

october 05

product guide

highlights

- No higher lending charge up to 90% LTV on all Conforming Prime, Self-Certification & Buy to Let products

Self-Certification

- 2 Year Fixed Special 4.95% available to 85% LTV
- Available to 90% LTV for Self-Employed
- Maximum Loan £300k to 90% LTV or £500k to 85% LTV and £1m to 75% LTV

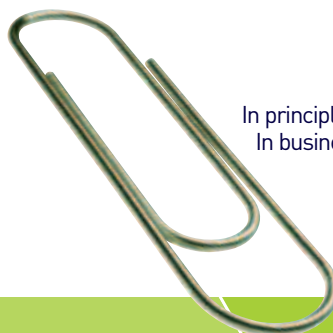
Buy to Let

- Rental assessment based on pay rate on products lasting 3 years or more
- £3m Total Lending (max 25 properties)
- Maximum Loan £500k to 85% LTV and £1m to 75% LTV

Non-Conforming

- Rates starting from 4.72%
- Almost & Near Prime products offering conforming rates for non-conforming clients
- 3 Year Trackers and 2 & 3 Year Fixed Rates available across the range, all with no Early Repayment Charge overhang
- 90% LTV Self-Certification for Self-Employed

October 05 Products	Conforming						Non-Conforming			
	Prime (Full Status only)		Self-Certification			Flexible Self-Certification	Almost Prime		Near Prime	
	All applications will be subject to a credit score assessment and must have a clean credit history						CCJs - 0 in last 2 years Arrears - 0 in last 12 months Bankruptcy/IVA - Not Accepted		CCJs - £500 (0 in last 3 months) Arrears - 0 in last 12 months Bankruptcy/IVA - Not Accepted	
Maximum LTV	85%	95%	75%	85%	90%	85%	85% (Self-Cert)	95% (Full Status)	85% (Self-Cert)	95% (Full Status)
1 Year Tracker from Completion	5.00%	5.10%	5.30%	5.40%	5.50%	-	4.92%	4.72%	5.12%	4.82%
	BBR + 0.50%	BBR + 0.60%	BBR + 0.80%	BBR + 0.90%	BBR + 1.00%		LIBOR + 0.30%	LIBOR + 0.10%	LIBOR + 0.50%	LIBOR + 0.20%
Early Repayment Charge	5% of the amount redeemed in 1st year						6%/5%/4% of the amount redeemed in 1st 3 years			
2 Year Tracker from Completion	5.00%	5.10%	5.20%	5.30%	5.35%	-	-	-	-	-
	BBR + 0.50%	BBR + 0.60%	BBR + 0.70%	BBR + 0.80%	BBR + 0.85%					
Early Repayment Charge	5% of the amount redeemed in 1st 2 years									
3 Year Tracker from Completion	-	-	5.20%	5.30%	5.35%	-	5.87%	5.37%	5.97%	5.62%
			BBR + 0.70%	BBR + 0.80%	BBR + 0.85%		LIBOR + 1.25%	LIBOR + 0.75%	LIBOR + 1.35%	LIBOR + 1.00%
Early Repayment Charge			5% of the amount redeemed in 1st 3 years				6% of the amount redeemed in 1st 3 years			
Full Term Tracker	-	5.75%	-	-	-	5.74%	-	-	-	-
		BBR + 1.25%				BBR + 1.24%				
Early Repayment Charge		1 month's notice or 1% of the amount redeemed				Nil				
2 Year Fixed Rate (until 1st March 2008)	-	-	5.19%	5.25%	5.44%	-	5.95%	5.85%	6.10%	5.90%
Early Repayment Charge			5% of the amount redeemed until 1/3/08				6% of the amount redeemed until 1/3/08			
2 Year Fixed Special (until 1st March 2008)	-	-	-	4.95%	-	-	-	-	-	-
Early Repayment Charge				6% of the amount redeemed until 1/3/08						
0.75% Arrangement Fee										
3 Year Fixed Rate (until 1st March 2009)	-	-	5.25%	5.29%	5.55%	-	5.85%	5.75%	6.10%	5.90%
Early Repayment Charge			5% of the amount redeemed until 1/3/09				6% of the amount redeemed until 1/3/09			
Reversionary Rate	5.75% BBR + 1.25%		6.25% BBR + 1.75%			-	6.62% LIBOR + 2.00%	6.12% LIBOR + 1.50%	6.87% LIBOR + 2.25%	6.37% LIBOR + 1.75%
Higher Lending Charge	None up to 90% LTV (above 90%, charged from 75% LTV @ 6.95% and added to the loan)		None			None	Charged from 75% LTV @ 6.95% and added to loan			
Minimum Loan	£25,001									
Minimum Valuation	£40,000									
Maximum Loan (House Purchase and Remortgage)	95% - £200k/90% - £300k/85% - £500k/75% - £1m		£1m	£500k	£300k	£500k	85% - £350k 75% - £500k	95% - £250k 85% - £350k 75% - £500k	85% - £350k 75% - £500k	95% - £250k 85% - £350k 75% - £500k
Arrangement Fee (added to loan)	£495 (except Flexible Self-Certification which is £599 and 2 Year Fixed Self-Certification Special which is 0.75%)									
Introducer Fee	0.35% Min £250/Max £3,500		0.50% Min £250/Max £5,000			0.50% Min £250/Max £5,000	0.50% Min £250/Max £5,000		0.50% Min £250/Max £5,000	
Additional Notes			Employed & Self-Employed	Self-Employed only (No FTBs)	Drawdown, Overpayments & Underpayment/payment holidays available. Not available in Northern Ireland		Over 90% LTV, not available in Northern Ireland		Over 90% LTV, not available in Northern Ireland	



