

22 APRIL 2022: NEW BUSINESS BUY TO LET GUIDE

| Product Highlights | Additional Information |
|---|---|
| <ul style="list-style-type: none"> • 2 year fixed rates from 2.51% • 5 year fixed rates from 2.66% <p>Buy to Let products available.</p> | <p>Supporting Documents Required:</p> <ul style="list-style-type: none"> • 1 months computerised payslip • Proof of identity • Bank statements may be requested to support applications. <p>Incentives:</p> <ul style="list-style-type: none"> • Cashback available on selected products • Free standard legals for remortgage cases[^] • Free valuation[†] for remortgage cases[^] <p>[^]When using our recommended Solicitors. Remortgage applications for unencumbered properties are not eligible for this feature</p> <p>[†]One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.</p> |
| Latest Changes | <p>Rental Calculation:</p> <p>The following Interest Coverage Ratios (ICR) will apply to the applicant with the highest gross income:</p> <ul style="list-style-type: none"> • Standard rate tax payer (20%) – 128% ICR • Higher/Additional rate tax payer (40% & 45%) – 145% ICR <p>The only exception is for a Higher/Additional rate tax payer requesting a BTL remortgage replacing the existing mortgage £ for £ where the minimum ICR is 128% with the following qualifying rules:</p> <ul style="list-style-type: none"> • The property was purchased prior to January 2017 • No further borrowing after January 2017 <p>BTL applicable stress rate is 5.5%, apart from remortgage only (replacing the existing mortgage £ for £) and/or taking a >=5 year Fixed Rate for all BTL application types where the stress rate applicable is 5%</p> |
| <ul style="list-style-type: none"> • 2 and 5 year fixed rate products increased by up to 0.23% • 2 year fixed rate Premier BTL products increased by up to 0.19% • New product codes issued for all products • End dates remain end of July | |

To find out more call us on 0345 070 1999** or visit platform.co.uk

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PLATFORM INTERMEDIARY PRODUCTS: NEW BUSINESS BUY TO LET

22 APRIL 2022

BUY TO LET FIXED RATE PRODUCTS

| Product | Code | End Date | Product fee | Maximum LTV | | | | Cashback | Incentives | House Purchase / Remortgage |
|--------------|-------|------------|-------------|-------------|-------|-------|-------|----------|---|-----------------------------|
| | | | | 60% | 65% | 70% | 75% | | | |
| 2 year fixed | B1602 | 31/07/2024 | £1,999 | 2.51% | 2.52% | 2.54% | 2.54% | £500 | Free Standard Legals [^] and valuation [†] for remortgage | House Purchase & Remortgage |
| | B1604 | 31/07/2024 | £0 | 2.82% | 2.86% | 2.89% | 2.89% | £0 | | |

| Product | Code | End Date | Product fee | Maximum LTV | | | | Cashback | Incentives | House Purchase / Remortgage |
|--------------|-------|------------|-------------|-------------|-------|-------|-------|----------|---|-----------------------------|
| | | | | 60% | 65% | 70% | 75% | | | |
| 5 year fixed | B1608 | 31/07/2027 | £1,999 | 2.66% | 2.68% | 2.70% | 2.70% | £500 | Free Standard Legals [^] and valuation [†] for remortgage | House Purchase & Remortgage |
| | B1610 | 31/07/2027 | £0 | 2.80% | 2.87% | 2.89% | 2.89% | £0 | | |

[^]When using our recommended Solicitors. Remortgage applications for unencumbered properties are not eligible for this feature

[†]One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.

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

| Criteria | | | | | | | |
|--------------|---|--|---|--|-----------------------|-------------------------------------|---|
| Maximum loan | Remortgage maximum LTVs | Rental Calculation | Personal Income | Reversionary rate | Minimum income | Administration fee (Non-refundable) | Tracker Floor |
| £350,000 | Home improvements - 75% £ for £ - 75% Capital raising - 70% Debt consolidation - 70% | Please refer to the information on the cover page and criteria section of the guide. | Personal income considered to support shortfall in rental income to meet the minimum ICR requirements. Rental income must cover minimum 120% ICR, application must meet affordability parameters. | up to 70% LTV 5.25% (BBR*+4.50%) up to 75% LTV 5.75% (BBR*+5.00%) | £25,000 for household | £0 | If BBR falls below 0.50% the initial/reversionary rate will be charged at 0.50% + product initial/reversionary rate loading |

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For detailed lending criteria please see criteria page

PLATFORM INTERMEDIARY PRODUCTS : NEW BUSINESS PREMIER BUY TO LET

22 APRIL 2022

PREMIER BUY TO LET PRODUCTS

| Product | Code | End Date | Product fee | Maximum LTV | | Incentives | House Purchase / Remortgage |
|--------------|------|------------|-------------|-------------|-------|---|-----------------------------|
| | | | | 60% | 65% | | |
| 2 year fixed | P279 | 31/07/2024 | £2,450 | 2.38% | 2.39% | Free Standard Legals [^] and valuation [†] for remortgage | House Purchase & Remortgage |

[^]When using our recommended Solicitors. Remortgage applications for loans £500k or over and/or on unencumbered properties are not eligible for this feature

[†]One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.

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

| Criteria | | | | | | | |
|---|--------------|--------------|-----------------------|--|---|--------------------|---|
| Administration fee (Payable upfront & Non-refundable) | Maximum loan | Minimum loan | Minimum income | Rental calculation | Personal Income | Reversionary rate | Tracker Floor |
| £0 | £500,000 | £350,001 | £60,000 for household | Please refer to the information on the cover page and criteria section of the guide. | Personal income considered to support shortfall in rental income to meet the minimum ICR requirements. Rental income must cover minimum 120% ICR, application must meet affordability parameters. | 5.25% (BBR*+4.50%) | If BBR falls below 0.50% the initial/reversionary rate will be charged at 0.50% + product initial/reversionary rate loading |

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For detailed lending criteria please see criteria page

BUY TO LET CRITERIA

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| | Buy to Let | Premier Buy to Let | |
|--|---|---|--|
| Applicant | Maximum applicants | 2 | |
| | Minimum age | 21 | |
| | Maximum age | 75 at the end of the term | |
| | Residency | UK or EU nationals accepted | |
| | Residency | Non-UK / EU nationals must have been residents in the UK for the last 24 months and have permanent right to reside in the UK | |
| | First time landlord | Accepted – must be owner occupier | |
| | Credit search | Experian – Platform requires applicants to be either on Voters Roll or have active CAIS | |
| | Portfolio landlord | The Bank will not lend to individuals who own/or will own more than 3 BTL properties including the application security, as applicants will be classed as portfolio landlord. | |
| Owner occupier | One applicant must be an owner occupier, where second applicant is not they must be married/cohabiting at the same address | | |
| Loan | Loan purpose | Purchase and remortgage in England, Wales and Scotland | |
| | Term | Minimum 5 years, maximum 40 years | |
| | Maximum LTV | **The application fee may be added to the mortgage except where the total amount of borrowing, including the application fee, exceeds the relevant LTV band (taking the lower of the purchase price or property valuation). ** | |
| | | 75% for purchase and remortgage £ for £ and home improvements | 65% for purchase and remortgage £ for £ (where mortgage cannot be found on the credit search a recent mortgage statement will be required) |
| | | 70% for remortgage capital raising & debt consolidation | |
| | | The maximum LTV is based on individual property basis and not the total of the portfolio | |
| | Minimum loan | £25,001 | £350,001 |
| | Maximum loan | £350,000 (£300,000 on new build houses) | £500,000 |
| | Maximum portfolio size | 3 BTL properties including the application security | |
| | Maximum portfolio exposure | 3 Buy to Let properties totalling £1,500,000 (£2,500,000 total including residential where loan is with the Co-operative Bank) | |
| | Minimum property value | £75,000 | |
| | Repayment method | Repayment or interest only (subject to acceptable repayment vehicle) | |
| | Deposit | Provided by applicants own funds – proof required by way of bank statements | |
| | Deposit | Gift from immediate family members accepted as long as transaction is not a private purchase | |
| | Rental calculation | <p>The following Interest Coverage Ratios (ICR) will apply to the applicant with the highest gross income:</p> <ul style="list-style-type: none"> Standard rate tax payer (20%) – 128% ICR Higher/Additional rate tax payer (40% & 45%) – 145% ICR <p>The only exception is for a Higher/Additional rate tax payer requesting a BTL remortgage replacing the existing mortgage £ for £ where the minimum ICR is 128% with the following qualifying rules:</p> <ul style="list-style-type: none"> The property was purchased prior to January 2017 No further borrowing after January 2017 <p>BTL applicable stress rate is 5.5%, apart from remortgage only (replacing the existing mortgage £ for £) and/or taking a >=5 year Fixed Rate for all BTL application types where the stress rate applicable is 5%</p> | |
| | Personal Income to make up rental shortfall | Personal income considered to support shortfall in rental income to meet the minimum ICR requirements. Rental income must cover minimum 120% ICR, application must meet affordability parameters. | |
| Let to Buy | In order for an offer to be issued on the Let to Buy mortgage we will need to receive evidence of the offer for the new residential mortgage. | | |
| Overpayments | Up to 10% of the outstanding mortgage balance without penalty (see Additional Info) | | |
| Remortgages within 6 months of ownership | We do not allow capital raising for any purpose within 6 months of original purchase date | | |
| Income | Minimum income | £25,000 for household | £60,000 for household |
| | Acceptable income | Employed income | |
| | | Self-employed income – 1 years trading required. Income should show stable/ increasing income trend and will be considered stable if the year on year increase is less than 15%. Where profits have reduced the case will be declined | |
| | | State and occupational pension | |
| | | Maintenance | |
| | | Rental income profit | |
| 50% of tax credits | | | |
| Not Accepted | Not accepted | New build flats | New build flats or houses |
| | | Ex local authority flats | |
| | | HMO | |
| | | Limited companies | |
| | | Professional property developers | |
| | | Individual (and associates) who own more than 3 BTL properties, including the application security. | |
| | N/A | Remortgage for capital raising or debt consolidation | |
| Application Requirements | Income | Proof required: Employed – 1 payslip Self-employed income – Most recent SA302 finalised accounts (hard copy or from HMRC website) and the Tax Year Overview document OR accountant's letter to evidence declared self-employed income. | |
| | Deposit | Retired – Pension or Investment proof Proof of deposit by way of bank statements | |

ADDITIONAL INFORMATION

Platform mortgages are portable

New Build applications are only available with the following warranty providers:

NHBC;
 Zurich Municipal;
 Premier Guarantee;
 Building Life Plans;
 LABC Hallmark;
 Castle 10 (Checkmate);
 FMB Latent Defects;
 Build Zone;
 Q Assure Build (Q Policy for Residential Properties);
 International Construction Warranties (ICW);
 Aedis Warranties Limited.
 One Guarantee - E&W only
 Advantage Home Construction Insurance
 Ark Residential New Build Latent Defects Insurance

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. Cashback is repayable if the loan is redeemed during the initial product period.

