

23/01/12  
**PRODUCT GUIDE  
RESIDENTIAL**

Mainstream 1 year tracker

**2.29%**

(BBR\*+1.79%)

**£950 arrangement fee**

**Recent changes:**

- Fixed rate end dates extended to 30 April.
- All products refreshed.

PRODUCTS AVAILABLE TO MEMBERS OF SELECTED  
BUSINESS PARTNERS ONLY – SEE BACK PAGE

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For intermediary use only

# OPTIONS

In changing times people want to keep their options open. With no ERCs our Options range is designed for clients who value the freedom to change.

Perfect for clients who:

- want to remortgage without paying an ERC when interest rates increase
- like to change products when their lifestyle changes
- want to overpay without limitations or penalties.

**It's good to have options.**

## 23 JANUARY 2012: OPTIONS – MAINSTREAM

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|   | Options – Mainstream |                     |                     |                     |                     | Arrangement fee<br>(can be added to the loan) | Incentives  |
|---|----------------------|---------------------|---------------------|---------------------|---------------------|---|---|
|   | Maximum LTV          |                     |                     |                     |                     |   |   |
|   | 60%                  | 65%                 | 70%                 | 75%                 | 80%                 |   |   |
| <b>1 year tracker M81</b><br>from completion<br><b>NO ERC</b> | 2.29%<br>BBR*+1.79%  | 2.39%<br>BBR*+1.89% | 2.49%<br>BBR*+1.99% | 2.69%<br>BBR*+2.19% | 3.49%<br>BBR*+2.99% | £950  | Free valuation† and Standard Legals for remortgage (Valuation fee payable for purchase) |

|   |  |                     |
|---|--|---------------------|
| <b>Reversionary rate</b>                      | 4.75%<br>BBR*+4.25%  | 5.25%<br>BBR*+4.75% |
| <b>Maximum loan</b>                           | £1,000,000 up to 60%<br>£750,000 up to 70%<br>£500,000 up to 85% |                     |
| <b>Introducer fee</b>                         | 0.35% (Max £3,500)   |                     |
| <b>Administration fee</b><br>(non-refundable) | £89  |                     |

†One free valuation accepted per application, per customer.

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

### Additional notes:

- Available to employed and self-employed
- Available to first time buyers
- All products are portable
- Remortgage maximum LTVs
  - Home improvements – 85%
  - £ for £ – 85%
  - Capital raising – 75%
  - Debt consolidation – 75%
- Interest only:
  - Maximum LTV 75%
  - Maximum loan £500,000

Mainstream products are only available to selected business partners.

View our Mainstream partners at [platform.co.uk/MSpartners](http://platform.co.uk/MSpartners)

0845 070 1999\*\* [platform.co.uk/options](http://platform.co.uk/options)

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# 23 JANUARY 2012: MAINSTREAM

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| Mainstream                                     |                     |                     |                     |                     |                     |       |   |   |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|-------|---|---|
|  | Maximum LTV         |                     |                     |                     |                     |       | Arrangement fee<br>(can be added to the loan) | Incentives  |
|  | 60%                 | 65%                 | 70%                 | 75%                 | 80%                 | 85%   |   |   |
| <b>2 year fixed M78</b><br>until 30 April 2014 | N/A                 | N/A                 | N/A                 | N/A                 | 4.09%               | 4.49% | £0  | Free valuation† and Standard Legals for remortgage (Valuation fee payable for purchase) |
| <b>2 year tracker M79</b><br>from completion   | 2.39%<br>BBR*+1.89% | 2.49%<br>BBR*+1.99% | 2.59%<br>BBR*+2.09% | 2.79%<br>BBR*+2.29% | 3.59%<br>BBR*+3.09% | N/A   | £950  | Free valuation† and Standard Legals for remortgage (Valuation fee payable for purchase) |
| <b>2 year tracker M80</b><br>from completion   | 2.79%<br>BBR*+2.29% | 2.89%<br>BBR*+2.39% | 2.99%<br>BBR*+2.49% | 3.19%<br>BBR*+2.69% | 3.99%<br>BBR*+3.49% | N/A   | £0  | Free valuation† and Standard Legals for remortgage (Valuation fee payable for purchase) |

| Mainstream remortgage only                   |                     |                     |                     |                     |                     |     |      |  |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|-----|------|--|
| <b>2 year tracker M82</b><br>from completion | 2.49%<br>BBR*+1.99% | 2.59%<br>BBR*+2.09% | 2.69%<br>BBR*+2.19% | 2.89%<br>BBR*+2.39% | 3.69%<br>BBR*+3.19% | N/A | £950 | Free valuation† and Standard Legals for remortgage. £500 cashback. |

|   |  |                     |
|---|--|---------------------|
| <b>Reversionary rate</b>                      | 4.75%<br>BBR*+4.25%  | 5.25%<br>BBR*+4.75% |
| <b>Maximum loan</b>                           | £1,000,000 up to 60%<br>£750,000 up to 70%<br>£500,000 up to 85% |                     |
| <b>Introducer fee</b>                         | 0.35% (Max £3,500)   |                     |
| <b>Administration fee</b><br>(non-refundable) | £89  |                     |

†One free valuation accepted per application, per customer.

