

Additional information

For intermediary use only

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

Platform mortgages are portable

Mainstream products are only available to members of the following business partners:

Appointed representatives of:

Home of Choice

Intrinsic

Legal and General

Lime

Mortgage Intelligence

Openwork

Personal Touch Financial Services

Pink Home Loans

Sesame

Directly Authorised members of:

Central Trust

Connells

Countrywide

London and Country

Ocean Finance

Positive Solutions

Fees

These fees include VAT and are non-refundable.

Administration fee

A non-refundable administration fee of £140 is payable at application.

Please note: Where applicable, when asked for an application fee this should include the administration and valuation fee combined.

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

Property valuation	Valuation fee
AVM	£20
Up to £75,000	£105
£75,001 to £100,000	£115
£100,001 to £150,000	£135
£150,001 to £200,000	£165
£200,001 to £250,000	£200
£250,001 to £300,000	£225
£300,001 to £350,000	£255
£350,001 to £400,000	£295
£400,001 to £500,000	£355
£500,001 and over	By negotiation

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

Free Standard Legals

Includes title insurance and conveyancing and removes the need for local, mining and mineral searches. Only available on applicable remortgage products. Platform will instruct one of our panel solicitors. Title insurance protects the lender in the event of a defect of title.

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 Wednesday and Friday. Lines are open on Thursday between 10am and 5pm. 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.

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Early repayment charges (ERC)

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

Mainstream

2 year fixed	2% of the amount redeemed until 31 May 2011, 1% of the amount redeemed until 31 May 2012
3 year fixed	3% of the amount redeemed until 31 May 2011, 2% of the amount redeemed until 31 May 2012, 1% of the amount redeemed until 31 May 2013
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

2 year fixed	5% of the amount redeemed until 31 May 2012
3 year fixed	5% of the amount redeemed until 31 May 2013

Almost Prime

2 year fixed	6% of the amount redeemed until 31 May 2012
3 year fixed	6% of the amount redeemed until 31 May 2013

BBR* (applies to all Mainstream and Buy to Let products)	0.50%
LIBOR* (applies to all Almost Prime products)	0.75%

Mainstream/Buy to Let: Bank Base Rate increases will only be passed on once Bank Base Rate exceeds 1%

Almost Prime: LIBOR increases will only be passed on once LIBOR exceeds 1%

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.



The intermediary lender of The Co-operative Bank p.l.c.