Buy to Let/Premier

| | |
|----------------|---|
| 2 year fixed | 3% of the amount redeemed until 31 Jul 2023 |
| | 2% of the amount redeemed until 31 Jul 2024 |
| 3 year fixed | 3% of the amount redeemed until 31 Jul 2023 |
| | 2% of the amount redeemed until 31 Jul 2024 |
| | 1% of the amount redeemed until 31 Jul 2025 |
| 5 year fixed | 5% of the amount redeemed until 31 Jul 2023 |
| | 4% of the amount redeemed until 31 Jul 2024 |
| | 3% of the amount redeemed until 31 Jul 2025 |
| | 2% of the amount redeemed until 31 Jul 2026 |
| | 1% of the amount redeemed until 31 Jul 2027 |
| 2 year tracker | 2% in year 1 , 1% in year 2 |

| | |
|---|-------|
| BBR (Applies to all BTL products and is floored at a rate of 0.5% for all trackers) | 0.10% |
|---|-------|

Fees

These fees include VAT and are non-refundable.

An Automated Valuation Model (AVM) may be used for suitable applications and the result is final

| Property valuation | Valuation fee | Additional Homebuyers fee | Additional Building Survey Fee |
|--------------------------|---------------|---------------------------|--------------------------------|
| Up to £100,000 | £118 | £140 | £376 |
| £100,001 to £150,000 | £135 | £175 | £402 |
| £150,001 to £200,000 | £149 | £213 | £432 |
| £200,001 to £250,000 | £179 | £220 | £438 |
| £250,001 to £300,000 | £204 | £231 | £450 |
| £300,001 to £400,000 | £264 | £270 | £466 |
| £400,001 to £500,000 | £310 | £314 | £505 |
| £500,001 to £600,000 | £354 | £370 | £575 |
| £600,001 to £700,000 | £413 | £401 | £595 |
| £700,001 to £800,000 | £464 | £440 | £625 |
| £800,001 to £900,000 | £515 | £484 | £634 |
| £900,001 to £1,000,000 | £549 | £535 | £690 |
| £1,000,001 to £1,250,000 | £695 | £550 | £844 |
| £1,250,001 to £1,500,000 | £834 | £536 | £1,005 |
| £1,500,001 to £1,750,000 | £935 | £709 | £1,204 |
| £1,750,001 to £2,000,000 | £1,030 | £799 | £1,409 |
| £2,000,001 to £2,250,000 | £1,210 | £810 | £1,529 |
| £2,250,001 to £2,500,000 | £1,390 | £829 | £1,649 |
| £2,500,001 to £2,750,000 | £1,570 | £850 | £1,769 |
| £2,750,001 to £3,000,000 | £1,751 | £869 | £1,888 |

| | |
|--------------------------|------|
| Telegraphic transfer fee | £0 |
| Higher lending charge | 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 telegraphic transfer fee, title management fee, deeds of postponement, transfers of ownership, repayment of more than two existing charges, leaseholders charges for registering a mortgage. Remortgage applications for unencumbered properties are not eligible for this feature.

Mortgages that make a difference - our partnership with youth homelessness charity Centrepoint continues

New mortgage customer applications and existing mortgage customer product switch applications received from 2 May 2018 up to and including 31 December 2022 will be eligible for a £5 donation, on completion of the mortgage or product switch (as the case may be). Transactions relating to existing mortgages including a further advance, porting of an existing mortgage or change of borrower, are not eligible for the Centrepoint charity donation at this time. The Bank will make a payment to Centrepoint quarterly, for eligible completions during the previous quarter.

The £5 donation will be made for each eligible mortgage sold through direct and intermediary channels i.e. it applies to the Bank's Britannia and Platform branded mortgages. Britannia and Platform are trading names of The Co-operative Bank p.l.c. The Bank reserves the right to change or withdraw the donation arrangement at any time. Centrepoint is a registered charity in England and Wales, No. 292411.

To find out more call us on 0345 070 1999** or visit platform.co.uk

**Telephone calls may be monitored. Lines are open between 9am and 5pm Monday to Wednesday and Friday. Lines are open on Thursday between 10am and 5pm.

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Platform, PO Box 3462, Cheadle Road, Leek, Staffordshire, ST13 9BG DX16351 (Leek)

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Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes. Lines are open between 9am and 5pm Monday to Wednesday and Friday, and between 10am and 5pm on Thursday.

20 APRIL 2022: NEW BUSINESS MAINSTREAM RESIDENTIAL PRODUCT GUIDE

| Product Highlights | Additional Information |
|---|--|
| <ul style="list-style-type: none">• 2 year fixed rates from 2.33%• 3 year fixed rates from 2.26%• 5 year fixed rates from 2.29% | <p>Supporting Documents Required:</p> <ul style="list-style-type: none">• Bank statements should show salary credits and utility bills and be for a full calendar month, you may need to send separate statements if using a 'bills' account. We also accept electronic bank statements.• 3 months computerised payslips• Proof of identity |
| Latest Changes | <p>Incentives:</p> <ul style="list-style-type: none">• Free first standard mortgage valuation/AVM† with ALL Mainstream products• Free standard legals^ for remortgage cases• £250 Cashback available on all Fixed Rate products, no Administration Fee payable <p>^When using our recommended Solicitors. Remortgage applications for unencumbered properties are not eligible for this feature</p> <p>†One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.</p> |
| <ul style="list-style-type: none">• 5 year fixed rate products at 60%-90% LTV £0 and £999 fee withdrawn• product codes remain the same for all products• End dates remain end of July | |

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PLATFORM INTERMEDIARY PRODUCTS: NEW BUSINESS MAINSTREAM RESIDENTIAL

MAINSTREAM RESIDENTIAL FIXED RATE PRODUCTS - 60% to 75% LTV

| Product | Code | End Date | Product fee | Administration Fee (payable upfront and non-refundable) | Maximum LTV | | |
|---------------------------------------|-------|------------|-------------|---|-------------|-------|-------|
| | | | | | 60% | 70% | 75% |
| 2 year fixed | M3054 | 31/07/2024 | £1,499 | £0 | 2.33% | 2.46% | 2.46% |
| 2 year fixed | M3055 | 31/07/2024 | £999 | £0 | 2.43% | 2.53% | 2.53% |
| 2 year fixed | M3056 | 31/07/2024 | £0 | £0 | 2.71% | 2.76% | 2.76% |
| 3 year fixed | M3057 | 31/07/2025 | £1,499 | £0 | 2.26% | 2.35% | 2.35% |
| 3 year fixed | M3058 | 31/07/2025 | £999 | £0 | 2.34% | 2.41% | 2.41% |
| 3 year fixed | M3059 | 31/07/2025 | £0 | £0 | 2.59% | 2.62% | 2.62% |
| 5 year fixed (Min loan size £400,000) | M3089 | 31/07/2027 | £1,999 | £0 | 2.29% | 2.31% | 2.31% |
| 5 year fixed | M3060 | 31/07/2027 | £1,499 | £0 | 2.32% | 2.34% | 2.34% |

| Cashback | Incentives | House Purchase / Remortgage |
|----------|---|-----------------------------|
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |
| £250 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |
| £250 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |

MAINSTREAM RESIDENTIAL FIXED RATE PRODUCTS - 80% to 90% LTV

| Product | Code | End Date | Product fee | Administration Fee (payable upfront and non-refundable) | Maximum LTV | | |
|---------------------------------------|-------|------------|-------------|---|-------------|-------|-------|
| | | | | | 80% | 85% | 90% |
| 2 Year Fixed | M3063 | 31/07/2024 | £1,499 | £0 | 2.50% | 2.52% | 2.56% |
| 2 Year Fixed | M3064 | 31/07/2024 | £999 | £0 | 2.59% | 2.61% | 2.65% |
| 2 Year Fixed | M3065 | 31/07/2024 | £0 | £0 | 2.80% | 2.87% | 2.89% |
| 3 year fixed | M3066 | 31/07/2025 | £1,499 | £0 | 2.40% | 2.41% | 2.72% |
| 3 year fixed | M3067 | 31/07/2025 | £999 | £0 | 2.45% | 2.46% | 2.78% |
| 3 year fixed | M3068 | 31/07/2025 | £0 | £0 | 2.70% | 2.74% | 3.00% |
| 5 year fixed (Min loan size £400,000) | M3090 | 31/07/2027 | £1,999 | £0 | 2.35% | 2.37% | 2.69% |
| 5 year fixed | M3069 | 31/07/2027 | £1,499 | £0 | 2.38% | 2.40% | 2.72% |

| Cashback | Incentives | House Purchase / Remortgage |
|----------|---|-----------------------------|
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |
| £250 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £500 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |

MAINSTREAM RESIDENTIAL FIXED RATE PRODUCTS - 95% LTV

| Product | Code | End Date | Product fee | Administration Fee (payable upfront and non-refundable) | Maximum LTV |
|--------------|-------|------------|-------------|---|-------------|
| | | | | | 95% |
| 2 Year Fixed | M3072 | 31/07/2024 | £1,499 | £0 | 2.99% |
| 2 Year Fixed | M3073 | 31/07/2024 | £999 | £0 | 3.07% |
| 2 Year Fixed | M3074 | 31/07/2024 | £0 | £0 | 3.31% |
| 3 year fixed | M3075 | 31/07/2025 | £1,499 | £0 | 3.14% |
| 3 year fixed | M3076 | 31/07/2025 | £999 | £0 | 3.31% |
| 3 year fixed | M3077 | 31/07/2025 | £0 | £0 | 3.51% |
| 5 year fixed | M3078 | 31/07/2027 | £1,499 | £0 | 3.14% |
| 5 year fixed | M3079 | 31/07/2027 | £999 | £0 | 3.31% |
| 5 year fixed | M3080 | 31/07/2027 | £0 | £0 | 3.51% |

| Cashback | Incentives | House Purchase / Remortgage |
|----------|---|---|
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase only (Excluding Flats and Maisonettes) |
| £250 | | |
| £250 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase only (Excluding Flats and Maisonettes) |
| £1,000 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase only (Excluding Flats and Maisonettes) |
| £1,000 | | |

| Criteria | | | |
|--|---|---|---------------|
| Maximum loan (subject to product restrictions) | Remortgage Maximum LTVs | Reversionary rate | Interest only |
| £2,000,000 up to 75% £1,000,000 up to 80% £750,000 up to 85% £500,000 up to 90% £350,000 up to 95% | £ for £ - 90% Home improvements - 85% Capital raising - 85% Debt consolidation - 85% | All Mainstream products revert to Platform's Standard Variable Rate currently 4.99% | Not available |