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

#### Additional notes:

- Available to employed and self-employed
- Available to first time buyers
- All products are portable
- Remortgage maximum LTVs
  - Home improvements – 85%
  - £ for £ – 85%
  - Capital raising – 75%
  - Debt consolidation – 75%
- Interest only:
  - Maximum LTV 75%
  - Maximum loan £500,000

# 23 JANUARY 2012: ALMOST PRIME

For intermediary use only

|  | Almost Prime          |                       |   |
|--|-----------------------|-----------------------|---|
|  | Maximum LTV           |                       | Arrangement fee<br>(can be added to the loan) |
|  | 60%                   | 65%                   |   |
| <b>2 year fixed A28</b><br>until 30 April 2014 | 5.64%                 | 5.94%                 | £1,450  |
| <b>1 year tracker A29</b><br>from completion   | 4.38%<br>LIBOR*+3.26% | 4.68%<br>LIBOR*+3.56% | £1,450  |
| <b>2 year tracker A30</b><br>from completion   | 4.78%<br>LIBOR*+3.66% | 5.08%<br>LIBOR*+3.96% | £1,450  |

|   |                                   |
|---|-----------------------------------|
| <b>CCJs per applicant</b>                     | £500<br>0 in last 12              |
| <b>Arrears</b>                                | 0 in last 12                      |
| <b>Bankruptcy/IVA</b>                         | Discharged or completed > 4 years |
| <b>Reversionary rate</b>                      | 6.12%<br>LIBOR*+5.00%             |
| <b>Maximum loan</b>                           | £250,000                          |
| <b>Introducer fee</b>                         | 0.50% (max £1,250)                |
| <b>Administration fee</b><br>(non-refundable) | £89                               |

**Additional notes:**

- Available to first time buyers
- Available for purchase and remortgage
- All products are portable

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

## Additional information

## For intermediary use only

For full details of our product criteria visit [platform.co.uk/criteria](http://platform.co.uk/criteria)

**Platform mortgages are portable**

**Mainstream and Almost Prime products are only available to members of the following business partners:**

**Appointed representatives of:** **Directly Authorised members of:**

*First Complete*

*Intrinsic*

*Legal and General*

*Openwork*

*Paradigm*

*Personal Touch Financial Services*

*Pink Group*

*Sesame*

*TenetLime*

*Blueprint*

*John Charcol*

*London and Country*

### Early repayment charges (ERC)

During the early repayment charge period, overpayments can be made of up to £1,000 each month without incurring an early repayment charge.

#### Mainstream

|                |  |
|----------------|--|
| 2 year fixed   | 2% of the amount redeemed until 30 April 2013<br>1% of the amount redeemed until 30 April 2014 |
| 2 year tracker | 2% in year 1, 1% in year 2   |

#### Almost Prime

|                |  |
|----------------|--|
| 2 year fixed   | 3% of the amount redeemed until 30 April 2013<br>2% of the amount redeemed until 30 April 2014 |
| 1 year tracker | 2% in year 1   |
| 2 year tracker | 3% in year 1, 2% in year 2   |

|  |       |
|--|-------|
| BBR (applies to all Mainstream products)     | 0.50% |
| LIBOR (applies to all Almost Prime products) | 1.12% |

LIBOR is reviewed quarterly commencing in March each year

### Fees

These fees include VAT and are non-refundable.

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

| Property valuation   | Valuation fee | Additional Home Buyer Fee |
|----------------------|---------------|---------------------------|
| AVM                  | £20           | N/A                       |
| Up to £75,000        | £105          | £220                      |
| £75,001 to £100,000  | £115          | £220                      |
| £100,001 to £150,000 | £135          | £230                      |
| £150,001 to £200,000 | £165          | £235                      |
| £200,001 to £250,000 | £200          | £250                      |
| £250,001 to £300,000 | £225          | £300                      |
| £300,001 to £350,000 | £255          | £370                      |
| £350,001 to £400,000 | £295          | £370                      |
| £400,001 to £500,000 | £355          | £370                      |
| £500,001 to £600,000 | £420          | £405                      |
| £600,001 to £700,000 | £490          | £435                      |
| £700,001 to £800,000 | £540          | £485                      |
| £800,001 to £900,000 | £600          | £525                      |
| £900,001 to £1m      | £670          | £555                      |
| £1m – £1.5m          | £970          | By negotiation            |
| £1.5m – £2m          | £1,160        | By negotiation            |
| £2m – £2.5m          | £1,410        | By negotiation            |
| £2.5m – £3m          | £1,660        | By negotiation            |

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

### Free Standard Legals

Where this applies to a product applicants may choose Free Standard Legals for remortgages but only with Platform's preferred lawyers. A firm of lawyers will be nominated by Platform on offer. Applicants will have to pay the lawyer for any non standard legal fees including deeds of postponement, transfers of ownership, repayment of more than two existing charges, leaseholders charges for registering a mortgage.

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

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

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