

"If only someone
listened to mortgage
intermediaries."



platform 

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Product withdrawal

Good morning

We will be making the following changes to our current product range with effect from **Monday 1 February**. All affected current products will be withdrawn at 5pm Friday 29 January.

Summary of changes

Product changes

Mainstream core

2 year fixed and 2 year tracker rates reduced

Mainstream exclusives

2 year fixed and 2 year tracker rates reduced

Buy to Let

2 year fixed and 3 year fixed rates increased

Additional product changes

Fixed rate end dates extended to 31 May

Criteria changes

Family purchases

- Audit valuations no longer required on family purchases

Purchase at undervalue

- Audit valuation no longer required on purchases at undervalue
- Restricted to 75% LTV
- Only accepted on family purchase (no longer accepted on bulk purchases or corporate landlord purchases)

Non-Conforming criteria

- Defaults registered within the last 12 months no longer allowed
- CCJs in last 12 months no longer allowed

Let to Buy

- Let to Buy additional criteria introduced - see Lending Policy section 7.8

Title Insurance rename

Following on from customer feedback we've decided to rename 'Title Insurance' to Free Standard Legals throughout our online application system and on all literature with effect from Monday 1 February.

Pipeline deadlines

clickdecision and kfis

All affected rates will be withdrawn from our website and all sourcing systems at 5pm Friday 29 January.

Applications

All applications must be received at Platform by 5pm Friday 5 February. Applications must have a clickdecision. All packaged application must be fully packaged and accompanied by all items on our shopping list.

To find out more about these products changes please contact our Customer Care team on 0845 070 1999*