*When using our recommended Solicitors. Remortgage applications for unencumbered properties are not eligible for this feature

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CRITERIA

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| | | Mainstream |
|--|--|---|
| Applicant | Maximum applicants | 2 |
| | Minimum age | 18 |
| | Maximum age | 75 at the end of the term |
| | Residency | UK or EU nationals accepted Non-UK / EU nationals must have been residents in the UK for the last 24 months and have permanent right to reside in the UK |
| | Credit search | Experian - Platform requires applicants to be either on Voters Roll or have active CAIS |
| | CCJs | Maximum CCJ is £100 and satisfied |
| | Mortgage arrears | One missed mortgage payment can be considered provided the application still passes credit score and a satisfactory explanation is received by the underwriter. Any payment less than the contractual monthly amount will be classed as a missed payment. |
| | Bankruptcy/IVA | Not accepted |
| | Defaults | Defaults totalling in excess of £500 registered in the last 6 years not accepted. Any defaults will be taken into account as part of credit scoring. |
| | Loan | Loan purpose |
| Term | | Minimum 5 years, maximum 40 years |
| Maximum LTV | | **The application fee may be added to the mortgage except where the total amount of borrowing, including the application fee, exceeds the relevant LTV band (taking the lower of the purchase price or property valuation). ** 95% LTV House Purchase 90% LTV Remortgage £ for £ 85% LTV Home Improvements 85% LTV Remortgage Capital Raising and Debt Consolidation 85% for new build houses, 80% for new build flats |
| Minimum loan | | £25,001 |
| Maximum loan | | £2,000,000 up to 75% £1,000,000 up to 80% £750,000 up to 85% £500,000 up to 90% £350,000 up to 95% |
| Minimum property value | | £75,000 |
| Repayment method | | <ul style="list-style-type: none"> Capital and interest repayment only Interest only not available |
| Deposit | | Provided by applicants own funds - proof required by way of bank statements Gifted deposits accepted Gift from immediate family members accepted |
| Sale at undervalue | | Allowed from immediate family members - calculated on purchase price price, standard lending criteria applies |
| Remortgages within 6 months of ownership | | Allowed on a £ for £ basis |
| BTLs in background | Considered as self-financing | |
| Income | Acceptable income | Employed Income - including 50% of regular overtime, bonus and commission |
| | | Self-employed income - 2 years trading required. Income should show stable/ increasing income trend and will be considered stable if the year on year increase is less than 15%. Where profits have reduced the case will be declined |
| | | State and occupational pension |
| | | Maintenance Rental income profit 50% of tax credits |
| Income multiples | 4.75 x sole or joint income (where LTV is <= 60% (including any fees added to loan) and subject to a disposable income of at least £125). 4.49 x sole or joint income will be used when this criteria has not been met. Lending decision based upon a full affordability assessment. Refer to Platform's affordability calculator before submitting a Decision in Principle | |
| Minimum income | £15,000 for household | |
| Not accepted | Capital raising for business purposes | |
| | Right to buy | |
| | Shared ownership | |
| | Equity share | |
| Application Requirements | Employed | Latest full month's bank statements showing salary credit plus EITHER the latest 3 computerised pay slips OR an employer's reference |
| | Self-employed | <ul style="list-style-type: none"> Last 2 years tax assessments (SA302 (hard copy or self-service version) AND Tax Year Overview) OR Certificate from a suitably qualified accountant with 2 years figures PLUS the customer's personal bank statement for the latest full month showing the latest salary/income credit and household expenditure. |
| | Other income | Pension - latest monthly or annual statement Rental income - evidenced by 3 years' accounts or a qualified accountant's certificate Maintenance - court order, 3 month's bank statements or CSA documentation Tax credits confirmed via HMRC documentation |
| | Deposit | Bank statement showing build up of large deposits will be queried |
| | Gifted deposit | Gift declaration and proof of deposit in either the family members or applicants account, may be requested |
| | Minimum lease term | 85 years |

ADDITIONAL INFORMATION

For intermediary use only

Platform mortgages are portable

New Build applications are only available with the following warranty providers:

NHBC;
Zurich Municipal;
Premier Guarantee;
Building Life Plans;
LABC Hallmark;
Castle 10 (Checkmate);
FMB Latent Defects;
Build Zone;
Q Assure Build (Q Policy for Residential Properties);
International Construction Warranties (ICW);
Aedis Warranties Limited.
One Guarantee - E&W only
Advantage Home Construction Insurance
Ark Residential New Build Latent Defects Insurance

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.

Cashback is repayable if the loan is redeemed during the initial product period.

| Mainstream | |
|----------------|---|
| 2 year fixed | 2% of the amount redeemed until 31 Jul 2023 |
| | 1% of the amount redeemed until 31 Jul 2024 |
| 3 year fixed | 3% of the amount redeemed until 31 Jul 2023 |
| | 2% of the amount redeemed until 31 Jul 2024 |
| | 1% of the amount redeemed until 31 Jul 2025 |
| 5 year fixed | 5% of the amount redeemed until 31 Jul 2023 |
| | 4% of the amount redeemed until 31 Jul 2024 |
| | 3% of the amount redeemed until 31 Jul 2025 |
| | 2% of the amount redeemed until 31 Jul 2026 |
| | 1% of the amount redeemed until 31 Jul 2027 |
| 2 year tracker | 2% in year 1 , 1% in year 2 |

Valuation Fees

These fees include VAT and are non-refundable.

An Automated Valuation Model (AVM) may be used for suitable applications and the result is final

| Property valuation | Valuation fee | Additional Homebuyers fee | Additional Building Survey Fee |
|--------------------------|---------------|---------------------------|--------------------------------|
| Up to £100,000 | £118 | £140 | £376 |
| £100,001 to £150,000 | £135 | £175 | £402 |
| £150,001 to £200,000 | £149 | £213 | £432 |
| £200,001 to £250,000 | £179 | £220 | £438 |
| £250,001 to £300,000 | £204 | £231 | £450 |
| £300,001 to £400,000 | £264 | £270 | £466 |
| £400,001 to £500,000 | £310 | £314 | £505 |
| £500,001 to £600,000 | £354 | £370 | £575 |
| £600,001 to £700,000 | £413 | £401 | £595 |
| £700,001 to £800,000 | £464 | £440 | £625 |
| £800,001 to £900,000 | £515 | £484 | £634 |
| £900,001 to £1,000,000 | £549 | £535 | £690 |
| £1,000,001 to £1,250,000 | £695 | £550 | £844 |
| £1,250,001 to £1,500,000 | £834 | £536 | £1,005 |
| £1,500,001 to £1,750,000 | £935 | £709 | £1,204 |
| £1,750,001 to £2,000,000 | £1,030 | £799 | £1,409 |
| £2,000,001 to £2,250,000 | £1,210 | £810 | £1,529 |
| £2,250,001 to £2,500,000 | £1,390 | £829 | £1,649 |
| £2,500,001 to £2,750,000 | £1,570 | £850 | £1,769 |
| £2,750,001 to £3,000,000 | £1,751 | £869 | £1,888 |

| | |
|--------------------------|------|
| Telegraphic transfer fee | £0 |
| Higher lending charge | 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 telegraphic transfer fee, title management fee, deeds of postponement, transfers of ownership, repayment of more than two existing charges, leaseholders charges for registering a mortgage. Remortgage applications for unencumbered properties are not eligible for this feature.

Mortgages that make a difference - our partnership with youth homelessness charity Centrepoint continues

New mortgage customer applications and existing mortgage customer product switch applications received from 2 May 2018 up to and including 31 December 2022 will be eligible for a £5 donation, on completion of the mortgage or product switch (as the case may be). Transactions relating to existing mortgages including a further advance, porting of an existing mortgage or change of borrower, are not eligible for the Centrepoint charity donation at this time. The Bank will make a payment to Centrepoint quarterly, for eligible completions during the previous quarter.

The £5 donation will be made for each eligible mortgage sold through direct and intermediary channels i.e. it applies to the Bank's Britannia and Platform branded mortgages. Britannia and Platform are trading names of The Co-operative Bank p.l.c. The Bank reserves the right to change or withdraw the donation arrangement at any time. Centrepoint is a registered charity in England and Wales, No. 292411.

To find out more call us on 0345 070 1999** or visit platform.co.uk

**Telephone calls may be monitored. Lines are open between 9am and 5pm Monday to Wednesday and Friday. Lines are open on Thursday between 10am and 5pm.

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Platform, PO Box 3462, Cheadle Road, Leek, Staffordshire, ST13 9BG DX16351 (Leek)

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Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes. Lines are open between 9am and 5pm Monday to Wednesday and Friday, and between 10am and 5pm on Thursday.

