

Fixed Rate Mortgages

If you are worried about the interest rates changing, then guaranteeing your monthly payments could make sense. With a Fixed Rate Mortgage you can relax because you'll know exactly what your repayments will be every month, for your chosen product's fixed term. The rate of interest is set for the duration of your fixed rate mortgage term, allowing you to plan your finances. It is possible that variable rates may fall below the fixed rate during the fixed rate period. A range of short and medium term fixed rate mortgages are available with various rates as shown in the tables below:

2 Year Fixed Rates - fixed until 31 August 2023

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 4)
No Fee see option 1	M2493	60%	1.55% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.9% APRC variable	
		70%	1.87% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.0% APRC variable	
		75%	1.87% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.0% APRC variable	
	M2538	80%	2.39% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.0% APRC variable	
		85%	2.82% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.1% APRC variable	
		90%	3.30% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.2% APRC variable	
M2547	95%	4.11% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.4% APRC variable		
£999 see option 2	M2530	60%	1.05% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.9% APRC variable	Until 31/08/23 2% of the amount redeemed until 31 August 2022 1% of the amount redeemed until 31 August 2023
		70%	1.36% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.9% APRC variable	
		75%	1.36% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.9% APRC variable	
	M2539	80%	1.96% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.0% APRC variable	
		85%	2.36% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.1% APRC variable	
		90%	3.04% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.2% APRC variable	
M2548	95%	3.76% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.3% APRC variable		
£1,499 see option 3	M2529	60%	0.95% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.8% APRC variable	
		70%	1.27% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.9% APRC variable	
		75%	1.27% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.9% APRC variable	
	M2540	80%	1.84% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.0% APRC variable	
		85%	2.24% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.1% APRC variable	
		90%	2.95% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.2% APRC variable	
M2549	95%	3.60% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.4% APRC variable		

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

3 Year Fixed Rates - fixed until 31 August 2024

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 4)
No Fee see option 1	M2534	60%	1.62% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.7% APRC variable	Until 31/08/24 3% of the amount redeemed until 31 August 2022 2% of the amount redeemed until 31 August 2023 1% of the amount redeemed until 31 August 2024
		70%	1.89% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.8% APRC variable	
		75%	1.89% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.8% APRC variable	
	M2541	80%	2.65% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.9% APRC variable	
		85%	3.15% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.0% APRC variable	
		90%	3.70% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.2% APRC variable	
M2550	95%	4.13% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.4% APRC variable		
£999 see option 2	M2533	60%	1.26% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.7% APRC variable	
		70%	1.58% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.7% APRC variable	
		75%	1.58% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.7% APRC variable	
	M2542	80%	2.21% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.9% APRC variable	
		85%	2.71% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.0% APRC variable	
		90%	3.35% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.2% APRC variable	
M2551	95%	3.91% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.3% APRC variable		
£1,499 see option 3	M2532	60%	1.18% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.6% APRC variable	
		70%	1.51% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.7% APRC variable	
		75%	1.51% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.7% APRC variable	
	M2543	80%	2.14% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.9% APRC variable	
		85%	2.67% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.0% APRC variable	
		90%	3.31% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.2% APRC variable	
M2552	95%	3.85% Fixed until 31/08/24, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.4% APRC variable		

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

5 Year Fixed Rates - fixed until 31 August 2026

Product Fee (see page 4)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 4)	
No Fee see option 1	M2537	60%	1.62% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.3% APRC variable	Until 31/08/26 5% of the amount redeemed until 31 August 2022 4% of the amount redeemed until 31 August 2023 3% of the amount redeemed until 31 August 2024 2% of the amount redeemed until 31 August 2025 1% of the amount redeemed until 31 August 2026	
		70%	1.89% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.4% APRC variable		
		75%	1.89% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.4% APRC variable		
	M2544	80%	2.65% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.7% APRC variable		
		85%	3.15% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.9% APRC variable		
		90%	3.70% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.1% APRC variable		
	M2553	95%	4.13% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.3% APRC variable		
	£999 see option 2	M2536	60%	1.26% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term		3.2% APRC variable
			70%	1.58% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term		3.3% APRC variable
75%			1.58% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.3% APRC variable		
M2545		80%	2.21% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.6% APRC variable		
		85%	2.71% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.8% APRC variable		
		90%	3.35% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.0% APRC variable		
M2554		95%	3.91% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.3% APRC variable		
£1,499 see option 3		M2535	60%	1.18% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.2% APRC variable	
			70%	1.51% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.3% APRC variable	
	75%		1.51% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.3% APRC variable		
	M2546	80%	2.14% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.6% APRC variable		
		85%	2.67% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.8% APRC variable		
		90%	3.31% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.1% APRC variable		
	M2555	95%	3.85% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.3% APRC variable		

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Representative example

A mortgage of £181,527 payable over 25 years initially on a fixed rate for 5 years at 2.65% and then on our current variable rate of 4.34% (variable) for the remaining 20 year would require 60 monthly payments of £828.14 followed by 240 monthly payments of £961.95. The total amount payable would be £279,606.05 made up of the loan amount plus interest (£98,079.05), a product fee (£0) and a title management fee (£50).

