

## PLATFORM BUY TO LET ADDITIONAL BORROWING PRODUCTS

17 DECEMBER 2020

Product	Product code	End Date	Product fee	Maximum LTV			
				60%	65%	70%	75%
2 year fixed	B1371	30/04/2023	£1,499	1.44%	1.54%	1.64%	1.64%
	B1372	30/04/2023	£749	1.59%	1.74%	1.79%	1.79%
	B1373	30/04/2023	£0	1.84%	2.02%	2.09%	2.09%
Product	Product code	End Date	Product fee	Maximum LTV			
				60%	65%	70%	75%
5 year fixed	B1377	30/04/2026	£1,499	1.79%	1.84%	1.99%	1.99%
	B1378	30/04/2026	£749	1.84%	1.89%	2.04%	2.04%
	B1379	30/04/2026	£0	1.99%	2.04%	2.24%	2.24%

### 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 30 Apr 2022 2% of the amount redeemed until 30 Apr 2023
3 year fixed	3% of the amount redeemed until 30 Apr 2022 2% of the amount redeemed until 30 Apr 2023 1% of the amount redeemed until 30 Apr 2024
5 year fixed	5% of the amount redeemed until 30 Apr 2022 4% of the amount redeemed until 30 Apr 2023 3% of the amount redeemed until 30 Apr 2024 2% of the amount redeemed until 30 Apr 2025 1% of the amount redeemed until 30 Apr 2026
2 year tracker	2% in year 1 , 1% in year 2

For detailed lending criteria please see criteria page