

Additional information

For full details of our lending policy visit platform.co.uk/literature

Platform mortgages are not portable

*Mainstream products are only available to appointed representatives of the following partners:

Bluefin
Home of Choice
Intrinsic
Legal and General
Lime
Mortgage Intelligence
Openwork
Personal Touch Financial Services
Pink Home Loans
Sesame

Application fee

These fees include VAT and are non-refundable.

An Automated Valuation Model (AVM) may be used for suitable applications

Property valuation	Valuation fee	Administration fee	Total application fee
AVM	£20	£140	£160
Up to £75,000	£105	£140	£245
£75,001 to £100,000	£115	£140	£255
£100,001 to £150,000	£135	£140	£275
£150,001 to £200,000	£165	£140	£305
£200,001 to £250,000	£200	£140	£340
£250,001 to £300,000	£225	£140	£365
£300,001 to £350,000	£255	£140	£395
£350,001 to £400,000	£295	£140	£435
£400,001 to £500,000	£355	£140	£495
£500,001 and over	By negotiation	By negotiation	By negotiation

Other fees

Buildings insurance administration fee one off fee if buildings insurance is not arranged through Platform	£30
Telegraphic transfer fee	£15
Higher lending charge	None

To find out more call us on **0845 070 1999****
or visit **platform.co.uk**

Telephone calls may be monitored. **Calls from a BT landline will cost no more than 2p per minute plus a call set up fee of 6.85p. Mobile and other providers' charges may vary. Lines are open between 9am and 5pm Monday to Friday. This product guide is for the use of financial intermediaries only. It is not to be disclosed or given to the public or intended as a consumer advertisement. Platform Home Loans Limited Registered in England & Wales Number 2334606. Registered Address: Exchange Tower, 2 Harbour Exchange Square, London, E14 9FR. Platform is the trading name of Platform Home Loans Limited (FSA No. 303337) and of Platform Funding Limited (FSA No. 303387), both authorised and regulated by the Financial Services Authority.

Early repayment charges (ERC)

1% or 1 month's notice of the amount redeemed after initial early repayment charge

Mainstream

2 year fixed	2% in year 1, 1% in year 2
3 year fixed	3% in year 1, 2% in year 2, 1% in year 3
2 year tracker	2% in year 1, 1% in year 2
3 year tracker	3% in year 1, 2% in year 2, 1% in year 3

Buy to Let/Self-Cert

2 year fixed	5% of the amount redeemed until 1 September 2011
3 year fixed	5% of the amount redeemed until 1 September 2012

Almost Prime

2 year fixed	6% of the amount redeemed until 1 September 2011
3 year fixed	6% of the amount redeemed until 1 September 2012

BBR* (applies to all Mainstream, BTL & Self-Cert products)	0.50%
LIBOR* (applies to all Almost Prime products)	1.38%

* **Mainstream:** If BBR falls below 1.00% the initial/reversionary rate will be charged at 1.00% + product reversionary rate loading

BTL/Self-Cert: If BBR falls below 3.00% the reversionary rate will be charged at 3.00% + product reversionary rate loading

Almost Prime: If LIBOR falls below 3.00% the reversionary rate will be charged at 3.00% + product reversionary rate loading

LIBOR is reviewed quarterly commencing in March each year

Platform will only process mortgages from FSA authorised intermediaries with the exception of Buy to Let business where the introducer can either be FSA or NACFB authorised