22 APRIL 2022: NEW BUSINESS MAINSTREAM RESIDENTIAL PRODUCT GUIDE

| Product Highlights | Additional Information |
|---|--|
| <ul style="list-style-type: none">• 2 year fixed rates from 2.57%• 3 year fixed rates from 2.52%• 5 year fixed rates from 2.52% | <p>Supporting Documents Required:</p> <ul style="list-style-type: none">• Bank statements should show salary credits and utility bills and be for a full calendar month, you may need to send separate statements if using a 'bills' account. We also accept electronic bank statements.• 3 months computerised payslips• Proof of identity |
| Latest Changes | <p>Incentives:</p> <ul style="list-style-type: none">• Free first standard mortgage valuation/AVM† with ALL Mainstream products• Free standard legals^ for remortgage cases• £250 Cashback available on all Fixed Rate products, no Administration Fee payable <p>^When using our recommended Solicitors. Remortgage applications for unencumbered properties are not eligible for this feature</p> <p>†One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.</p> |
| <ul style="list-style-type: none">• 2, 3 and 5 year fixed rate products increased by up to 0.32%• 5 year fixed rate products at 60%-90% LTV reintroduced with an increase of up to 0.32%• New product codes issued for all products• End dates remain to end of July | |

To find out more call us on 0345 070 1999** or visit platform.co.uk

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PLATFORM INTERMEDIARY PRODUCTS: NEW BUSINESS MAINSTREAM RESIDENTIAL

MAINSTREAM RESIDENTIAL FIXED RATE PRODUCTS - 60% to 75% LTV

| Product | Code | End Date | Product fee | Administration Fee (payable upfront and non-refundable) | Maximum LTV | | |
|---------------------------------------|-------|------------|-------------|---|-------------|-------|-------|
| | | | | | 60% | 70% | 75% |
| 2 year fixed | M3092 | 31/07/2024 | £1,499 | £0 | 2.57% | 2.68% | 2.68% |
| 2 year fixed | M3093 | 31/07/2024 | £999 | £0 | 2.62% | 2.77% | 2.77% |
| 2 year fixed | M3094 | 31/07/2024 | £0 | £0 | 2.90% | 3.00% | 3.00% |
| 3 year fixed | M3095 | 31/07/2025 | £1,499 | £0 | 2.52% | 2.57% | 2.57% |
| 3 year fixed | M3096 | 31/07/2025 | £999 | £0 | 2.60% | 2.63% | 2.63% |
| 3 year fixed | M3097 | 31/07/2025 | £0 | £0 | 2.85% | 2.93% | 2.93% |
| 5 year fixed (Min loan size £400,000) | M3127 | 31/07/2027 | £1,999 | £0 | 2.52% | 2.54% | 2.54% |
| 5 year fixed | M3098 | 31/07/2027 | £1,499 | £0 | 2.55% | 2.57% | 2.57% |
| 5 year fixed | M3099 | 31/07/2027 | £999 | £0 | 2.58% | 2.60% | 2.60% |
| 5 year fixed | M3100 | 31/07/2027 | £0 | £0 | 2.72% | 2.78% | 2.78% |

| Cashback | Incentives | House Purchase / Remortgage |
|----------|--|-----------------------------|
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |
| £250 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |
| £250 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |
| £250 | | |

MAINSTREAM RESIDENTIAL FIXED RATE PRODUCTS - 80% to 90% LTV

| Product | Code | End Date | Product fee | Administration Fee (payable upfront and non-refundable) | Maximum LTV | | |
|---------------------------------------|-------|------------|-------------|---|-------------|-------|-------|
| | | | | | 80% | 85% | 90% |
| 2 Year Fixed | M3101 | 31/07/2024 | £1,499 | £0 | 2.70% | 2.72% | 2.75% |
| 2 Year Fixed | M3102 | 31/07/2024 | £999 | £0 | 2.78% | 2.80% | 2.84% |
| 2 Year Fixed | M3103 | 31/07/2024 | £0 | £0 | 3.04% | 3.06% | 3.08% |
| 3 year fixed | M3104 | 31/07/2025 | £1,499 | £0 | 2.59% | 2.62% | 2.78% |
| 3 year fixed | M3105 | 31/07/2025 | £999 | £0 | 2.64% | 2.67% | 2.84% |
| 3 year fixed | M3106 | 31/07/2025 | £0 | £0 | 2.96% | 3.00% | 3.06% |
| 5 year fixed (Min loan size £400,000) | M3128 | 31/07/2027 | £1,999 | £0 | 2.55% | 2.62% | 2.76% |
| 5 year fixed | M3107 | 31/07/2027 | £1,499 | £0 | 2.58% | 2.65% | 2.79% |
| 5 year fixed | M3108 | 31/07/2027 | £999 | £0 | 2.63% | 2.68% | 2.81% |
| 5 year fixed | M3109 | 31/07/2027 | £0 | £0 | 2.86% | 2.90% | 3.05% |

| Cashback | Incentives | House Purchase / Remortgage |
|----------|--|-----------------------------|
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |
| £250 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |
| £500 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |
| £250 | | |
| £500 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase & Remortgage |
| £250 | | |
| £500 | | |

MAINSTREAM RESIDENTIAL FIXED RATE PRODUCTS - 95% LTV

| Product | Code | End Date | Product fee | Administration Fee (payable upfront and non-refundable) | Maximum LTV |
|--------------|-------|------------|-------------|---|-------------|
| | | | | | 95% |
| 2 Year Fixed | M3110 | 31/07/2024 | £1,499 | £0 | 3.13% |
| 2 Year Fixed | M3111 | 31/07/2024 | £999 | £0 | 3.21% |
| 2 Year Fixed | M3112 | 31/07/2024 | £0 | £0 | 3.40% |
| 3 year fixed | M3113 | 31/07/2025 | £1,499 | £0 | 3.20% |
| 3 year fixed | M3114 | 31/07/2025 | £999 | £0 | 3.37% |
| 3 year fixed | M3115 | 31/07/2025 | £0 | £0 | 3.51% |
| 5 year fixed | M3116 | 31/07/2027 | £1,499 | £0 | 3.21% |
| 5 year fixed | M3117 | 31/07/2027 | £999 | £0 | 3.38% |
| 5 year fixed | M3118 | 31/07/2027 | £0 | £0 | 3.51% |

| Cashback | Incentives | House Purchase / Remortgage |
|----------|--|---|
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase only (Excluding Flats and Maisonettes) |
| £250 | | |
| £250 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase only (Excluding Flats and Maisonettes) |
| £250 | | |
| £1,000 | | |
| £250 | Free valuation† for remortgage and purchase Free Standard Legals* for remortgage | House Purchase only (Excluding Flats and Maisonettes) |
| £250 | | |
| £1,000 | | |

| Criteria | | | |
|--|---|---|---------------|
| Maximum loan (subject to product restrictions) | Remortgage Maximum LTVs | Reversionary rate | Interest only |
| £2,000,000 up to 75% £1,000,000 up to 80% £750,000 up to 85% £500,000 up to 90% £350,000 up to 95% | £ for £ - 90% Home improvements - 85% Capital raising - 85% Debt consolidation - 85% | All Mainstream products revert to Platform's Standard Variable Rate currently 4.99% | Not available |

*When using our recommended Solicitors. Remortgage applications for unencumbered properties are not eligible for this feature

†One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.

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CRITERIA

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| | | Mainstream |
|--|--|---|
| Applicant | Maximum applicants | 2 |
| | Minimum age | 18 |
| | Maximum age | 75 at the end of the term |
| | Residency | UK or EU nationals accepted Non-UK / EU nationals must have been residents in the UK for the last 24 months and have permanent right to reside in the UK |
| | Credit search | Experian - Platform requires applicants to be either on Voters Roll or have active CAIS |
| | CCJs | Maximum CCJ is £100 and satisfied |
| | Mortgage arrears | One missed mortgage payment can be considered provided the application still passes credit score and a satisfactory explanation is received by the underwriter. Any payment less than the contractual monthly amount will be classed as a missed payment. |
| | Bankruptcy/IVA | Not accepted |
| | Defaults | Defaults totalling in excess of £500 registered in the last 6 years not accepted. Any defaults will be taken into account as part of credit scoring. |
| | Loan | Loan purpose |
| Term | | Minimum 5 years, maximum 40 years |
| Maximum LTV | | **The application fee may be added to the mortgage except where the total amount of borrowing, including the application fee, exceeds the relevant LTV band (taking the lower of the purchase price or property valuation). ** 95% LTV House Purchase 90% LTV Remortgage £ for £ 85% LTV Home Improvements 85% LTV Remortgage Capital Raising and Debt Consolidation 85% for new build houses, 80% for new build flats |
| Minimum loan | | £25,001 |
| Maximum loan | | £2,000,000 up to 75% £1,000,000 up to 80% £750,000 up to 85% £500,000 up to 90% £350,000 up to 95% |
| Minimum property value | | £75,000 |
| Repayment method | | <ul style="list-style-type: none"> Capital and interest repayment only Interest only not available |
| Deposit | | Provided by applicants own funds - proof required by way of bank statements Gifted deposits accepted Gift from immediate family members accepted |
| Sale at undervalue | | Allowed from immediate family members - calculated on purchase price price, standard lending criteria applies |
| Remortgages within 6 months of ownership | | Allowed on a £ for £ basis |
| BTLs in background | Considered as self-financing | |
| Income | Acceptable income | Employed Income - including 50% of regular overtime, bonus and commission |
| | | Self-employed income - 2 years trading required. Income should show stable/ increasing income trend and will be considered stable if the year on year increase is less than 15%. Where profits have reduced the case will be declined |
| | | State and occupational pension |
| | | Maintenance Rental income profit 50% of tax credits |
| Income multiples | 4.75 x sole or joint income (where LTV is <= 60% (including any fees added to loan) and subject to a disposable income of at least £125). 4.49 x sole or joint income will be used when this criteria has not been met. Lending decision based upon a full affordability assessment. Refer to Platform's affordability calculator before submitting a Decision in Principle | |
| Minimum income | £15,000 for household | |
| Not accepted | Capital raising for business purposes | |
| | Right to buy | |
| | Shared ownership | |
| | Equity share | |
| Application Requirements | Employed | Latest full month's bank statements showing salary credit plus EITHER the latest 3 computerised pay slips OR an employer's reference |
| | Self-employed | <ul style="list-style-type: none"> Last 2 years tax assessments (SA302 (hard copy or self-service version) AND Tax Year Overview) OR Certificate from a suitably qualified accountant with 2 years figures PLUS the customer's personal bank statement for the latest full month showing the latest salary/income credit and household expenditure. |
| | Other income | Pension - latest monthly or annual statement Rental income - evidenced by 3 years' accounts or a qualified accountant's certificate Maintenance - court order, 3 month's bank statements or CSA documentation Tax credits confirmed via HMRC documentation |
| | Deposit | Bank statement showing build up of large deposits will be queried |
| | Gifted deposit | Gift declaration and proof of deposit in either the family members or applicants account, may be requested |
| | Minimum lease term | 85 years |

ADDITIONAL INFORMATION

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Platform mortgages are portable

New Build applications are only available with the following warranty providers:

NHBC;
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Premier Guarantee;
Building Life Plans;
LABC Hallmark;
Castle 10 (Checkmate);
FMB Latent Defects;
Build Zone;
Q Assure Build (Q Policy for Residential Properties);
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One Guarantee - E&W only
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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.