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October 05 Products	Non-Conforming										
	Minor Adverse		Light Adverse		Medium Adverse		Heavy Adverse		High LTV		
	CCJs - £1000 (0 in last 3 months) Arrears - 1 in last 12 months (0 in last 3 months) Bankruptcy/IVA - Discharged or Completed >1 Year		CCJs - £2000 Arrears - 2 in last 12 months (Max 1 in last 6 months) Bankruptcy/IVA - Discharged or Completed >1 Year		CCJs - £7500 Arrears - 4 in last 12 months (Max 1 in last 3 months) Bankruptcy/IVA - Discharged/Current and satisfactory or completed		CCJs - Unlimited Arrears - No reference required Bankruptcy/IVA - Discharged/Current and satisfactory or completed		CCJs - £3000 (0 in last 3 months) Arrears - 2 in last 12 months (0 in last 3 months) Bankruptcy/IVA - Discharged or Completed >1 Year		
Maximum LTV	85% (Self-Cert)	90% (Full Status)	85% (Self-Cert)	85% (Full Status)	85% (Self-Cert)	85% (Full Status)	75% (Self Cert)	85% (HP) & 80% (RM) (Self-Cert)	90% (Self-Cert) Purchase only	95% (HP) & 90% (RM) (Full Status)	
1 Year Tracker from Completion	5.47%	5.12%	5.52%	5.27%	6.12%	5.87%	6.12%	6.62%	6.12%	5.87%	
	LIBOR + 0.85%	LIBOR + 0.50%	LIBOR + 0.90%	LIBOR + 0.65%	LIBOR + 1.50%	LIBOR + 1.25%	LIBOR + 1.50%	LIBOR + 2.00%	LIBOR + 1.50%	LIBOR + 1.25%	
Early Repayment Charge	6%/5%/4% of the amount redeemed in 1st 3 years										
2 Year Tracker from Completion	-	-	-	-	-	-	-	-	-	-	
3 Year Tracker from Completion	6.02%	5.82%	6.12%	6.02%	6.37%	6.17%	6.37%	6.87%	6.62%	6.37%	
	LIBOR + 1.40%	LIBOR + 1.20%	LIBOR + 1.50%	LIBOR + 1.40%	LIBOR + 1.75%	LIBOR + 1.55%	LIBOR + 1.75%	LIBOR + 2.25%	LIBOR + 2.00%	LIBOR + 1.75%	
Early Repayment Charge	6% of the amount redeemed in 1st 3 years										
Full Term Tracker	-	-	-	-	-	-	-	-	-	-	
2 Year Fixed Rate (until 1st March 2008)	6.20%	6.05%	6.30%	6.10%	6.60%	6.45%	6.75%	7.25%	6.75%	6.50%	
Early Repayment Charge	6% of the amount redeemed until 1/3/08										
3 Year Fixed Rate (until 1st March 2009)	6.20%	5.90%	6.30%	6.10%	6.55%	6.40%	6.95%	7.15%	6.65%	6.40%	
Early Repayment Charge	6% of the amount redeemed until 1/3/09										
Reversionary Rate	7.12% LIBOR + 2.50%	6.62% LIBOR + 2.00%	7.37% LIBOR + 2.75%	7.12% LIBOR + 2.50%	7.87% LIBOR + 3.25%	7.62% LIBOR + 3.00%	7.87% LIBOR + 3.25%	8.37% LIBOR + 3.75%	8.12% LIBOR + 3.50%	7.87% LIBOR + 3.25%	
Higher Lending Charge	Charged from 75% LTV @ 6.95% and added to loan										
Minimum Loan	£25,001										
Minimum Valuation	£40,000										
Maximum Loan	£350k	90% - £300k 85% - £350k	£350k		85% - £350k 75% - £500k 70% - £750k		£500k	£350k		£250k	
Arrangement Fee (added to loan)	£495										
Introducer Fee	1.00% Min £500/Max £5,000		1.00% Min £500/Max £5,000		1.00% Min £500/Max £5,000		1.00% Min £500/Max £5,000		1.00% Min £500/Max £5,000		
Additional Notes							HP - House Purchase RM - Remortgage		Self-Employed only (No FTBs) All defaults ignored		Over 90% LTV, not available in Northern Ireland



