

PLATFORM BUY TO LET FURTHER ADVANCE PRODUCTS

25 MARCH 2020

Product		End Date	Product fee	Maximum LTV			
				60%	65%	70%	75%
2 year fixed	B1228	30/06/2022	£1,499	1.49%	1.64%	1.74%	1.74%
	B1229	30/06/2022	£749	1.59%	1.74%	1.84%	1.84%
	B1230	30/06/2022	£0	1.74%	1.99%	2.09%	2.09%
Product		End Date	Product fee	Maximum LTV			
				60%	65%	70%	75%
3 year fixed	B1231	30/06/2023	£1,499	1.84%	2.14%	2.24%	2.29%
	B1232	30/06/2023	£749	1.94%	2.24%	2.34%	2.39%
	B1233	30/06/2023	£0	2.09%	2.44%	2.54%	2.59%
Product		End Date	Product fee	Maximum LTV			
				60%	65%	70%	75%
5 year fixed	B1234	30/06/2025	£1,499	1.79%	2.09%	2.19%	2.19%
	B1235	30/06/2025	£749	1.89%	2.19%	2.29%	2.29%
	B1236	30/06/2025	£0	1.94%	2.14%	2.34%	2.34%
Product		End Date	Product fee	Maximum LTV			
				60%	65%	70%	75%
2 year tracker	B1237	2 years from completion	£1,499	1.49% BBR*+0.99%	1.84% BBR*+1.34%	1.89% BBR*+1.39%	1.94% BBR*+1.44%
	B1238	2 years from completion	£749	1.69% BBR*+1.19%	2.04% BBR*+1.54%	2.09% BBR*+1.59%	2.14% BBR*+1.64%

*If BBR falls below 0.50% the initial/reversionary rate will be charged at 0.50% + product initial/reversionary rate loading

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 Jun 2021 2% of the amount redeemed until 30 Jun 2022
3 year fixed	3% of the amount redeemed until 30 Jun 2021 2% of the amount redeemed until 30 Jun 2022 1% of the amount redeemed until 30 Jun 2023
5 year fixed	5% of the amount redeemed until 30 Jun 2021 4% of the amount redeemed until 30 Jun 2022 3% of the amount redeemed until 30 Jun 2023 2% of the amount redeemed until 30 Jun 2024 1% of the amount redeemed until 30 Jun 2025
2 year tracker	2% in year 1 , 1% in year 2

For detailed lending criteria please see criteria page