

We've introduced mortgage offer extensions

With effect from **Monday 25th March**, we introduced the following:

Offer extensions

For purchase applications you can now extend the mortgage offer - giving your customers more time to complete on their mortgage, if needed:

- Non-new build mortgage offers can be extended by a further **30 days** from **180 days** to **210 days**
- New build mortgage offers can be extended by a further **90 days** from **180 days** to **270 days**.

An offer extension can only be requested where:

- the original offer is within the last 30 days of the offer validity period
- there are no other changes to the application or to the customers personal circumstances.

Customer's requesting an offer extension can retain their existing product and we don't need any supporting documents. However, only one offer extension request per application can be made.

To request an offer extension, you'll need to complete and submit an [Application Amendment Form](#) via the broker platform.

If there is a change to the application or the customers personal circumstances at any point during either the original or extended offer period, the application will need to be updated and resubmitted for review.

Changes to an application

We have also updated our process when making a change to an existing mortgage application:

- Changes to an application made outside the last 14 days of the original offer validity period will see any revised offer issued with the same validity period.
- Changes to the application made within the last 14 days of the original offer validity period will see any revised offer issued with a validity period of no more than 14 days.

Please note, revised offers will only be issued subject to the change meeting our lending criteria.

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