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October 05 Products

Buy to Let

	Buy to Let		Non-Conforming Buy to Let
	Buy to Let	Buy to Let	Non-Conforming Buy to Let
	All applicants will be subject to a credit score assessment and must have a clean credit history		CCJs - £3000 Arrears - 2 in last 12 months (Max 1 in last 6 months) Bankruptcy/IVA - Discharged or Completed >1 Year
Maximum LTV	75%	85%	75%
1 Year Tracker from Completion	-	-	6.37%
Rental Assessment of 125% is based on reversionary rate			LIBOR + 1.75%
Early Repayment Charge			6%/5%/4% of the amount redeemed in the 1st 3 years
2 Year Tracker from Completion	5.25%	5.35%	-
Rental Assessment of 125% is based on reversionary rate	BBR + 0.75%	BBR + 0.85%	
Early Repayment Charge	5% of the amount redeemed in 1st 2 years		
3 Year Tracker from Completion	5.20%	5.24%	6.77%
Rental Assessment of 125% is based on pay rate	BBR + 0.70%	BBR + 0.74%	LIBOR + 2.15%
Early Repayment Charge	5% of the amount redeemed in 1st 3 years		6% of the amount redeemed in 1st 3 years
5 Year Tracker from Completion	5.35%		-
Rental Assessment of 125% is based on pay rate	BBR + 0.85%		
Early Repayment Charge	5%/5%/4%/4%/3% of the amount redeemed in 1st 5 years		
Full Term Tracker	5.75%	5.85%	-
Rental Assessment of 125% is based on pay rate	BBR + 1.25%	BBR + 1.35%	
Early Repayment Charge	1 month's notice or 1% of the amount redeemed		
2 Year Fixed Rate (until 1st March 2008) Rental Assessment of 125% is based on reversionary rate	5.35%	5.45%	6.95%
Early Repayment Charge	5% of the amount redeemed until 1/3/08		6% of the amount redeemed until 1/3/08
3 Year Fixed Rate (until 1st March 2009) Rental Assessment of 125% is based on pay rate	5.10%	5.14%	6.90%
Early Repayment Charge	5% of the amount redeemed until 1/3/09		6% of the amount redeemed until 1/3/09
5 Year Fixed Rate (until 1st March 2011) Rental Assessment of 125% is based on pay rate	5.09%		-
Early Repayment Charge	5% of the amount redeemed until 1/3/11		
Reversionary Rate	6.45% BBR + 1.95%		8.12% LIBOR + 3.50%
Higher Lending Charge	None		None
Minimum Loan	£25,001		£25,001
Minimum Valuation	£40,000		£40,000
Maximum Loan (House Purchase & Remortgage)	£1m	£500k	£350k Total Lending Max 10 Properties
Arrangement Fee (added to loan)	£495		£495
Introducer Fee	0.50% Min £250/Max £5,000		1.00% Min £500/Max £5,000
Additional Notes	Available on a Self-Financing Basis only £3m Total Lending (max £1m per property - max 25 properties) Not available in Northern Ireland		Available on a Self-Financing Basis only Not available in Northern Ireland