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|----------------|---|
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| | 2% of the amount redeemed until 31 Jul 2024 |
| | 1% of the amount redeemed until 31 Jul 2025 |
| 5 year fixed | 5% of the amount redeemed until 31 Jul 2023 |
| | 4% of the amount redeemed until 31 Jul 2024 |
| | 3% of the amount redeemed until 31 Jul 2025 |
| | 2% of the amount redeemed until 31 Jul 2026 |
| | 1% of the amount redeemed until 31 Jul 2027 |
| 2 year tracker | 2% in year 1 , 1% in year 2 |

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These fees include VAT and are non-refundable.

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| Property valuation | Valuation fee | Additional Homebuyers fee | Additional Building Survey Fee |
|--------------------------|---------------|---------------------------|--------------------------------|
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| £800,001 to £900,000 | £515 | £484 | £634 |
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| | |
|--------------------------|------|
| Telegraphic transfer fee | £0 |
| Higher lending charge | None |

Free Standard Legals

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Mortgages that make a difference - our partnership with youth homelessness charity Centrepoint continues

New mortgage customer applications and existing mortgage customer product switch applications received from 2 May 2018 up to and including 31 December 2022 will be eligible for a £5 donation, on completion of the mortgage or product switch (as the case may be). Transactions relating to existing mortgages including a further advance, porting of an existing mortgage or change of borrower, are not eligible for the Centrepoint charity donation at this time. The Bank will make a payment to Centrepoint quarterly, for eligible completions during the previous quarter.

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22 APRIL 2022: New Business Help to Buy Product Guide

| Latest Changes | Additional Information |
|--|--|
| <ul style="list-style-type: none">• 2 and 5 year fixed rate products increased by up to 0.25%• New product codes issued for all products• End dates remain end of July | <p>Supporting Documents Required:</p> <ul style="list-style-type: none">• Bank statements should show salary credits and utility bills and be for a full calendar month, you may need to send separate statements if using a 'bills' account. We also accept electronic bank statements.• 3 months computerised payslips• Proof of identity• Authority to Proceed Document (required by Offer stage) <p>Incentives:</p> <ul style="list-style-type: none">• Free first standard mortgage valuation† with ALL Help to Buy products• £500 Cashback available on all Fixed Rate products, no Administration Fee payable |

To find out more call us on **0345 070 1999**** or visit platform.co.uk

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PLATFORM INTERMEDIARY PRODUCTS: NEW BUSINESS MAINSTREAM RESIDENTIAL HELP TO BUY EQUITY LOAN

22 APRIL 2022

MAINSTREAM RESIDENTIAL FIXED RATE PRODUCTS

| Product | Code | End Date | Product fee* | Administration Fee (payable upfront and non-refundable) | Maximum LTV | | Cashback | Incentives | House Purchase / Remortgage |
|--------------|------|------------|--------------|---|-------------|-------|----------|-----------------|-----------------------------|
| | | | | | 60% | 75% | | | |
| 2 year fixed | H343 | 31/07/2024 | £999 | £0 | 2.69% | 2.82% | £500 | Free valuation† | House Purchase |
| 2 year fixed | H344 | 31/07/2024 | £0 | £0 | 3.00% | 3.03% | £500 | | |
| 5 year fixed | H347 | 31/07/2027 | £999 | £0 | 2.66% | 2.68% | £500 | Free valuation† | House Purchase |
| 5 year fixed | H348 | 31/07/2027 | £0 | £0 | 2.74% | 2.78% | £500 | | |

| Criteria | | |
|---|---------------|---------------------------------------|
| Reversionary rate | Interest only | PORTING |
| All Mainstream products revert to Platform's Standard Variable Rate currently 4.99% | Not available | Help to Buy products are not Portable |

†One free valuation accepted per application, per customer, when using our recommended surveyors.

*Fees should be paid up front or the application fee may be added to the mortgage except where the total amount of borrowing, including the application fee, exceeds the relevant LTV band (taking the lower of the purchase price or property valuation).

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For detailed lending criteria please see criteria page

CRITERIA

For intermediary use only

| | | Mainstream |
|--------------------------|------------------------------|---|
| Applicant | Maximum applicants | 2 |
| | Minimum age | 18 |
| | Maximum age | 75 at the end of the term |
| | Residency | UK or EU nationals accepted Non-UK / EU nationals must have been residents in the UK for the last 24 months and have permanent right to reside in the UK |
| | Credit search | Experian – Platform requires applicants to be either on Voters Roll or have active CAIS |
| | CCJs | Maximum CCJ is £100 and satisfied |
| | Mortgage arrears | One missed mortgage payment can be considered provided the application still passes credit score and a satisfactory explanation is received by the underwriter. Any payment less than the contractual monthly amount will be classed as a missed payment. |
| | Bankruptcy/IVA | Not accepted |
| | Defaults | Defaults totalling in excess of £500 registered in the last 6 years not accepted. Any defaults will be taken into account as part of credit scoring. |
| Loan | Loan purpose | Help to Buy Purchase England, Wales and London only |
| | Term | Minimum 5 years, maximum 25-40 years but must match the HCA loan |
| | Maximum LTV | **The application fee may be added to the mortgage except where the total amount of borrowing, including the application fee, exceeds the relevant LTV band (taking the lower of the purchase price or property valuation). ** 75% LTV for Help to Buy applications |
| | Minimum loan | £25,001 |
| | Maximum loan | Subject to Help To Buy scheme rules |
| | Minimum property value | Must be approved by scheme and subject to a minimum property value of £75,000 |
| | Repayment method | <ul style="list-style-type: none"> • Repayment only • Interest only not available |
| | Minimum 5% Applicant Deposit | Provided by applicants own funds – proof required by way of bank statements Gifted deposits accepted Gift from immediate family members accepted |
| | Builder Incentives | Builders incentives are allowable up to 5% of the purchase price and must be declared on the UK Finance Disclosure of Incentives Form. Builder gifted deposits are not acceptable. |
| | Remortgages | Not available |
| | Additional Property | No additional property ownership allowable |
| Income | Acceptable income | Employed Income – including 50% of regular overtime, bonus and commission |
| | | Self-employed income – 2 years trading required. Income should show stable/ increasing income trend and will be considered stable if the year on year increase is less than 15%. Where profits have reduced the case will be declined |
| | | State and occupational pension Maintenance 50% of tax credits |
| | Income multiples | 4.49 x sole or joint income Lending decision based upon a full affordability assessment. Refer to Platform's affordability calculator before submitting a Decision in Principle. The affordability assessment will take into account the interest only payments to the equity loan at a flat interest rate of 3% |
| Minimum income | £15,000 for Household | |
| Application Requirements | Employed | Latest full month's bank statements showing salary credit plus EITHER the latest 3 computerised pay slips OR an employer's reference |
| | Self-employed | <ul style="list-style-type: none"> • Last 2 years tax assessments (SA302 (hard copy or self-service version) AND Tax Year Overview) OR • Certificate from a suitably qualified accountant with 2 years figures PLUS the customer's personal bank statement for the latest full month showing the latest salary/income credit and household expenditure. |
| | Other income | Pension – latest monthly or annual statement Maintenance – court order, 3 month's bank statements or CSA documentation Tax credits confirmed via HMRC documentation |
| | Deposit | Bank statement showing build up of large deposits will be queried |
| | Gifted deposit | Gift declaration and proof of deposit in either the family members or applicants account, may be requested |
| | Minimum lease term | 85 years |

ADDITIONAL INFORMATION

Platform Help to Buy mortgages are NOT portable

Offer valid for 6 months from application and can be extended by a further 3 months

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 Jul 2023 1% of the amount redeemed until 31 Jul 2024 |
| 3 year fixed | 3% of the amount redeemed until 31 Jul 2023 2% of the amount redeemed until 31 Jul 2024 1% of the amount redeemed until 31 Jul 2025 |
| 5 year fixed | 5% of the amount redeemed until 31 Jul 2023 4% of the amount redeemed until 31 Jul 2024 3% of the amount redeemed until 31 Jul 2025 2% of the amount redeemed until 31 Jul 2026 1% of the amount redeemed until 31 Jul 2027 |
| 2 year tracker | 2% in year 1 , 1% in year 2 |

Cashback is repayable if the loan is redeemed during the initial product period.

New Build applications are only available with the following warranty providers:

NHBC;
Zurich Municipal;
Premier Guarantee;
Building Life Plans;
LABC Hallmark;
Castle 10 (Checkmate);
FMB Latent Defects;
Build Zone;
Q Assure Build (Q Policy for Residential Properties);
International Construction Warranties (ICW);
Aedis Warranties Limited.
One Guarantee - E&W only
Advantage Home Construction Insurance
Ark Residential New Build Latent Defects Insuranc

Mortgages that make a difference - our partnership with youth homelessness charity Centrepoint continues

New mortgage customer applications and existing mortgage customer product switch applications received from 2 May 2018 up to and including 31 December 2022 will be eligible for a £5 donation, on completion of the mortgage or product switch (as the case may be). Transactions relating to existing mortgages including a further advance, porting of an existing mortgage or change of borrower, are not eligible for the Centrepoint charity donation at this time. The Bank will make a payment to Centrepoint quarterly, for eligible completions during the previous quarter.

The £5 donation will be made for each eligible mortgage sold through direct and intermediary channels i.e. it applies to the Bank's Britannia and Platform branded mortgages. Britannia and Platform are trading names of The Co-operative Bank p.l.c. The Bank reserves the right to change or withdraw the donation arrangement at any time. Centrepoint is a registered charity in England and Wales, No. 292411.

To find out more call us on **0345 070 1999**** or visit **platform.co.uk**

**Telephone calls may be monitored. Lines are open between 9am and 5pm Monday to Wednesday and Friday. Lines are open on Thursday between 10am and 5pm.

