

PLATFORM BUY TO LET ADDITIONAL BORROWING PRODUCTS

10 SEPTEMBER 2020

Product	Product code	End Date	Product fee	Maximum LTV			
				60%	65%	70%	75%
2 year fixed	B1316	31/12/2022	£1,499	1.44%	1.60%	1.71%	1.71%
	B1317	31/12/2022	£749	1.62%	1.73%	1.79%	1.82%
	B1318	31/12/2022	£0	1.97%	2.10%	2.14%	2.18%
Product	Product code	End Date	Product fee	Maximum LTV			
				60%	65%	70%	75%
5 year fixed	B1322	31/12/2025	£1,499	1.84%	1.99%	2.03%	2.03%
	B1323	31/12/2025	£749	1.90%	2.04%	2.14%	2.14%
	B1324	31/12/2025	£0	2.04%	2.18%	2.28%	2.28%

Notes:

- Minimum loan amount £5,000
- Platform customers must apply for additional borrowing directly. Applications are not allowed via brokers.
- Customers must have held their mortgage for a minimum of 6 months, and maintained it satisfactorily, before additional lending would be considered.

Early repayment charges (ERC)

During the early repayment charge period, overpayments can be made up to 10% of the outstanding mortgage balance on last anniversary or account open date without incurring an early repayment charge. Overpayment payments that exceed 10% of the outstanding mortgage balance on anniversary or account open date within any contractual year will incur an early repayment charge.

2 year fixed	3% of the amount redeemed until 31 Dec 2021 2% of the amount redeemed until 31 Dec 2022
3 year fixed	3% of the amount redeemed until 31 Dec 2021 2% of the amount redeemed until 31 Dec 2022 1% of the amount redeemed until 31 Dec 2023
5 year fixed	5% of the amount redeemed until 31 Dec 2021 4% of the amount redeemed until 31 Dec 2022 3% of the amount redeemed until 31 Dec 2023 2% of the amount redeemed until 31 Dec 2024 1% of the amount redeemed until 31 Dec 2025
2 year tracker	2% in year 1 , 1% in year 2

For detailed lending criteria please see criteria page