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October 05 Products	Right to Buy									
	Near Prime		Minor		Light		Medium		Heavy	
	CCJs - £500 (0 in the last 3 months) Arrears - 0 in last 12 months Bankruptcy/IVA - Not Accepted		CCJs - £1000 Arrears - 0 in last 12 months Bankruptcy/IVA - Discharged/Current and Satisfactory or Completed		CCJs - £2000 Arrears - 1 in last 12 months Bankruptcy/IVA - Discharged/Current and Satisfactory or Completed		CCJs - £4000 Arrears - 3 in last 12 months Bankruptcy/IVA - Discharged/Current and Satisfactory or Completed		CCJs - £7500 Arrears - 6 in last 12 months Bankruptcy/IVA - Discharged/Current and Satisfactory or Completed	
Maximum LTV	85% <small>(Self-Certification)</small>	85% <small>(Full Status)</small>	85% <small>(Self-Certification)</small>	85% <small>(Full Status)</small>	85% <small>(Self-Certification)</small>	85% <small>(Full Status)</small>	80% <small>(Self-Certification)</small>	80% <small>(Full Status)</small>	75% <small>(Self-Certification)</small>	75% <small>(Full Status)</small>
1 Year Tracker from Completion	5.37%	4.87%	5.62%	5.37%	5.87%	5.62%	6.12%	5.87%	6.87%	6.62%
Early Repayment Charge	LIBOR + 0.75% LIBOR + 0.25% LIBOR + 1.00% LIBOR + 0.75% LIBOR + 1.25% LIBOR + 1.00% LIBOR + 1.50% LIBOR + 1.25% LIBOR + 2.25% LIBOR + 2.00%									
3 Year Tracker from Completion	5.97%	5.72%	6.47%	6.22%	6.77%	6.42%	6.82%	6.57%	7.17%	6.97%
Early Repayment Charge	LIBOR + 1.35% LIBOR + 1.10% LIBOR + 1.85% LIBOR + 1.60% LIBOR + 2.15% LIBOR + 1.80% LIBOR + 2.20% LIBOR + 1.95% LIBOR + 2.55% LIBOR + 2.35%									
2 Year Fixed Rate (until 1st March 2008)	6.30%	6.05%	6.65%	6.40%	6.90%	6.60%	7.00%	6.80%	7.45%	7.20%
Early Repayment Charge	6% of the amount redeemed until 1/3/08									
3 Year Fixed Rate (until 1st March 2009)	6.40%	6.10%	6.45%	6.25%	6.60%	6.40%	6.95%	6.80%	7.25%	7.05%
Early Repayment Charge	6% of the amount redeemed until 1/3/09									
Reversionary Rate	6.87%	6.37%	7.12%	6.62%	7.87%	7.62%	8.12%	7.87%	8.62%	8.37%
	LIBOR + 2.25%	LIBOR + 1.75%	LIBOR + 2.50%	LIBOR + 2.00%	LIBOR + 3.25%	LIBOR + 3.00%	LIBOR + 3.50%	LIBOR + 3.25%	LIBOR + 4.00%	LIBOR + 3.75%
Higher Lending Charge	Charged from 75% LTV @ 6.95% and added to loan									
Minimum Loan	£25,001									
Minimum Valuation	£30,000									
Maximum Loan <small>(House Purchase & Remortgage)</small>	£250k - House Purchase £150k - Remortgage		£250k - House Purchase £150k - Remortgage		£250k - House Purchase £150k - Remortgage		£250k - House Purchase only		£250k - House Purchase only	
Arrangement Fee (added to loan)	£495									
Introducer Fee	0.50% Min £250/Max £5,000		1.00% Min £350/Max £5,000							
Additional Notes	Title Insurance (which removes the need for Deed of Postponement) available for Right to Buy Express Completion & compulsory for Right to Buy Remortgage. £125 fee added to the loan. Right to Buy Remortgage allowed as long as borrower is at least 6 months into pre-emption period.						Title Insurance (which removes the need for Deed of Postponement) available for Right to Buy Express Completion. £125 fee added to the loan.			



