discover the most common reasons why applications are delayed, and tips to avoid them.

✓ **Click demo**

A quick introduction to Click, our online application system.

✓ **Real time tracking**

You'll always know what's happening at every stage of the application process.

✓ **Click video guide**

An easy video guide to our online application system Click, with handy hints and tips to help streamline the application process.

✓ **Ask Us facility**

Once you have submitted your full application on Click, you can submit any queries to your dedicated case manager via the Ask Us facility. They will aim to respond within 4 working hours.

Step 1:

Before you start

Step 2:

Getting your DIP and KFI

Step 3:

Ready to submit

Step 4:

Before you complete

Step 1

Before you start

Our range of mainstream and Buy to Let mortgages have been developed to suit the needs of your customers. For full details of our products and incentives, see our online product guides at platform.co.uk

If you haven't already, you will need to register with Platform to use our online application system, Click. If you have any problems with registering or any pre-application queries, our Broker Support Team is ready to help.



Expert people

- ✓ Broker Support Team
- ✓ BDM Team



Online tools

- ✓ Affordability calculators (BTL & mainstream)
- ✓ Lending criteria guide
- ✓ FAQs



It's good to know...

In 2016, our Broker Support Team answered over 64,000 calls in an average of 30 seconds*.



Tips for using our affordability calculators

- ✓ **Hover over the question mark symbol** for tips when using the affordability calculator.
- ✓ If debts are being **consolidated**, include **existing debts as a commitment**. We look at patterns of spending, so if future debts return to these levels we want to be sure your customer could meet their obligations.
- ✓ If bonus, commission or overtime is **paid monthly** it needs to appear on the last **3 months' wage slips**. An average should be taken over these 3 months and annualised, or **if the most recent month is the lowest, this figure should be used**. We'll take 50% of this income into consideration. When this income is greater than 50% of earnings, we'll need 3 years' figures to evidence this income. If the amount is fixed or increasing, an average will be taken. If the amount is in decline, it will not be accepted unless explained and approved by an underwriter.
- ✓ 100% of guaranteed allowances can be included in the main income, such as **London weighting, car allowances and flexi benefits**.

Find more tips for using our affordability calculator [online](#).

*Call statistics are a monthly average waiting time of under 30 seconds and relate to Broker Support Team on 0345 070 1999, options one and four, over a 12-month period from 1 January to 31 December 2016. Total number of calls: 64,360.

Getting your DIP and KFI

Click is our online application system that's been designed with brokers in mind. If you haven't used it before, we have a handy online demo to show you how Click takes you from DIP to KFI and on to full application.



Expert people

- ✓ BDM Team
- ✓ Broker Support Team



Online tools

- ✓ Click demo
- ✓ Application tips

“Clear underwriting criteria, a robust decision in principle system, efficient communications and good BDM support. Simple to use online system and easy to message the underwriter.”

Jason Spicer

Mortgage Intelligence Group



Top tips

- ✓ **Don't type in capital letters.** If you do, the details will need to be changed which will mean resubmitting the information.
- ✓ Make sure any overtime/bonus or other types of income are **separate from basic income.** Any changes might affect the affordability.
- ✓ **Ensure the address history is accurate.** We'll search addresses for the last 3 years and if they don't match your information, the decision could be affected.
- ✓ Check the applicant's full name is correct, **including any middle or maiden names.**
- ✓ Ensure that information relating to the deposit is correct e.g. if it was a gift or savings. Changing information later may lead to delays.
- ✓ If the customer has **lived abroad in the last 3 years,** please contact the Broker Support Team.

Find more tips for starting your application [online](#).

Ready to submit

Once we've received your application, a dedicated case manager will aim to be in touch within 48 hours. With Click, you can upload all your documents quickly and easily, receive case updates and track your application in real time.



Expert people

- ✓ BDM Team
- ✓ Post Application Team



Online tools

- ✓ Application tips
- ✓ Click video guide
- ✓ Ask Us facility



It's good to know...

In 2016, we said "yes" to a mortgage application every 7 minutes*



Top tips

- ✓ If there's any extra information or context that you'd like to include with your application, **please add it to the additional information box.**
- ✓ If the employer's head office address is different from the property address, **please add a note in the additional information box.**
- ✓ Check the shopping list and **only send us the requested information.**
- ✓ Please ensure that all documents (and copies of documents) are **clear and legible.**
- ✓ Ensure you **certify all documents** by simply ticking the box in the **'Upload Document'** section.
- ✓ If the applicant is raising funds for home improvements, please provide **full details and any quotes.**
- ✓ Check the **'Check and Send'** tab on your application to ensure all required information has been supplied. Doing this will highlight if any information is missing.

*Based on all mortgage offers made to applications received from 1 January 2016 to 31 December 2016 taking out a Platform product.

Before you complete

You may still have some queries or need additional information before completion. You can use our Ask Us facility or call on the expertise our Completions Support Team for any questions that may arise, from fees to solicitors.



Expert people

✓ Completions Support Team



Online tools

✓ Ask Us facility
✓ Broker feedback survey



It's good to know...

69% of brokers would recommend Platform products*



Don't forget

- ✓ **Tell us how we did** – we use your feedback to help us improve the service we offer you.
- ✓ For all enquiries after your application has been made, contact the **Completions Support Team**.



Improving our service

Once your client's mortgage has completed, please take the time to complete our **Broker feedback survey**. We're committed to improving the service we offer you and your feedback is an essential part of helping us do this.

*Based on 734 brokers completing a satisfaction survey in 2016 and completing the question: 'How likely would you be to recommend Platform products to customers and colleagues?' Scores based on NPS of 8, 9 and 10.

We're all ears

Through our service, people and online support, we aim to make working with us a positive, seamless experience; a collaboration.

We are always listening and looking for ways to improve what we do, so we can make life easier for you.

If you have any feedback for Platform, please feel free to share it with us.

Email us at welisten@platform.co.uk



“Good service and quick phone response, and calls from underwriting team to keep me informed. Overall very good.”

John Stonestreet
Financial Themes LLP

Let's talk

Our expert teams are on hand to help you through every stage of the process. If you have any queries, please don't hesitate to get in touch, we'll be happy to help.

Call us on **0345 070 1999*** and choose from the following options:

Broker Support Team

- Option 1: For all pre-application queries and contact details for your BDM
- Option 4: For registration queries, technical issues and password resets

Post Applications Team

- Option 2: For queries about applications currently being processed

Completions Support Team

- Option 3: For queries about applications that have received an offer



The intermediary lender of The **co-operative bank**

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

*Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes. Lines are open between 9am and 5pm Monday to Wednesday and Friday and between 10am and 5pm on Thursday.