

PLATFORM BUY TO LET ADDITIONAL BORROWING PRODUCTS

15 JANUARY 2021

| Product | Product code | End Date | Product fee | Maximum LTV | | | |
|--------------|--------------|------------|-------------|-------------|-------|-------|-------|
| | | | | 60% | 65% | 70% | 75% |
| 2 year fixed | B1382 | 30/04/2023 | £1,499 | 1.44% | 1.54% | 1.64% | 1.64% |
| | B1383 | 30/04/2023 | £749 | 1.59% | 1.74% | 1.79% | 1.79% |
| | B1384 | 30/04/2023 | £0 | 1.84% | 2.02% | 2.09% | 2.09% |
| Product | Product code | End Date | Product fee | Maximum LTV | | | |
| | | | | 60% | 65% | 70% | 75% |
| 5 year fixed | B1388 | 30/04/2026 | £1,499 | 1.79% | 1.84% | 1.99% | 1.99% |
| | B1389 | 30/04/2026 | £749 | 1.84% | 1.89% | 2.04% | 2.04% |
| | B1390 | 30/04/2026 | £0 | 1.99% | 2.04% | 2.24% | 2.24% |

Notes:

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

Early repayment charges (ERC)

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

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

For detailed lending criteria please see criteria page