

# Product guide

1 June 2009

## Latest awards

- **Best Intermediary Mortgage Lender**, Your Mortgage Awards 2008-2009
- **Gold Standard**, Mortgage Strategy Technology Service Awards 2008
- **5 Stars**, FTAdviser.com Online Service Awards 2008

## Product summary

- Free valuation on all Mainstream+ products
- Mainstream+ from 3.69%
- Almost Prime from 8.39%
- Self-Cert from 5.99%
- Buy to Let from 5.79%

**+Mainstream products only available through selected partners.  
Please see back page for full details.**

For online kfis, decisions and applications go to  
our award winning click suite at **platform.co.uk**

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## For intermediary use only

June 09 products	Mainstream					
	Maximum LTV				Arrangement fee (can be added to the loan)	Incentives
	60%	75%	80%	85%		
2 year fixed <small>until 1 September 2011</small>	3.69%	3.99%	5.19%	5.89%	£995	Free valuation
	4.19%	4.49%	5.69%	6.39%	£0	Free valuation
3 year fixed <small>until 1 September 2012</small>	4.09%	4.39%	5.59%	6.09%	£995	Free valuation
	4.59%	4.89%	6.09%	6.59%	£0	Free valuation
2 year tracker <small>until 1 September 2011</small>	3.79%	4.09%	Not available		£995	Free valuation
3 year tracker <small>until 1 September 2012</small>	3.99%	4.29%	Not available		£995	Free valuation

Maximum loan: <small>(house purchase and remortgage)</small>	£1,000,000	£750,000
Reversionary rate	4.75% <small>BBR*+3.75%</small>	
Remortgage information	Remortgage max LTV 75%	
Introducer fee	0.35% <small>(max £3,500)</small>	
Additional notes	<ul style="list-style-type: none"> <li>• Available to employed and self-employed</li> <li>• Available to first time buyers</li> </ul>	

\*As BBR falls below 1.00% the initial/reversionary rate will be charged at 1.00% + product reversionary rate loading

**Mainstream products are only available to appointed representatives of the following partners:**

Bluefin  
 Countrywide  
 Home of Choice  
 Intrinsic  
 Legal and General  
 Lime  
 Mortgage Intelligence  
 Openwork  
 Personal Touch Financial Services  
 Pink Home Loans  
 Sesame

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**BEST  
 INTERMEDIARY  
 MORTGAGE  
 LENDER**  
 PLATFORM

For intermediary use only

June 09 products	Non-Conforming			Conforming			
	Almost Prime			Self-Cert		Buy to Let	
	Maximum LTV			Maximum LTV		Maximum LTV	
	60%	65%	75%	60%	70%	60%	75%
CCJs per applicant	£500 (0 in last 3)			None		None	
Arrears	None			None		None	
Bankruptcy/IVA	Discharged or completed > 4 years			None		None	
2 year fixed until 1 September 2011	8.39%	8.69%		Not available		Not available	
2 year fixed Self-Cert until 1 September 2011	8.79%	9.09%	Not available	5.99%	6.34%	Not available	
3 year fixed until 1 September 2012	8.39%	8.69%		Not available		5.79%	6.29%
3 year fixed Self-Cert until 1 September 2012	8.79%	9.09%	Not available	5.99%	6.34%	Not available	

Maximum loan <small>(house purchase and remortgage)</small>	£250,000			£500,000 <small>(new build max £300,000)</small>		£500,000 <small>(new build max £300,000)</small>	
Arrangement fee <small>(can be added to the loan)</small>	£1,495			£1,495		£1,495	
Reversionary rate	6.15% <small>LIBOR*+3.15%</small>	6.35% <small>LIBOR*+3.35%</small>		6.00% <small>BBR*+3.00%</small>		6.00% <small>BBR*+3.00%</small>	
Reversionary rate Self-Cert	6.55% <small>LIBOR*+3.55%</small>	6.95% <small>LIBOR*+3.95%</small>	Not available				
Remortgage information	Full-Status remortgage max LTV 70% Self-Cert remortgage max LTV 65%			Self-Cert remortgage max LTV 70%		Remortgage max LTV 70%	
Introducer fee	0.50% <small>(max £1,250)</small>			0.50% <small>(max £2,500)</small>		0.50% <small>(max £2,500)</small>	
Additional notes	• Self-Cert employed not available			• Not available to employed		<ul style="list-style-type: none"> <li>• Not available in Northern Ireland</li> <li>• Not available to first time buyers and must be owner occupied</li> <li>• Rental assessment calculation 125% of pay rate</li> <li>• Maximum portfolio size £1m total lending (max 3 properties - max £500,000 per property)</li> </ul>	