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Platform, PO Box 3462, Cheadle Road, Leek, Staffordshire, ST13 9BG DX16351 (Leek)

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes. Lines are open between 9am and 5pm Monday to Wednesday and Friday, and between 10am and 5pm on Thursday.

Valuation Fees

These fees include VAT and are non-refundable.

If a re-inspection of the property is required prior to completion Platform will meet the cost of this inspection.

| Property valuation | Valuation fee |
|--------------------------|---------------|
| Up to £100,000 | £118 |
| £100,001 to £150,000 | £135 |
| £150,001 to £200,000 | £149 |
| £200,001 to £250,000 | £179 |
| £250,001 to £300,000 | £204 |
| £300,001 to £400,000 | £264 |
| £400,001 to £500,000 | £310 |
| £500,001 to £600,000 | £354 |
| £600,001 to £700,000 | £413 |
| £700,001 to £800,000 | £464 |
| £800,001 to £900,000 | £515 |
| £900,001 to £1,000,000 | £549 |
| £1,000,001 to £1,250,000 | £695 |
| £1,250,001 to £1,500,000 | £834 |
| £1,500,001 to £1,750,000 | £935 |
| £1,750,001 to £2,000,000 | £1,030 |
| £2,000,001 to £2,250,000 | £1,210 |
| £2,250,001 to £2,500,000 | £1,390 |
| £2,500,001 to £2,750,000 | £1,570 |
| £2,750,001 to £3,000,000 | £1,751 |

22 APRIL 2022: NEW BUSINESS PROFESSIONAL MORTGAGE GUIDE

| Product Highlights | Additional Information |
|---|--|
| <ul style="list-style-type: none">• 2 year fixed rates from 2.82%• 5 year fixed rates from 2.75% | <p>Supporting Documents Required:</p> <ul style="list-style-type: none">• Bank statements should show salary credits and utility bills and be for a full calendar month, you may need to send separate statements if using a 'bills' account. We also accept electronic bank statements.• 3 months computerised payslips• Proof of identity• Evidence of full qualification that aligns to one of the registered bodies listed (see additional information)• Acceptable professions: Accountants, Architects, Actuaries, Barristers, Chartered Surveyors, Dentists, Medical Doctors, Optometrists, Pharmacists, Solicitors and Veterinarians <p>Incentives:</p> <ul style="list-style-type: none">• Free first standard mortgage valuation/AVM† with ALL Professional Mortgage products• £250 Cashback available on all Fixed Rate products, no Administration Fee payable <p>†One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.</p> |
| Latest Changes | |
| <ul style="list-style-type: none">• 2 and 5 year fixed rate products increased by up to 0.29%• New product codes issued for all products• End dates remain to end of July | |

To find out more call us on 0345 070 1999** or visit platform.co.uk

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PLATFORM INTERMEDIARY PRODUCTS: NEW BUSINESS PROFESSIONAL MORTGAGE

For intermediary use only

22 APRIL 2022

PROFESSIONAL MORTGAGE FIXED RATE PRODUCTS

| Product | Code | End Date | Product fee | Administration Fee (payable upfront and non-refundable) | Maximum LTV | |
|--------------|-------|------------|-------------|---|-------------|-------|
| | | | | | 85% | 90% |
| 2 year fixed | M3121 | 31/07/2024 | £1,499 | £0 | 2.82% | 2.85% |
| 2 year fixed | M3122 | 31/07/2024 | £999 | £0 | 2.90% | 2.94% |
| 2 year fixed | M3123 | 31/07/2024 | £0 | £0 | 3.16% | 3.18% |
| 5 year fixed | M3124 | 31/07/2027 | £1,499 | £0 | 2.75% | 2.89% |
| 5 year fixed | M3125 | 31/07/2027 | £999 | £0 | 2.78% | 2.91% |
| 5 year fixed | M3126 | 31/07/2027 | £0 | £0 | 3.00% | 3.15% |

| Cashback | Incentives | House Purchase / Remortgage |
|----------|------------------------------|-----------------------------|
| £250 | Free valuation† for purchase | House Purchase only |
| £250 | | |
| £250 | | |
| £250 | Free valuation† for purchase | House Purchase only |
| £250 | | |
| £1,000 | | |

| Criteria | | |
|--|---|---------------|
| Maximum loan (subject to product restrictions) | Reversionary rate | Interest only |
| £750,000 up to 85% £500,000 up to 90% | All Professional products revert to Platform's Standard Variable Rate currently 4.99% | Not available |

†One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.

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CRITERIA

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| | | Mainstream |
|--------------------------|---|---|
| Applicant | Maximum applicants | 2 |
| | Minimum age | 18 |
| | Maximum age | 75 at the end of the term |
| | Residency | UK or EU nationals accepted Non-UK / EU nationals must have been residents in the UK for the last 24 months and have permanent right to reside in the UK |
| | Credit search | Experian - Platform requires applicants to be either on Voters Roll or have active CAIS |
| | CCJs | Maximum CCJ is £100 and satisfied |
| | Mortgage arrears | One missed mortgage payment can be considered provided the application still passes credit score and a satisfactory explanation is received by the underwriter. Any payment less than the contractual monthly amount will be classed as a missed payment. |
| | Bankruptcy/IVA | Not accepted |
| | Defaults | Defaults totalling in excess of £500 registered in the last 6 years not accepted. Any defaults will be taken into account as part of credit scoring. |
| | Loan | Loan purpose |
| Term | | Minimum 5 years, maximum 40 years |
| Maximum LTV | | **The application fee may be added to the mortgage except where the total amount of borrowing, including the application fee, exceeds the relevant LTV band (taking the lower of the purchase price or property valuation). ** 90% LTV House Purchase 85% for new build houses, 80% for new build flats |
| Minimum loan | | £25,001 |
| Maximum loan | | £750,000 up to 85% £500,000 up to 90% |
| Minimum property value | | £75,000 |
| Repayment method | | <ul style="list-style-type: none"> Capital and interest repayment only Interest only not available |
| Deposit | | Provided by applicants own funds - proof required by way of bank statements Gifted deposits accepted Gift from immediate family members accepted |
| Sale at undervalue | | Allowed from immediate family members - calculated on purchase price price, standard lending criteria applies |
| BTLs in background | | Considered as self-financing |
| Income | Acceptable income | Employed Income - including 50% of regular overtime, bonus and commission |
| | | Self-employed income - 2 years trading required. Income should show stable/ increasing income trend and will be considered stable if the year on year increase is less than 15%. Where profits have reduced the case will be declined |
| | | State and occupational pension |
| | | Maintenance |
| | | Rental income profit 50% of tax credits |
| Income multiples | 5.5 x sole or joint income Lending decision based upon a full affordability assessment. Refer to Platform's affordability calculator before submitting a Decision in Principle | |
| Minimum income | £35,000 for professional applicant Capital raising for business purposes | |
| Not accepted | Right to buy | |
| | Shared ownership | |
| | Remortgage | |
| | Equity share | |
| Application Requirements | Employed | Latest full month's bank statements showing salary credit plus EITHER the latest 3 computerised pay slips OR an employer's reference |
| | Self-employed | <ul style="list-style-type: none"> Last 2 years tax assessments (SA302 (hard copy or self-service version) AND Tax Year Overview) OR Certificate from a suitably qualified accountant with 2 years figures PLUS the customer's personal bank statement for the latest full month showing the latest salary/income credit and household expenditure. |
| | Other income | Pension - latest monthly or annual statement Rental income - evidenced by 3 years' accounts or a qualified accountant's certificate Maintenance - court order, 3 month's bank statements or CSA documentation Tax credits confirmed via HMRC documentation |
| | Deposit | Bank statement showing build up of large deposits will be queried |
| | Gifted deposit | Gift declaration and proof of deposit in either the family members or applicants account, may be requested |
| | Minimum lease term | 85 years |

ADDITIONAL INFORMATION

For intermediary use only

Platform mortgages are portable

New Build applications are only available with the following warranty providers:

NHBC;
Zurich Municipal;
Premier Guarantee;
Building Life Plans;
LABC Hallmark;
Castle 10 (Checkmate);
FMB Latent Defects;
Build Zone;
Q Assure Build (Q Policy for Residential Properties);
International Construction Warranties (ICW);
Aedis Warranties Limited.
One Guarantee - E&W only
Advantage Home Construction Insurance
Ark Residential New Build Latent Defects Insurance

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.

Cashback is repayable if the loan is redeemed during the initial product period.

| Professional Mortgage | |
|-----------------------|---|
| 2 year fixed | 2% of the amount redeemed until 31 Jul 2023 |
| | 1% of the amount redeemed until 31 Jul 2024 |
| 3 year fixed | 3% of the amount redeemed until 31 Jul 2023 |
| | 2% of the amount redeemed until 31 Jul 2024 |
| | 1% of the amount redeemed until 31 Jul 2025 |
| 5 year fixed | 5% of the amount redeemed until 31 Jul 2023 |
| | 4% of the amount redeemed until 31 Jul 2024 |
| | 3% of the amount redeemed until 31 Jul 2025 |
| | 2% of the amount redeemed until 31 Jul 2026 |
| | 1% of the amount redeemed until 31 Jul 2027 |
| 2 year tracker | 2% in year 1 , 1% in year 2 |

Valuation Fees

These fees include VAT and are non-refundable.