The overall cost for comparison is 3.7% APRC representative.

Early Repayment Charges

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.

Levels of Service

When reviewing your mortgage we can offer you one level of service:

- Advised Service - this is when we collect information about your personal circumstances so that we can recommend a mortgage that is suitable for you

Product Fees

Please see the rate tables for the Product Fee Options applicable.

Option 1

There is no Product fee.

Option 2

A Product fee of £999 is payable on fixed rates.

Option 3

A Product fee of £1499 is payable

Adding fees to your loan

If you choose any of the above mortgages, we offer the option to add the Product fee to your loan, up to a maximum advance of 90% of the current value of the property or the limitations of individual products. This means that when you apply for your mortgage, you don't have to pay these fees up front. Instead you could add them to your mortgage amount and pay them off over the mortgage term.

Please remember that this will be treated as part of the loan and you will therefore pay interest on the additional amount over the full mortgage term.

Please note that all of our mortgages are strictly limited offers which may be withdrawn at any time, without notice. However, the mortgage you choose will be reserved for you for 4 months once your application has been received, along with any applicable fee. Until your application has been received, the mortgage cannot be reserved for you. So, if you're interested in a particular offer, please talk to a member of staff as soon as possible.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Please call 0800 526 350 if you would like to receive this information in an alternative format such as large print, audio or Braille.

Information correct as at 10/05/21.

Platform, PO Box 3462, Cheadle Road, Leek, Staffordshire, ST13 9BG DX16351 (Leek)

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes. Lines are open between 9am and 5pm Monday to Wednesday and Friday, and between 10am and 5pm on Thursday.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Fixed Rate Mortgages

If you are worried about the interest rates changing, then guaranteeing your monthly payments could make sense. With a Fixed Rate Mortgage you can relax because you'll know exactly what your repayments will be every month, for your chosen product's fixed term. The rate of interest is set for the duration of your fixed rate mortgage term, allowing you to plan your finances. It is possible that variable rates may fall below the fixed rate during the fixed rate period. A range of short and medium term fixed rate mortgages are available with various rates as shown in the tables below:

2 Year Fixed Rates - fixed until 31 August 2023

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 4)
No Fee see option 1	M2560	85%	2.87% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.1% APRC variable	Until 31/08/23
		90%	3.35% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.2% APRC variable	
£999 see option 2	M2559	85%	2.41% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.1% APRC variable	2% of the amount redeemed until 31 August 2022
		90%	3.09% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.2% APRC variable	
£1,499 see option 3	M2558	85%	2.29% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.1% APRC variable	1% of the amount redeemed until 31 August 2023
		90%	3.00% Fixed until 31/08/23, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.2% APRC variable	

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

5 Year Fixed Rates - fixed until 31 August 2026

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 4)
No Fee see option 1	M2563	85%	3.20% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.9% APRC variable	Until 31/08/26
		90%	3.75% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.1% APRC variable	5% of the amount redeemed until 31 August 2022
£999 see option 2	M2562	85%	2.76% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.8% APRC variable	4% of the amount redeemed until 31 August 2023
		90%	3.40% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.1% APRC variable	3% of the amount redeemed until 31 August 2024
£1,499 see option 3	M2561	85%	2.72% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.8% APRC variable	2% of the amount redeemed until 31 August 2025
		90%	3.36% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.1% APRC variable	1% of the amount redeemed until 31 August 2026

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Representative example

A mortgage of £181,527 payable over 25 years initially on a fixed rate for 5 years at 2.65% and then on our current variable rate of 4.34% (variable) for the remaining 20 year would require 60 monthly payments of £828.14 followed by 240 monthly payments of £961.95. The total amount payable would be £279,606.05 made up of the loan amount plus interest (£98,079.05), a product fee (£0) and a title management fee (£50).

The overall cost for comparison is 3.7% APRC representative.

Early Repayment Charges

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.

Levels of Service

When reviewing your mortgage we can offer you one level of service:

- **Advised Service** - this is when we collect information about your personal circumstances so that we can recommend a mortgage that is suitable for you

Product Fees

Please see the rate tables for the Product Fee Options applicable.