\*As BBR/LIBOR falls below 3.00% the initial/reversionary rate will be charged at 3.00% + product reversionary rate loading

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BTL Rental calculator



Visit platform.co.uk to use  
our BTL rental calculator

## Additional information

For full details of our lending policy visit [platform.co.uk/literature](http://platform.co.uk/literature)

### Platform mortgages are not portable

\*Mainstream products are only available to appointed representatives of the following partners:

Bluefin  
Countrywide  
Home of Choice  
Intrinsic  
Legal and General  
Lime  
Mortgage Intelligence  
Openwork  
Personal Touch Financial Services  
Pink Home Loans  
Sesame

### Application fee

These fees include VAT and are non-refundable.

An Automated Valuation Model (AVM) may be used for suitable applications

Property valuation	Valuation fee	Administration fee	Total application fee
AVM	£20	£140	£160
Up to £75,000	£105	£140	£245
£75,001 to £100,000	£115	£140	£255
£100,001 to £150,000	£135	£140	£275
£150,001 to £200,000	£165	£140	£305
£200,001 to £250,000	£200	£140	£340
£250,001 to £300,000	£225	£140	£365
£300,001 to £350,000	£255	£140	£395
£350,001 to £400,000	£295	£140	£435
£400,001 to £500,000	£355	£140	£495
£500,001 and over	By negotiation	By negotiation	By negotiation

### Other fees

<b>Buildings insurance administration fee</b> one off fee if buildings insurance is not arranged through Platform	£30
<b>Telegraphic transfer fee</b>	£15
<b>Higher lending charge</b>	None

To find out more call us on **0845 070 1999\*\***  
or visit **[platform.co.uk](http://platform.co.uk)**

Telephone calls may be monitored. \*\*Calls from a BT landline will cost no more than 2p per minute plus a call set up fee of 6.85p. Mobile and other providers' charges may vary. Lines are open between 9am and 5pm Monday to Friday. This product guide is for the use of financial intermediaries only. It is not to be disclosed or given to the public or intended as a consumer advertisement. Platform Home Loans Limited Registered in England & Wales Number 2334606. Registered Address: Exchange Tower, 2 Harbour Exchange Square, London, E14 9FR. Platform is the trading name of Platform Home Loans Limited (FSA No. 303337) and of Platform Funding Limited (FSA No. 303387), both authorised and regulated by the Financial Services Authority.

### Early repayment charges (ERC)

1% or 1 month's notice of the amount redeemed after initial early repayment charge

#### Mainstream

<b>2 year fixed</b>	2% in year 1, 1% in year 2
<b>3 year fixed</b>	3% in year 1, 2% in year 2, 1% in year 3
<b>2 year tracker</b>	2% in year 1, 1% in year 2
<b>3 year tracker</b>	3% in year 1, 2% in year 2, 1% in year 3

#### Buy to Let/Self-Cert

<b>2 year fixed</b>	5% of the amount redeemed until 1 September 2011
<b>3 year fixed</b>	5% of the amount redeemed until 1 September 2012

#### Almost Prime

<b>2 year fixed</b>	6% of the amount redeemed until 1 September 2011
<b>3 year fixed</b>	6% of the amount redeemed until 1 September 2012

<b>BBR* (applies to all Mainstream, BTL &amp; Self-Cert products)</b>	<b>0.50%</b>
<b>LIBOR* (applies to all Almost Prime products)</b>	<b>2.12%</b>

\* **Mainstream:** If BBR falls below 1.00% the initial/reversionary rate will be charged at 1.00% + product reversionary rate loading

**BTL/Self-Cert:** If BBR falls below 3.00% the reversionary rate will be charged at 3.00% + product reversionary rate loading

**Almost Prime:** If LIBOR falls below 3.00% the reversionary rate will be charged at 3.00% + product reversionary rate loading

LIBOR is reviewed quarterly commencing in March each year

Platform will only process mortgages from FSA authorised intermediaries with the exception of Buy to Let business where the introducer can either be FSA or NACFB authorised