

Mainstream semi-exclusives

Exclusively available to Openwork appointed representatives

2 year tracker

2.69% up to 70% LTV

BBR*+1.69%

3.09% up to 75% LTV

BBR*+2.09%

4.49% up to 80% LTV

BBR*+3.49%

2 year fixed rates

3.59% up to 70% LTV

3.79% up to 75% LTV

4.89% up to 80% LTV

3 year fixed rates

4.49% up to 70% LTV

4.89% up to 75% LTV

5.94% up to 80% LTV

2 year fixed - no arrangement fee

5.64% up to 85% LTV

For details of all Mainstream products visit platform.co.uk/openwork or call 0845 070 1999**

Product highlights

- Free valuation†
- Free Standard Legals for remortgages
- Flexible features
- Available to first time buyers
- All products are portable
- Remortgage max LTV 75%
- 2 year fixed until 31 May 2012
- 3 year fixed until 31 May 2013
- Arrangement fee £855 up to 80% LTV and £0 between 80% and 85% LTV (can be added to the loan)
- £140 non-refundable administration fee
- All other standard Mainstream criteria and product features apply. Please refer to the product guide for full details.

† One free valuation is applicable per application, per customer(s).

* Bank Base Rate increases will only be passed on once Bank Base Rate exceeds 1%

Flexible features

Overpayments

Can be made at any time up to the value of £12,000 a year or 10% of the mortgage balance (whichever is higher).

Underpayments and Payment Holidays

A maximum of 6 underpayments/payment holidays are permitted in a period of 12 consecutive months (provided there is sufficient balance of overpayments).

For full details on flexible features criteria visit platform.co.uk/openwork

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mortgage



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2009-2010
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PLATFORM

Openwork platform

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

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Our pledges to you

Designed to give you complete peace of mind

We only offer Platform products through intermediaries, so you don't have to worry that we offer better deals direct.

We don't cross-sell other products directly to your customers, so you can feel confident that you have a lender you can trust.

We are transparent about our current service standards, they are updated daily on our website so you know where you stand.

We contact you on receipt of every application and at key stages throughout the application process, so you don't have to chase us or worry about letting your clients down.

We provide you with a designated sales representative, so you know who you are dealing with.

We release your procurement fee within ten working days of completion.

We will give you at least two working days notice of product withdrawals and changes along with a clear explanation of our reasons, as part of our commitment to transparency and fairness.

platform.co.uk/welisten

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