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Important Information

Applicants	Minimum Age 18 at application. Maximum Age 70 at application.			
First Time Buyers	Non-Conforming only. Includes people who have not held a mortgage in the last 12 months. Last 3 months bank statements required showing affordability for Non-Conforming Self Cert >85% LTV & Full Status >90% LTV and Conforming Self-Cert Employed >75% LTV. Heavy Adverse products not available to First Time Buyers.			
Income Multiples	3.5 + 1 or 3 x joint. 100% allowance for Bonus/Overtime/Commission. Minimum income £7,500.			
Employed	Minimum 6 months continuous employment (same occupation). Contract workers – 12 months (same occupation). Directors and family with over 25% shareholding considered as self-employed. Self-Certification – Conforming Products, max loan £500,000 (Non-Conforming £250,000).			
Self-Employed	Minimum of 1 years trading for Conforming and Non-Conforming self-certification only. Full Status - 2 years accounts / accountants certificate from chartered/certified accountant or CIMA/AAT/MAAT/CPA to act. Book-keepers acceptable where accompanied by Inland Revenue confirmation.			
Self-Certification	Available to Employed and Self-Employed. Reasonability test will apply on declared income. Employed – All subject to telephone verification. Self-Employed – Conforming – No verification for loans up to 85% LTV & under £350,000 (unless First Time Buyer). Non-Conforming – No verification for loans up to 75% LTV & under £350,000 (unless First Time Buyer). We reserve the right to carry out an audit on individual applications. Non-Conforming – Over 75% LTV – Applicants certification. Platform will verify trading status with accountant/listed book-keeper, if no accountant acts, proof of self-employment by way of either copy of Inland Revenue correspondence, proof of National Insurance contributions, recent trading as bank statements or construction industry scheme registration cards are required or firm is listed in Yellow Pages, BT Registration & Equifax business search. Medium Adverse Products Self-Cert only – Where loan exceeds £500,000, a qualified accountants affordability letter and last 3 months bank statements required showing affordability. Heavy Adverse where loan exceeds £350,000 qualified accountant's letter required.			
Flexible Self-Certification Facilities	Only available on interest only basis. Reasonability test will apply on declared income. Drawdown – This facility must be agreed with Platform on application and will be agreed subject to criteria. The facility is available from completion. Minimum drawdown is £500 and can be used for any purpose. Drawdowns cannot exceed the Reserve Fund Credit Limit. Note: by using the drawdown facility the borrowers contractual monthly payment will increase. Applications for a new or increased drawdown facility during the term of the mortgage will be considered. Overpayments – Overpayments can be made at any time either by lump sum payments or increased monthly payments, which can be made either by cheque or standing order. There is no minimum overpayment amount. Underpayment/payment holidays – This facility is available from completion. Borrowers must provide Platform with 14 days written notice of their intention to reduce payments or exercise a payment holiday. Where required notice is not given prior to underpayments or payment holidays, non payment of monthly subscription will deem the mortgage account in arrears. Underpayment/payment holidays cannot exceed the total sum available within the drawdown facility plus any overpayments made. Mortgage Statements – Will be issued every 6 months.			
Buy to Let	Multiple Property Applications – The maximum LTV will be based on each individual property, not the total of the portfolio. Assured Shorthold Tenancy (AST) required for a maximum of 12 months. For tenancies in England & Wales with a rental income of £25,000 p.a., an AST cannot be used. In this circumstance, the standard Tenancy Agreement in the downloadable literature section of our website must be used. Only 1 tenancy per property (students allowed as long as a single assured shorthold tenancy). Applicants must currently either be owner occupiers, renting via a corporate landlord or established landlord with track record. No DSS tenants, company lets, tenants with diplomatic immunity or multi-let properties will be considered. The rental valuation will be assessed on the basis of a single 'family unit' letting on an unfurnished basis. No commercial properties, ex-local authority flats, ex Ministry of Defence properties, ex Housing Association properties or specially adapted properties or properties with special or restricted uses will be considered. Rental income required at 125% of monthly repayment. Monthly repayment based on reversionary rate if initial tracker/fixer rate less than 3 years. If initial tracker/fixer rate period 3 years or more, calculation based on pay rate. Properties less than 12 months old – maximum loan £300,000.			
