

17 November 2023: RETENTION HELP TO BUY PRODUCT GUIDE

Product Highlights	Latest Changes
<ul style="list-style-type: none">• 2 year fixed rates from 5.89%• 3 year fixed rates from 5.25%• 5 year fixed rates from 5.10% <p>Incentives:</p> <ul style="list-style-type: none">• No Administration Fee payable	<ul style="list-style-type: none">• New product codes• End dates extended to the end of March

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

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MAINSTREAM RESIDENTIAL RETENTION FIXED RATE PRODUCTS

Product	Code	End Date	Product fee*	Maximum LTV	
				60%	75%
2 year fixed	H536	31/03/2026	£0	5.89%	6.03%
3 year fixed	H537	31/03/2027	£499	5.25%	5.36%
3 year fixed	H538	31/03/2027	£0	5.42%	5.52%
5 year fixed	H539	31/03/2029	£499	5.10%	5.21%
5 year fixed	H540	31/03/2029	£0	5.27%	5.37%

* 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 Platforms Standard Variable Rate currently 8.12%	Not available	Help to Buy products are not Portable

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Early repayment charges (ERC)

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

Mainstream	
2 year fixed	2% of the amount redeemed until 31 Mar 2025 1% 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	0.2% in year 1 , 0.2% in year 2