

PLATFORM BUY TO LET ADDITIONAL BORROWING PRODUCTS

5 JULY 2021

Product	Product code	End Date	Product fee	Maximum LTV			
				60%	65%	70%	75%
2 year fixed	B1470	30/09/2023	£1,499	1.39%	1.50%	1.57%	1.57%
	B1471	30/09/2023	£749	1.67%	1.80%	1.82%	1.82%
	B1472	30/09/2023	£0	1.83%	2.06%	2.08%	2.08%
Product	Product code	End Date	Product fee	Maximum LTV			
				60%	65%	70%	75%
5 year fixed	B1476	30/09/2026	£1,499	1.71%	1.89%	1.97%	1.97%
	B1477	30/09/2026	£749	1.85%	1.95%	2.12%	2.12%
	B1478	30/09/2026	£0	1.97%	2.19%	2.21%	2.21%

Notes:

- Minimum loan amount £5,000
- Platform customers must apply for additional borrowing directly. Applications are not allowed via brokers.
- Customers must have held their mortgage for a minimum of 6 months, and maintained it satisfactorily, before additional lending would be considered.

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.

2 year fixed	3% of the amount redeemed until 30 Sep 2022 2% of the amount redeemed until 30 Sep 2023
3 year fixed	3% of the amount redeemed until 30 Sep 2022 2% of the amount redeemed until 30 Sep 2023 1% of the amount redeemed until 30 Sep 2024
5 year fixed	5% of the amount redeemed until 30 Sep 2022 4% of the amount redeemed until 30 Sep 2023 3% of the amount redeemed until 30 Sep 2024 2% of the amount redeemed until 30 Sep 2025 1% of the amount redeemed until 30 Sep 2026
2 year tracker	2% in year 1 , 1% in year 2

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

For detailed lending criteria please see criteria page