An Automated Valuation Model (AVM) may be used for suitable applications and the result is final

| Property valuation | Valuation fee | Additional Homebuyers fee | Additional Building Survey Fee |
|--------------------------|---------------|---------------------------|--------------------------------|
| Up to £100,000 | £118 | £140 | £376 |
| £100,001 to £150,000 | £135 | £175 | £402 |
| £150,001 to £200,000 | £149 | £213 | £432 |
| £200,001 to £250,000 | £179 | £220 | £438 |
| £250,001 to £300,000 | £204 | £231 | £450 |
| £300,001 to £400,000 | £264 | £270 | £466 |
| £400,001 to £500,000 | £310 | £314 | £505 |
| £500,001 to £600,000 | £354 | £370 | £575 |
| £600,001 to £700,000 | £413 | £401 | £595 |
| £700,001 to £800,000 | £464 | £440 | £625 |
| £800,001 to £900,000 | £515 | £484 | £634 |
| £900,001 to £1,000,000 | £549 | £535 | £690 |
| £1,000,001 to £1,250,000 | £695 | £550 | £844 |
| £1,250,001 to £1,500,000 | £834 | £536 | £1,005 |
| £1,500,001 to £1,750,000 | £935 | £709 | £1,204 |
| £1,750,001 to £2,000,000 | £1,030 | £799 | £1,409 |
| £2,000,001 to £2,250,000 | £1,210 | £810 | £1,529 |
| £2,250,001 to £2,500,000 | £1,390 | £829 | £1,649 |
| £2,500,001 to £2,750,000 | £1,570 | £850 | £1,769 |
| £2,750,001 to £3,000,000 | £1,751 | £869 | £1,888 |

| | |
|--------------------------|------|
| Telegraphic transfer fee | £0 |
| Higher lending charge | None |

| Registered Body |
|---|
| Institute of Chartered Accountants England & Wales, Institute of Chartered Accountants Scotland, Chartered Institute of Management Accountants, Association of Chartered Certified Accountants, Chartered Institute of Public Finance and Accountancy, Royal Institute of British Architects, The Institute and Faculty of Actuaries (IFoA), The Bar Council, Royal Institution of Chartered Surveyors (RICS), General Dental Council, General Medical Council, The General Optical Council, General Pharmaceutical Council (GPhC), Law Society of Scotland, Law Society of England & Wales and Law Society of Northern Ireland |

Mortgages that make a difference - our partnership with youth homelessness charity Centrepoint continues

New mortgage customer applications and existing mortgage customer product switch applications received from 2 May 2018 up to and including 31 December 2022 will be eligible for a £5 donation, on completion of the mortgage or product switch (as the case may be). Transactions relating to existing mortgages including a further advance, porting of an existing mortgage or change of borrower, are not eligible for the Centrepoint charity donation at this time. The Bank will make a payment to Centrepoint quarterly, for eligible completions during the previous quarter.

The £5 donation will be made for each eligible mortgage sold through direct and intermediary channels i.e. it applies to the Bank's Britannia and Platform branded mortgages. Britannia and Platform are trading names of The Co-operative Bank p.l.c. The Bank reserves the right to change or withdraw the donation arrangement at any time. Centrepoint is a registered charity in England and Wales, No. 292411.

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platform part of
The co-operative bank

22 APRIL 2022: BUY TO LET PRODUCT SWITCH GUIDE

| Product Highlights | Latest Changes |
|---|--|
| <ul style="list-style-type: none">• 2 year fixed rates from 2.51%• 3 year fixed rates from 2.54%• 5 year fixed rates from 2.66% <p>Incentives</p> <ul style="list-style-type: none">• No Administration Fee payable | <ul style="list-style-type: none">• 2 and 5 year fixed rate products increased by up to 0.23%• 2 year fixed rate Premier BTL products increased by up to 0.19%• New product codes issued for all products• End dates remain end of July |
| Contents | |
| <ul style="list-style-type: none">• Buy to Let (Product Switch)• Premier Buy to Let (Product Switch) | |

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PLATFORM INTERMEDIARY PRODUCTS : BUY TO LET PRODUCT SWITCH

22 APRIL 2022

BUY TO LET PRODUCT SWITCH FIXED RATE PRODUCTS

| Product | Code | End Date | Product fee | Maximum LTV | | | | Cashback | Application Type |
|--------------|-------|------------|-------------|-------------|-------|-------|-------|----------|------------------|
| | | | | 60% | 65% | 70% | 75% | | |
| 2 year fixed | B1602 | 31/07/2024 | £1,499 | 2.51% | 2.52% | 2.54% | 2.54% | £0 | Product Switch |
| | B1603 | 31/07/2024 | £749 | 2.73% | 2.77% | 2.80% | 2.80% | £0 | |
| | B1604 | 31/07/2024 | £0 | 2.82% | 2.86% | 2.89% | 2.89% | £0 | |

| Product | Code | End Date | Product fee | Maximum LTV | | | | Cashback | Application Type |
|--------------|-------|------------|-------------|-------------|-------|-------|-------|----------|------------------|
| | | | | 60% | 65% | 70% | 75% | | |
| 5 year fixed | B1608 | 31/07/2027 | £1,499 | 2.66% | 2.68% | 2.70% | 2.70% | £0 | Product Switch |
| | B1609 | 31/07/2027 | £749 | 2.71% | 2.78% | 2.82% | 2.82% | £0 | |
| | B1610 | 31/07/2027 | £0 | 2.80% | 2.87% | 2.89% | 2.89% | £0 | |

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

| Criteria | | | | | |
|--------------|---------------------------------|--|-----------------------|-------------------------------------|---|
| Maximum loan | Rental Calculation | Reversionary rate | Minimum income | Administration fee (Non-refundable) | Tracker Floor |
| £350,000 | Each case individually assessed | up to 70% LTV 5.25% (BBR*+4.50%) up to 75% LTV 5.75% (BBR*+5.00%) | £25,000 for household | £0 | If BBR falls below 0.50% the initial/reversionary rate will be charged at 0.50% + product initial/reversionary rate loading |

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For detailed lending criteria please see criteria page

PLATFORM INTERMEDIARY PRODUCTS : PREMIER BUY TO LET PRODUCT SWITCH

22 APRIL 2022

PREMIER BUY TO LET PRODUCT SWITCH PRODUCTS

| Product | Code | End Date | Product fee | Maximum LTV | | Application Type |
|--------------|------|------------|-------------|-------------|-------|------------------|
| | | | | 60% | 65% | |
| 2 year fixed | P279 | 31/07/2024 | £2,450 | 2.38% | 2.39% | Product Switch |

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

| Criteria | | | | | | |
|--|--------------|--------------|-----------------------|---------------------------------|--------------------|---|
| Administration fee (Payable upfront & Non-refundable) | Maximum loan | Minimum loan | Minimum income | Rental calculation | Reversionary rate | Tracker Floor |
| £0 | £500,000 | £350,001 | £60,000 for household | Each case individually assessed | 5.25% (BBR*+4.50%) | If BBR falls below 0.50% the initial/reversionary rate will be charged at 0.50% + product initial/reversionary rate loading |

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For detailed lending criteria please see criteria page

For intermediary use only

BUY TO LET CRITERIA

| | | Buy to Let | Premier Buy to Let |
|----------------------------|---|--|--------------------|
| Applicant | Maximum applicants | 2 | |
| | Minimum age | 21 | |
| | Maximum age | 75 at the end of the term | |
| | Residency | UK or EU nationals accepted | |
| | Professional landlord | Not accepted if more than 10 properties owned | |
| | Owner occupier | One applicant must be an owner occupier, where second applicant is not they must be married/cohabiting at the same address | |
| | Term | Maximum 40 years, Initial fixed term cannot exceed remaining mortgage term. | |
| Maximum LTV | 75% | 65% | |
| | The maximum LTV is based on individual property basis and not the total of the portfolio | | |
| Minimum loan | N/A | £350,001 | |
| Maximum loan | £350,000 | £500,000 | |
| Maximum portfolio size | 10 total properties owned with all lenders | | |
| Maximum portfolio exposure | 3 Buy to Let properties totalling £1,500,000 (£2,500,000 total including residential where loan is with the Co-operative Bank) | | |
| Minimum property value | £75,000 | | |
| Repayment method | Repayment or interest only (subject to acceptable repayment vehicle) | | |
| Rental calculation | 145% at a payrate of 5% | | |
| Overpayments | Up to 10% without incurring ERCs (see Additional Info) | | |

ADDITIONAL INFORMATION

Platform mortgages are portable

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.

Buy to Let/Premier

| | |
|----------------|---|
| 2 year fixed | 3% of the amount redeemed until 31 Jul 2023 |
| | 2% of the amount redeemed until 31 Jul 2024 |
| 3 year fixed | 3% of the amount redeemed until 31 Jul 2023 |
| | 2% of the amount redeemed until 31 Jul 2024 |
| | 1% of the amount redeemed until 31 Jul 2025 |
| 5 year fixed | 5% of the amount redeemed until 31 Jul 2023 |
| | 4% of the amount redeemed until 31 Jul 2024 |
| | 3% of the amount redeemed until 31 Jul 2025 |
| | 2% of the amount redeemed until 31 Jul 2026 |
| | 1% of the amount redeemed until 31 Jul 2027 |
| 2 year tracker | 2% in year 1 , 1% in year 2 |

| | |
|---|-------|
| BBR (Applies to all BTL products and is floored at a rate of 0.5% for all trackers) | 0.10% |
|---|-------|

| | |
|--------------------------|------|
| Telegraphic transfer fee | £0 |
| Higher lending charge | None |

Mortgages that make a difference - our partnership with youth homelessness charity Centrepoint continues

New mortgage customer applications and existing mortgage customer product switch applications received from 2 May 2018 up to and including 31 December 2022 will be eligible for a £5 donation, on completion of the mortgage or product switch (as the case may be). Transactions relating to existing mortgages including a further advance, porting of an existing mortgage or change of borrower, are not eligible for the Centrepoint charity donation at this time. The Bank will make a payment to Centrepoint quarterly, for eligible completions during the previous quarter.

The £5 donation will be made for each eligible mortgage sold through direct and intermediary channels i.e. it applies to the Bank's Britannia and Platform branded mortgages. Britannia and Platform are trading names of The Co-operative Bank p.l.c. The Bank reserves the right to change or withdraw the donation arrangement at any time. Centrepoint is a registered charity in England and Wales, No. 292411.

To find out more call us on **0345 070 1999**** or visit **platform.co.uk**

**Telephone calls may be monitored. Lines are open between 9am and 5pm Monday to Wednesday and Friday. Lines are open on Thursday between 10am and 5pm.

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Platform, PO Box 3462, Cheadle Road, Leek, Staffordshire, ST13 9BG DX16351 (Leek)

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22 APRIL 2022: MAINSTREAM RESIDENTIAL MORTGAGE PRODUCT SWITCH GUIDE

| Product Highlights | Latest Changes |
|--|---|
| <ul style="list-style-type: none">• 2 year fixed rates from 2.53%• 3 year fixed rates from 2.48%• 5 year fixed rates from 2.45%• 2 year tracker rates from 1.44% <p>Incentives:</p> <ul style="list-style-type: none">• No Administration Fee payable | <ul style="list-style-type: none">• 2 year fixed rate products increased by up to 0.22%• 3 and 5 year fixed rate products at 60% to 85% LTV increased by up to 0.29%• 3 and 5 year fixed rate products at 90% LTV reduced by up to 0.05%• New product codes issued for all products• End dates remain end of July |

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PLATFORM INTERMEDIARY PRODUCTS: MAINSTREAM RESIDENTIAL PRODUCT SWITCH

22 APRIL 2022

MAINSTREAM RESIDENTIAL PRODUCT SWITCH FIXED RATE PRODUCTS

| Product | Code | End Date | Product fee | Administration Fee (payable upfront and non-refundable) | Maximum LTV | | | | | | Cashback | Application Type |
|--------------|-------|------------|-------------|---|-------------|-------|-------|-------|-------|-------|----------|------------------|
| | | | | | 60% | 70% | 75% | 80% | 85% | 90% | | |
| 2 year fixed | M3092 | 31/07/2024 | £1,249 | £0 | 2.53% | 2.58% | 2.58% | 2.60% | 2.62% | 2.65% | £0 | Product Switch |
| 2 year fixed | M3093 | 31/07/2024 | £749 | £0 | 2.57% | 2.67% | 2.67% | 2.68% | 2.70% | 2.74% | £0 | |
| 2 year fixed | M3094 | 31/07/2024 | £0 | £0 | 2.65% | 2.80% | 2.80% | 2.94% | 2.96% | 2.98% | £0 | |
| 3 year fixed | M3095 | 31/07/2025 | £1,249 | £0 | 2.48% | 2.53% | 2.53% | 2.55% | 2.58% | 2.63% | £0 | Product Switch |
| 3 year fixed | M3096 | 31/07/2025 | £749 | £0 | 2.56% | 2.59% | 2.59% | 2.60% | 2.63% | 2.69% | £0 | |
| 3 year fixed | M3097 | 31/07/2025 | £0 | £0 | 2.65% | 2.73% | 2.73% | 2.86% | 2.90% | 2.91% | £0 | |
| 5 year fixed | M3098 | 31/07/2027 | £1,249 | £0 | 2.45% | 2.47% | 2.47% | 2.48% | 2.55% | 2.64% | £0 | Product Switch |
| 5 year fixed | M3099 | 31/07/2027 | £749 | £0 | 2.48% | 2.50% | 2.50% | 2.53% | 2.58% | 2.66% | £0 | |
| 5 year fixed | M3100 | 31/07/2027 | £0 | £0 | 2.52% | 2.58% | 2.58% | 2.76% | 2.80% | 2.90% | £0 | |

MAINSTREAM RESIDENTIAL PRODUCT SWITCH TRACKER PRODUCTS

| Product | Code | End Date | Product fee | Administration Fee (payable upfront and non-refundable) | Maximum LTV | | | | | | Cashback | Application Type |
|----------------|-------|-------------------------|-------------|---|-------------|------------|------------|------------|------------|-----|----------|------------------|
| | | | | | 60% | 70% | 75% | 80% | 85% | 90% | | |
| 2 year tracker | M3119 | 2 years from completion | £999 | £0 | 1.44% | 1.44% | 1.44% | 1.69% | - | - | £0 | Product Switch |
| | M3120 | 2 years from completion | £0 | £0 | 1.89% | 1.89% | 1.89% | 2.09% | 2.24% | - | £0 | |
| | | | | | BBR*+0.69% | BBR*+0.69% | BBR*+0.69% | BBR*+0.94% | - | - | | |
| | | | | | BBR*+1.14% | BBR*+1.14% | BBR*+1.14% | BBR*+1.34% | BBR*+1.49% | - | | |

*If BBR falls below 0.50% the initial rate will continue to be charged at 0.50% + product initial rate loading

| Criteria | | |
|--|---|---|
| Maximum loan (subject to product restrictions) | Reversionary rate | Interest only |
| £2,000,000 up to 75% £1,000,000 up to 80% £750,000 up to 85% £500,000 up to 90% | All Mainstream products revert to Platform's Standard Variable Rate currently 4.99% | Available to existing Interest Only customers subject to acceptable repayment vehicle |

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For intermediary use only

CRITERIA

| | | Mainstream |
|-----------|--------------------|---|
| Applicant | Maximum applicants | 2 |
| | Minimum age | 18 |
| | Maximum age | 75 at the end of the term |
| | Residency | UK or EU nationals accepted |
| | Credit search | Non-UK / EU nationals must have been residents in the UK for the last 24 months and have permanent right to reside in the UK Experian – Platform requires applicants to be either on Voters Roll or have active CAIS |
| | CCJs | Maximum CCJ is £100 and satisfied |
| | Mortgage arrears | Not accepted |
| | Bankruptcy/IVA | Not accepted |
| | Defaults | Defaults totalling in excess of £500 registered in the last 6 years not accepted. Any defaults will be taken into account as part of credit scoring. |

| | | |
|------|------------------------|--|
| Loan | Loan purpose | Product Switch |
| | Term | Maximum 40 years, Initial fixed term cannot exceed remaining mortgage term. |
| | Maximum LTV | You can apply for a fixed rate product in our highest loan to value bracket up to 99% loan to value, on behalf of your client. The two year tracker with no product fee is also available up to 99% loan to value. |
| | Minimum loan | N/A |
| | Maximum loan | £2,000,000 up to 75% £1,000,000 up to 80% £750,000 up to 85% £500,000 up to 90% |
| | Minimum property value | £75,000 |
| | Repayment method | Repayment or Interest Only (available to existing Interest Only customers subject to acceptable repayment vehicle) |
| | BTLs in background | Considered as self-financing |

| | | |
|------------------|--|---|
| Income | Acceptable income | Employed Income – including 50% of regular overtime, bonus and commission |
| | | Self-employed income – 2 years trading required. Income should show stable/ increasing income trend and will be considered stable if the year on year increase is less than 15%. Where profits have reduced the case will be declined |
| | | State and occupational pension |
| | | Maintenance |
| | | Rental income profit |
| | 50% of tax credits | |
| Income multiples | 4.75 x sole or joint income (where LTV is <= 60% (including any fees added to loan) and subject to a disposable income of at least £125). 4.49 x sole or joint income will be used when this criteria has not been met. Lending decision based upon a full affordability assessment. Refer to Platform's affordability calculator before submitting a Decision in Principle | |
| Minimum income | £15,000 for household | |

| | | |
|--------------------------|---------------|---|
| Application Requirements | Employed | Latest full month's bank statements showing salary credit plus EITHER the latest computerised pay slip OR an employer's reference |
| | Self-employed | <ul style="list-style-type: none"> Last year's tax assessments (SA302 (hard copy or self-service version) AND Tax Year Overview) OR Certificate from a suitably qualified accountant with 1 year's figures PLUS the customer's personal bank statement for the latest full month showing the latest salary/income credit and household expenditure. |
| | Other income | Pension – latest monthly or annual statement Maintenance – court order or CSA documentation Tax credits confirmed via HMRC documentation |

ADDITIONAL INFORMATION

Platform mortgages are portable

Early repayment charges (ERC)

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| Mainstream | |
|----------------|---|
| 2 year fixed | 2% of the amount redeemed until 31 Jul 2023 1% of the amount redeemed until 31 Jul 2024 |
| 3 year fixed | 3% of the amount redeemed until 31 Jul 2023 2% of the amount redeemed until 31 Jul 2024 1% of the amount redeemed until 31 Jul 2025 |
| 5 year fixed | 5% of the amount redeemed until 31 Jul 2023 4% of the amount redeemed until 31 Jul 2024 3% of the amount redeemed until 31 Jul 2025 2% of the amount redeemed until 31 Jul 2026 1% of the amount redeemed until 31 Jul 2027 |
| 2 year tracker | 2% in year 1 , 1% in year 2 |

| | |
|--------------------------|------|
| Telegraphic transfer fee | £0 |
| Higher lending charge | None |

Mortgages that make a difference - our partnership with youth homelessness charity Centrepoint continues

New mortgage customer applications and existing mortgage customer product switch applications received from 2 May 2018 up to and including 31 December 2022 will be eligible for a £5 donation, on completion of the mortgage or product switch (as the case may be). Transactions relating to existing mortgages including a further advance, porting of an existing mortgage or change of borrower, are not eligible for the Centrepoint charity donation at this time. The Bank will make a payment to Centrepoint quarterly, for eligible completions during the previous quarter.

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22 APRIL 2022: RETENTION HELP TO BUY PRODUCT GUIDE

| Product Highlights | Latest Changes |
|--|---|
| <ul style="list-style-type: none">• 2 year fixed rates from 2.81%• 3 year fixed rates from 2.42%• 5 year fixed rates from 2.42% <p>Incentives:</p> <ul style="list-style-type: none">• No Administration Fee payable | <ul style="list-style-type: none">• 2, 3 and 5 year fixed rate products increased by up to 0.25%• New product codes issued for all products• End dates remain end of July |

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MAINSTREAM RESIDENTIAL RETENTION FIXED RATE PRODUCTS

| Product | Code | End Date | Product fee* | Maximum LTV | |
|--------------|------|------------|--------------|-------------|-------|
| | | | | 60% | 75% |
| 2 year fixed | H344 | 31/07/2024 | £0 | 3.00% | 3.03% |
| 3 year fixed | H345 | 31/07/2025 | £499 | 2.66% | 2.68% |
| 3 year fixed | H346 | 31/07/2025 | £0 | 2.74% | 2.78% |
| 5 year fixed | H347 | 31/07/2027 | £499 | 2.66% | 2.68% |
| 5 year fixed | H348 | 31/07/2027 | £0 | 2.74% | 2.78% |

* 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 4.99% | Not available | Help to Buy products are not Portable |

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Early repayment charges (ERC)

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| Mainstream | |
|----------------|---|
| 2 year fixed | 2% of the amount redeemed until 31 Jul 2023 1% of the amount redeemed until 31 Jul 2024 |
| 3 year fixed | 3% of the amount redeemed until 31 Jul 2023 2% of the amount redeemed until 31 Jul 2024 1% of the amount redeemed until 31 Jul 2025 |
| 5 year fixed | 5% of the amount redeemed until 31 Jul 2023 4% of the amount redeemed until 31 Jul 2024 3% of the amount redeemed until 31 Jul 2025 2% of the amount redeemed until 31 Jul 2026 1% of the amount redeemed until 31 Jul 2027 |
| 2 year tracker | 2% in year 1 , 1% in year 2 |