

**Platform Help to Buy (HTB) product switch application form**

Please use this form to complete a Help to Buy product switch on behalf of your client; **you should download and complete electronically before printing.** This form can also be used to request a term change at the same time as the product switch. If you require further information or guidance on this application or the broker registration process, visit [platform.co.uk](http://platform.co.uk) or call the Mortgage Desk Team on **0345 070 1999** (Option 1) - Lines open 9am to 5pm, Monday to Friday and 10am to 5pm on Thursday.

**Broker checklist**

- ✓ Are you registered with Platform? If not please register/re-register by visiting [platform.co.uk](http://platform.co.uk). Before completing this application, please check:
- ✓ Customer eligibility.
- ✓ Check whether your client has partly or fully repaid their HTB loan. If so, you will need to submit proof of this from your client, via the Homes & Communities Agency, in order for us to update our records.
- ✓ Customer affordability.
- ✓ Check you have your client's existing mortgage account number. It can be found on your client's annual statement, initial completion letter or more recent product maturity letter. This could be a 9-digit number beginning with 13 or an 8-digit number beginning with 3.
- ✓ Whether you require further documentation such as a recent payslip and Bank statement to be enclosed with the application.
- ✓ Whether your customer requires a revaluation. Please note that your client's Loan to Value (LTV) and eligible product range is based on the higher of the last valuation we hold for your property, or an estimate based on the House Price Index (HPI) valuation. You can also provide an estimated value in the section below. In which case, you should choose your client's required product using the revised LTV based on your new estimated valuation. There may be a charge for a revaluation.
- ✓ Whether your client's circumstances have changed recently and we have not been informed, e.g. name, residential address, terms of the mortgage repayment of HTB loan. If so, these changes will need to be completed prior to the product switch.

**More information is available on the Platform website, or if you would like to discuss this, please call our Mortgage Desk Team.**

**Mortgage application type**

Help to Buy

**Customer details**

	First applicant	Second applicant
Title	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Post code	<input type="text"/>	<input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>

**Existing Platform mortgage account information**

If your client holds more than one Platform mortgage account linked to the same property, you should not continue. Please advise your client to contact us directly on **01752 236 550** (8.30am to 5.30pm Monday to Friday) where we can assist.

Mortgage account number	<input type="text"/>	Property type	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Flat/Maisonette <input type="checkbox"/>
Current Mortgage balance	£ <input type="text"/>	Property style	Detached <input type="checkbox"/>	Semi-detached <input type="checkbox"/>	Mid Terrace <input type="checkbox"/>
Current product end date?	<input type="text"/>	End Terrace <input type="checkbox"/>	Flat - Purpose built <input type="checkbox"/>	Flat - Converted <input type="checkbox"/>	
or is your client on SVR?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If flat or maisonette:		- how many floors are there in total?	<input type="text"/>
Current remaining Mortgage term	<input type="text"/> Yrs <input type="text"/> Mths			- on what floor is your client's property situated?	<input type="text"/>
Repayment type	Repayment <input type="checkbox"/> Interest only <input type="checkbox"/>	Number of bedrooms (any room originally intended for use as a bedroom)		<input type="text"/>	
Tenure	Leasehold <input type="text"/> Freehold <input type="text"/>	What is the current estimated value of the property?		<input type="text"/>	

• Please choose your client's product using LTV based on this new estimated value.  
• If you provide a new estimated valuation and this moves the LTV into a new LTV band, we will request a revaluation.

## New Platform mortgage product required

Full product description

HTB Product code

Interest rate

 %

Has your client repaid any of the existing HTB loan?

Yes

How much?

£

Equity Buy Back

%

No

As above, if repayments have been made, you will need to submit evidence of this to us so our records can be updated.

Product fee

£

Does your client want to add the product fee to the loan?

Yes

No

Card Payment

Please be aware that adding the fee to the mortgage will increase the total outstanding balance and will affect the LTV calculation. If it moves to a new LTV band, your client may need a different product. If your client is paying the fee up front, we accept cheque or card payment. If paying by cheque, please include with application form made payable to Platform, if paying by card we will call your client before completion for card details.

Cheque Enclosed

Does your client want to change the term of their mortgage?

If yes, please indicate new term. Please note, the term of the mortgage can be increased or decreased, however, it cannot be longer than the term of the corresponding HTB loan.

Yrs

Mths

Please note, if your client's mortgage payment is changing e.g. as a result of changing the term, as a responsible lender we will need to assess the affordability of the loan. Please complete the Income and Expenditure Declaration on the Platform website and enclose with the application form.

**Please provide us with any additional information that will help us to process the application e.g. Capital Repayments**

## Broker details

Broker correspondence address

(this will be used to forward any paperwork)

Company/Broker firm

Adviser name

Contact number - office

FCA reference no.

Contact number - mobile

Email address

(This should be the email address that is registered with Platform and is where all status updates will be sent to)

## Submission route

Please ensure you correctly select your submission route from the table below, for any queries relating to your submission route please contact our Mortgage Desk Team on **0345 070 1999** (Option 1) - Lines open 9am to 5pm Monday to Friday, and 10am to 5pm on Thursday.

Please tick your application submission route:

Connells  Countrywide  PRIMIS (FC)  Ingard  2 Plan Wealth Management Ltd

Openwork  Personal Touch  PRIMIS (AMF)  Sesame  Tenet

Home in One Financial Services Limited  Positive Solutions  Mortgage Advice Bureau

Stonebridge Mortgage Solutions Ltd  Life and Easy Ltd  Quilter (formerly Intrinsic & CAERUS)

Mortgage Intelligence AR Network  Mortgage Next  Lighthouse Advisory Services Limited

If your submission route is not shown above, please select the mortgage club you have used:

Legal & General  Mortgage Intelligence  Paradigm  PMS  Simply Biz  TMA

Dynamo for Intermediaries

## Declaration

Type of Mortgage: Residential Mortgage

Broker fee (charged directly to your customer) £

I confirm that I have provided my client with a quote illustration.

If you would like the broker copy of the offer document to be sent via your registered email address instead of posted, please tick this box.

Please note: We use Transport Layer Security (TLS) to encrypt and protect email traffic. If your mail server does not support TLS, you should be aware that any emails you request from us, may not be protected in transit.

I confirm that I am acting on behalf of the applicant(s) in connection with their mortgage requirements and I am authorised to complete this application on their behalf. I have informed the applicant(s) at the time that the information contained in this form will be used and disclosed in the following ways and they consent to this:

1. any details provided by the applicant(s) or relating to this application will be held in the Platform's records;
2. Platform will disclose details about the applicant(s) and this application to the Credit Reference and Fraud Prevention Agencies who may make them available to subscribing lenders. The applicant(s) is/are aware of the importance of providing accurate information and that any false or inaccurate information will be made available to Credit Reference and Fraud Prevention Agencies;
3. Platform may share information about the applicant(s) and the application with HM Revenue & Customs ('HMRC') to check the accuracy of the information which has been provided to us. HMRC may use the information that we provide to them to inform its risk profiling activities and to establish any mismatch with declared income; and
4. Under the rights available to data subjects under the General Data Protection Regulation (GDPR), applicants have the right to obtain a copy of the information held about them.

I am the broker, I have complied with the requirements on my part as detailed above, and agree to your Terms of Business for Intermediaries (which I have been provided with and read) on behalf of the intermediary.

**Broker signature** (please leave blank until printed)

Signed  Dated

Print name

## Once you have completed this form...

- Print out the completed form and send to: Platform Mortgage Services, P.O. Box 3462, Cheadle Road, Leek ST13 9BG.
- Please ensure all supporting documentation is included with the application form (including a cheque for the product fee if appropriate).

Once we have received and assessed your application (together with any revaluation, if necessary), we will send both you and your client a copy of the application illustration and offer document. Your client will also receive a Form of Authority, which they are required to sign and return back to us. Your client will need to check and sign the Form of Authority, before sending back to us at least 10 working days prior to the product switch being completed. If your client is paying a product fee via card payment, we will request payment once we have received the signed form back.

### Important Information

This information is for the use of professional mortgage advisers only. It is not intended to be used by the general public. Members of the general public seeking further information should contact us at the telephone number listed on our contact page, or seek independent mortgage advice.

**Please call 01752 236 550\* (8.30am to 5.30pm Monday to Friday) if you would like to receive this information in an alternative format such as large print, audio or Braille.**

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 01 and 03 numbers are charged approximately up to 9p per minute. Charges for calls made outside of the UK will be determined by your local provider. Calls may be monitored or recorded for security and training purposes.  
Information correct as at 09/2023.