

# Product guide

1 July 2009

## Latest awards

- **Best Lender for Specialist Products**, Legal & General Mortgage Club Awards 2009
- **Best Intermediary Mortgage Lender**, Your Mortgage Awards 2008-2009
- **Gold Standard**, Mortgage Strategy Technology Service Awards 2008
- **5 Stars**, FTAdviser.com Online Service Awards 2008

## Product summary

- Free valuation on all Mainstream+ products
- Mainstream+ from 3.79%
- Almost Prime from 8.39%
- Self-Cert from 6.49%
- Buy to Let from 6.39%

**+Mainstream products only available through selected partners.  
Please see back page for full details.**

For online kfis, decisions and applications go to our award winning click suite at **platform.co.uk**

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July 09 products	Mainstream					
	Maximum LTV				Arrangement fee (can be added to the loan)	Incentives
	60%	75%	80%	85%		
<b>2 year fixed</b> <small>until 1 September 2011</small>	4.59%	4.99%	6.34%	7.04%	£0	Free valuation
<b>3 year fixed</b> <small>until 1 September 2012</small>	4.99%	5.39%	6.74%	7.24%	£0	Free valuation
<b>2 year tracker</b> <small>from completion</small>	3.79%	4.09%	Not available		£995	Free valuation
<b>3 year tracker</b> <small>from completion</small>	3.99%	4.29%	Not available		£995	Free valuation

<b>Maximum loan</b> <small>(house purchase and remortgage)</small>	£1,000,000	£750,000
<b>Reversionary rate</b>	4.75% BBR*+3.75%	
<b>Remortgage information</b>	Remortgage max LTV 75%	
<b>Introducer fee</b>	0.35% <small>(max £3,500)</small>	
<b>Additional notes</b>	<ul style="list-style-type: none"> <li>• Available to employed and self-employed</li> <li>• Available to first time buyers</li> </ul>	

\*As BBR falls below 1.00% the initial/reversionary rate will be charged at 1.00% + product reversionary rate loading

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

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July 09 products	Non-Conforming			Conforming			
	Almost Prime			Self-Cert		Buy to Let	
	Maximum LTV			Maximum LTV		Maximum LTV	
	60%	65%	75%	60%	70%	60%	75%
CCJs per applicant	£500 (0 in last 3)			None		None	
Arrears	None			None		None	
Bankruptcy/IVA	Discharged or completed > 4 years			None		None	
2 year fixed until 1 September 2011	8.39%	8.69%		Not available		Not available	
2 year fixed Self-Cert until 1 September 2011	8.79%	9.09%	Not available	6.49%	6.84%	Not available	
3 year fixed until 1 September 2012	8.39%	8.69%		Not available		6.39%	6.89%
3 year fixed Self-Cert until 1 September 2012	8.79%	9.09%	Not available	6.49%	6.84%	Not available	

Maximum loan (house purchase and remortgage)	£250,000			£500,000 (new build max £300,000)		£500,000 (new build max £300,000)	
Arrangement fee (can be added to the loan)	£1,495			£1,495		1.50%	
Reversionary rate	6.15% LIBOR*+3.15%	6.35% LIBOR*+3.35%		6.00% BBR*+3.00%		6.00% BBR*+3.00%	
Reversionary rate Self-Cert	6.55% LIBOR*+3.55%	6.95% LIBOR*+3.95%	Not available				
Remortgage information	Full-Status remortgage max LTV 70% Self-Cert remortgage max LTV 65%			Self-Cert remortgage max LTV 70%		Remortgage max LTV 70%	
Introducer fee	0.50% (max £1,250)			0.50% (max £2,500)		0.50% (max £2,500)	
Additional notes	<ul style="list-style-type: none"> <li>Self-Cert employed not available</li> <li>Self-Cert not available to first time buyers</li> </ul>			<ul style="list-style-type: none"> <li>Not available to employed</li> <li>Not available to first time buyers</li> </ul>		<ul style="list-style-type: none"> <li>Not available in Northern Ireland</li> <li>Not available to first time buyers and applicant must be an owner occupier</li> <li>Rental assessment calculation 125% of pay rate</li> <li>Maximum portfolio size £1m total lending (max 3 properties - max £500,000 per property)</li> </ul>	

\*As BBR/LIBOR falls below 3.00% the initial/reversionary rate will be charged at 3.00% + product reversionary rate loading

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BTL Rental calculator  


Visit platform.co.uk to use  
our BTL rental calculator

## Additional information

For full details of our lending policy visit [platform.co.uk/literature](http://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  
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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

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

To find out more call us on **0845 070 1999\*\***  
or visit **[platform.co.uk](http://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

<b>2 year fixed</b>	2% in year 1, 1% in year 2
<b>3 year fixed</b>	3% in year 1, 2% in year 2, 1% in year 3
<b>2 year tracker</b>	2% in year 1, 1% in year 2
<b>3 year tracker</b>	3% in year 1, 2% in year 2, 1% in year 3

#### Buy to Let/Self-Cert

<b>2 year fixed</b>	5% of the amount redeemed until 1 September 2011
<b>3 year fixed</b>	5% of the amount redeemed until 1 September 2012

#### Almost Prime

<b>2 year fixed</b>	6% of the amount redeemed until 1 September 2011
<b>3 year fixed</b>	6% of the amount redeemed until 1 September 2012

<b>BBR* (applies to all Mainstream, BTL &amp; Self-Cert products)</b>	<b>0.50%</b>
<b>LIBOR* (applies to all Almost Prime products)</b>	<b>1.38%</b>

\* **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