

## 25 SEPTEMBER 2020: HELP TO BUY MORTGAGE PRODUCT SWITCH GUIDE

Product Highlights	Latest Changes
<ul style="list-style-type: none"><li>• 2 year fixed rates from 1.74%</li><li>• 3 year fixed rates from 1.89%</li><li>• 5 year fixed rates from 1.89%</li></ul> <p>Incentives:</p> <ul style="list-style-type: none"><li>• No Administration Fee payable</li></ul>	<ul style="list-style-type: none"><li>• New product codes issued for all products</li></ul>

To find out more call us on 0345 070 1999\*\* or visit [platform.co.uk](https://platform.co.uk)

platform part of  
The **co-operative** bank

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**MAINSTREAM RESIDENTIAL RETENTION FIXED RATE PRODUCTS**

Product	Code	End Date	Product fee*	Maximum LTV	
				60%	75%
2 year fixed	H194	31/12/2022	£0	1.74%	1.79%
3 year fixed	H195	31/12/2023	£499	1.89%	1.94%
3 year fixed	H196	31/12/2023	£0	1.98%	2.08%
5 year fixed	H197	31/12/2025	£499	1.89%	1.94%
5 year fixed	H198	31/12/2025	£0	1.98%	2.08%

\* Products with product fees will not prove cost effective over the product duration for loans at or below this value. We have calculated this upfront for this product range and assume the fee is paid up-front.

Criteria		
Reversionary rate	Interest only	PORTING
All Mainstream products revert to Platform's Standard Variable Rate currently 4.34%	Not available	Help to Buy products are not Portable

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**Early repayment charges (ERC)**

During the early repayment charge period, overpayments can be made up to 10% of the outstanding mortgage balance on last anniversary or account open date without incurring an early repayment charge. Overpayment payments that exceed 10% of the outstanding mortgage balance on anniversary or account open date within any contractual year will incur an early repayment charge.

Mainstream	
2 year fixed	2% of the amount redeemed until 31 December 2021 1% of the amount redeemed until 31 December 2022
3 year fixed	3% of the amount redeemed until 31 December 2021 2% of the amount redeemed until 31 December 2022 1% of the amount redeemed until 31 December 2023
5 year fixed	5% of the amount redeemed until 31 December 2021 4% of the amount redeemed until 31 December 2022 3% of the amount redeemed until 31 December 2023 2% of the amount redeemed until 31 December 2024 1% of the amount redeemed until 31 December 2025
2 year tracker	2% in year 1 , 1% in year 2