Right to Buy Express Completion and Remortgage	Title insurance (which removes the need for Deed of Postponement) available for Right to Buy Express Completion & compulsory for Right to Buy Remortgage. £125 fee added to the loan. Maximum Loan £150,000 Right to Buy Remortgage allowed as long as borrower at least 6 months into pre-emption period.			
Term	Minimum 10 years. Maximum 30 years.			
Repayment Types	Repayment or Interest Only (Part & Part not available).			
Remortgages	Subject to scheme limits. Unlimited capital raising for any purpose allowed up to scheme limits (purpose must be stated on application form).			
Purchases	Loan to value based on the lower of purchase price or valuation (except Right to Buy) with family exceptions considered (proof of family connection may be required)			
Property	England, mainland Scotland, Wales & Northern Ireland (check Product Notes for exceptions). Minimum Valuation £40,000 with the exception of Right to Buy. Right to Buy Only - Minimum Valuation £30,000. Standard construction, readily saleable, owner occupied residential use (unless Buy to Let). Contact us for flats over 4 storeys high and ex Local Authority flats. Lease Terms – 50 years unexpired at application and 25 remaining at the end of the term – England and Wales. For Scotland and Northern Ireland 99 years unexpired at application. Non-Conforming only – where loan exceeds £300,000 2 valuations are required, 2nd at Platform expense, the lower valuation is used.			
Solicitors	Platform will normally instruct the applicants solicitors to act upon its behalf as long as the firm has a minimum of two partners or is registered on the Solicitors Panel of Britannia Building Society.			
Early Repayment Charges	Conforming & Non-Conforming Products – 1 month's notice or 1% of amount redeemed after initial Early Repayment Charge (with the exception of Flexible Self-Certification which is Nil). For partial redemptions, a proportional early repayment charge will be made. Different Early Repayment Charges will apply on particular rates, please check this guide or call us for more information.			
Proof of identification	Suitable proof of identification for each applicant must be supplied on application, details of our requirements can be found on our website under Literature.			
Ignored Adverse Credit (Non-Conforming only)	CCJs – More than 2 years old, satisfied more than 6 months ago or less than £100 satisfied or not. All Defaults. All Arrears over 12 months old.			
If applicant currently holds a mortgage with another non-conforming lender	Almost Prime, Near Prime, Minor, Light, Medium, High LTV, Right to Buy Near Prime, Right to Buy Minor, Right to Buy Light & Non-Conforming Buy to Let - Full lenders reference required. No arrears allowed. Heavy - Confirmation required that loan is up to date with proof of last 6 months payments.			
Repossessions	Applicants with repossession histories can be considered on Non-Conforming products only. If over 3 years ago – ignored. Between 2-3 years, subject to no outstanding shortfall and acceptable payment profile in last 12 months on existing mortgage/rental.			
Higher Lending Charge	No Charge up to 90% LTV on Conforming products. Above 90%, charged from 75% LTV @ 6.95% & added to the loan. Non-Conforming products - Charged from 75% LTV on all products @ 6.95% – added to the loan on all products. Minimum Fee £250			
Application Fee	Includes VAT. Administration fee includes fee for existing lender's reference.			
	Property Valuation	Valuation Fee	Administration Fee	Total Application Fee
	Up to £75,000	£105	£120	£225
	£75,001 to £100,000	£115	£120	£235
	£100,001 to £150,000	£140	£120	£260
	£150,001 to £200,000	£175	£120	£295
	£200,001 to £250,000	£205	£120	£325
	£250,001 to £300,000	£235	£120	£355
	£300,001 to £350,000	£265	£120	£385
	£350,001 to £400,000	£305	£120	£425
	£401,000 to £500,000	£365	£120	£485
	£500,001 & Over	By negotiation	By negotiation	By negotiation
Other Fees	Arrangement Fee – £495 (with the exception of selected Buy to Let & Self Certification Products). Fee can be added to the loan on all products. Buildings Insurance Fee – £30 one off fee if buildings insurance is not arranged through Platform.			

Changes to last product guide highlighted in red

LIBOR	4.62%
BBR	4.50%

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