Option 1

There is no Product fee.

Option 2

A Product fee of £999 is payable on fixed rates.

Option 3

A Product fee of £1499 is payable

Adding fees to your loan

If you choose any of the above mortgages, we offer the option to add the Product fee to your loan, up to a maximum advance of 90% of the current value of the property or the limitations of individual products. This means that when you apply for your mortgage, you don't have to pay these fees up front. Instead you could add them to your mortgage amount and pay them off over the mortgage term.

Please remember that this will be treated as part of the loan and you will therefore pay interest on the additional amount over the full mortgage term.

Please note that all of our mortgages are strictly limited offers which may be withdrawn at any time, without notice. However, the mortgage you choose will be reserved for you for 4 months once your application has been received, along with any applicable fee. Until your application has been received, the mortgage cannot be reserved for you. So, if you're interested in a particular offer, please talk to a member of staff as soon as possible.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Please call 0800 526 350 if you would like to receive this information in an alternative format such as large print, audio or Braille.

Information correct as at 12/04/21.

Platform, PO Box 3462, Cheadle Road, Leek, Staffordshire, ST13 9BG DX16351 (Leek)

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes. Lines are open between 9am and 5pm Monday to Wednesday and Friday, and between 10am and 5pm on Thursday.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Fixed Rate Mortgages

If you are worried about the interest rates changing, then guaranteeing your monthly payments could make sense. With a Fixed Rate Mortgage you can relax because you'll know exactly what your repayments will be every month, for your chosen product's fixed term. The rate of interest is set for the duration of your fixed rate mortgage term, allowing you to plan your finances. It is possible that variable rates may fall below the fixed rate during the fixed rate period. A range of short and medium term fixed rate mortgages are available with various rates as shown in the tables below:

5 Year Fixed Rates - fixed until 31 August 2026

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 4)
£999 see option 2	M2566	60%	1.26% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.2% APRC variable	Until 31/08/26
	N/A	70%	1.58% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.3% APRC variable	5% of the amount redeemed until 31 August 2022
	N/A	75%	1.58% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.3% APRC variable	4% of the amount redeemed until 31 August 2023
	N/A	80%	2.21% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.6% APRC variable	3% of the amount redeemed until 31 August 2024
	N/A	85%	2.71% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	3.8% APRC variable	2% of the amount redeemed until 31 August 2025
	N/A	90%	3.35% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.0% APRC variable	1% of the amount redeemed until 31 August 2026
	N/A	95%	3.91% Fixed until 31/08/26, then reverts to our current SVR	4.34% for the remainder of the Mortgage term	4.3% APRC variable	

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Representative example

A mortgage of £181,527 payable over 25 years initially on a fixed rate for 5 years at 2.65% and then on our current variable rate of 4.34% (variable) for the remaining 20 year would require 60 monthly payments of £828.14 followed by 240 monthly payments of £961.95. The total amount payable would be £279,606.05 made up of the loan amount plus interest (£98,079.05), a product fee (£0) and a title management fee (£50).

The overall cost for comparison is 3.7% APRC representative.

Early Repayment Charges

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.

Levels of Service

When reviewing your mortgage we can offer you one level of service:

• **Advised Service** - this is when we collect information about your personal circumstances so that we can recommend a mortgage that is suitable for you

Product Fees

Please see the rate tables for the Product Fee Options applicable.

Option 1

There is no Product fee.

Option 2

A Product fee of £999 is payable on fixed rates.

Option 3

A Product fee of £1499 is payable

Adding fees to your loan

If you choose any of the above mortgages, we offer the option to add the Product fee to your loan, up to a maximum advance of 90% of the current value of the property or the limitations of individual products. This means that when you apply for your mortgage, you don't have to pay these fees up front. Instead you could add them to your mortgage amount and pay them off over the mortgage term.

Please remember that this will be treated as part of the loan and you will therefore pay interest on the additional amount over the full mortgage term.

Please note that all of our mortgages are strictly limited offers which may be withdrawn at any time, without notice. However, the mortgage you choose will be reserved for you for 4 months once your application has been received, along with any applicable fee. Until your application has been received, the mortgage cannot be reserved for you. So, if you're interested in a particular offer, please talk to a member of staff as soon as possible.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Please call 0800 526 350 if you would like to receive this information in an alternative format such as large print, audio or Braille.

Information correct as at 10/05/21.

Platform, PO Box 3462, Cheadle Road, Leek, Staffordshire, ST13 9BG DX16351 (Leek)

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes. Lines are open between 9am and 5pm Monday to Wednesday and Friday, and between 10am and 5pm on Thursday.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE