

## PLATFORM BUY TO LET ADDITIONAL BORROWING PRODUCTS

17 November 2023

Product	Product code	End Date	Product fee	Maximum LTV			
				60%	65%	70%	75%
2 year fixed	B1955	31/03/2026	£1,499	5.59%	5.82%	5.87%	5.87%
	B1956	31/03/2026	£749	5.89%	6.12%	6.17%	6.17%
	B1957	31/03/2026	£0	5.98%	6.32%	6.37%	6.37%
3 year fixed	B1958	31/03/2027	£1,499	5.49%	5.72%	5.77%	5.77%
	B1959	31/03/2027	£749	5.79%	6.02%	6.07%	6.07%
	B1960	31/03/2027	£0	5.88%	6.22%	6.27%	6.27%
5 year fixed	B1961	31/03/2029	£1,499	5.15%	5.67%	5.72%	5.72%
	B1962	31/03/2029	£749	5.30%	5.82%	5.87%	5.87%
	B1963	31/03/2029	£0	5.81%	5.91%	5.96%	5.96%
2 year tracker	B1965	2 years from completion	£749	5.94%	5.99%	6.09%	6.14%
				BBR*+0.69%	BBR*+0.74%	BBR*+0.84%	BBR*+0.89%

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

### Notes:

- Minimum loan amount £5,000
- 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 31 Mar 2025 2% of the amount redeemed until 31 Mar 2026
3 year fixed	3% of the amount redeemed until 31 Mar 2025 2% of the amount redeemed until 31 Mar 2026 1% of the amount redeemed until 31 Mar 2027
5 year fixed	5% of the amount redeemed until 31 Mar 2025 4% of the amount redeemed until 31 Mar 2026 3% of the amount redeemed until 31 Mar 2027 2% of the amount redeemed until 31 Mar 2028 1% of the amount redeemed until 31 Mar 2029
2 year tracker	0.20% in year 1 , 0.20% in year 2

For detailed lending criteria please see criteria page