

05 July 2021
HMV

For products above 85% the following four criteria rules will apply:
 1. These products are not available for new build properties or other schemes
 2. An enhanced credit score requirement will be applied
 3. A maximum 4.49x loan to income (LTI) cap will be applied as part of our affordability assessment
 4. Commitments to be repaid upon completion - any current credit commitments will be deducted as ongoing in our affordability calculation even where declared as 'to be repaid'

ERC structure on all products:
 2 year - 2% to 30/09/2022 and 1% to 30/09/2023
 3 year - 3% to 30/09/2022, 2% to 30/09/2023 and 1% to 30/09/2024
 5 year - 5% to 30/09/2022, 4% to 30/09/2023, 3% to 30/09/2024, 2% to 30/09/2025 and 1% to 30/09/2026
 10 year - 6% to 30/09/2026, 5% to 30/09/2027, 4% to 30/09/2028, 3% to 30/09/2029, 2% to 30/09/2030 and 1% to 30/09/2031

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.04	30/09/2023	£1,499	£250,000	£1,000,000	0	60	31 December 2021	F8M886	Repayment and Interest Only
	1.08	30/09/2023	£999	£25,000	£1,000,000	0	60	31 December 2021	F8M882	Repayment and Interest Only
	1.39	30/09/2023	£0	£25,000	£1,000,000	0	60	31 December 2021	F8M876	Repayment and Interest Only
	1.19	30/09/2023	£1,499	£250,000	£1,000,000	60	75	31 December 2021	F8N829	Repayment and Interest Only
	1.23	30/09/2023	£999	£25,000	£1,000,000	60	75	31 December 2021	F8N826	Repayment and Interest Only
	1.66	30/09/2023	£0	£25,000	£1,000,000	60	75	31 December 2021	F8N823	Repayment and Interest Only
	1.66	30/09/2023	£1,499	£250,000	£1,000,000	75	80	31 December 2021	F8O513	Only available when taken on a repayment basis
	1.89	30/09/2023	£999	£25,000	£1,000,000	75	80	31 December 2021	F8O511	Only available when taken on a repayment basis
	2.06	30/09/2023	£0	£25,000	£1,000,000	75	80	31 December 2021	F8O507	Only available when taken on a repayment basis
	1.99	30/09/2023	£1,499	£250,000	£1,000,000	80	85	31 December 2021	F8O514	Only available when taken on a repayment basis
	2.01	30/09/2023	£999	£25,000	£1,000,000	80	85	31 December 2021	F8O512	Only available when taken on a repayment basis
	2.36	30/09/2023	£0	£25,000	£1,000,000	80	85	31 December 2021	F8O508	Only available when taken on a repayment basis
	2.53	30/09/2023	£999	£25,000	£500,000	85	90	31 December 2021	F8O509	Only available when taken on a repayment basis Specific criteria applies to availability
	2.85	30/09/2023	£0	£25,000	£500,000	85	90	31 December 2021	F8O505	Only available when taken on a repayment basis Specific criteria applies to availability
	3.38	30/09/2023	£999	£25,000	£500,000	90	95	31 December 2021	F8O510	Only available when taken on a repayment basis Specific criteria applies to availability
3.65	30/09/2023	£0	£25,000	£500,000	90	95	31 December 2021	F8O506	Only available when taken on a repayment basis Specific criteria applies to availability	
3 year	1.20	30/09/2024	£999	£25,000	£1,000,000	0	60	31 December 2021	F8M884	Repayment and Interest Only
	1.47	30/09/2024	£0	£25,000	£1,000,000	0	60	31 December 2021	F8M890	Repayment and Interest Only
	1.49	30/09/2024	£999	£25,000	£1,000,000	60	75	31 December 2021	F8N835	Repayment and Interest Only
	1.72	30/09/2024	£0	£25,000	£1,000,000	60	75	31 December 2021	F8N832	Repayment and Interest Only
	2.03	30/09/2024	£999	£25,000	£1,000,000	75	80	31 December 2021	F8O517	Only available when taken on a repayment basis
	2.25	30/09/2024	£0	£25,000	£1,000,000	75	80	31 December 2021	F8O515	Only available when taken on a repayment basis
	2.44	30/09/2024	£999	£25,000	£1,000,000	80	85	31 December 2021	F8O518	Only available when taken on a repayment basis
	2.58	30/09/2024	£0	£25,000	£1,000,000	80	85	31 December 2021	F8O516	Only available when taken on a repayment basis
5 year	1.22	30/09/2026	£1,499	£250,000	£1,000,000	0	60	31 December 2021	F8M910	Repayment and Interest Only
	1.25	30/09/2026	£999	£25,000	£1,000,000	0	60	31 December 2021	F8M906	Repayment and Interest Only
	1.49	30/09/2026	£0	£25,000	£1,000,000	0	60	31 December 2021	F8M900	Repayment and Interest Only
	1.48	30/09/2026	£1,499	£250,000	£1,000,000	60	75	31 December 2021	F8N843	Repayment and Interest Only
	1.51	30/09/2026	£999	£25,000	£1,000,000	60	75	31 December 2021	F8N840	Repayment and Interest Only
	1.74	30/09/2026	£0	£25,000	£1,000,000	60	75	31 December 2021	F8N837	Repayment and Interest Only
	2.02	30/09/2026	£1,499	£250,000	£1,000,000	75	80	31 December 2021	F8O527	Only available when taken on a repayment basis
	2.04	30/09/2026	£999	£25,000	£1,000,000	75	80	31 December 2021	F8O525	Only available when taken on a repayment basis
	2.26	30/09/2026	£0	£25,000	£1,000,000	75	80	31 December 2021	F8O521	Only available when taken on a repayment basis
	2.45	30/09/2026	£1,499	£250,000	£1,000,000	80	85	31 December 2021	F8O528	Only available when taken on a repayment basis
	2.46	30/09/2026	£999	£25,000	£1,000,000	80	85	31 December 2021	F8O526	Only available when taken on a repayment basis
	2.60	30/09/2026	£0	£25,000	£1,000,000	80	85	31 December 2021	F8O522	Only available when taken on a repayment basis
	3.17	30/09/2026	£999	£25,000	£500,000	85	90	31 December 2021	F8O523	Only available when taken on a repayment basis Specific criteria applies to availability
	3.30	30/09/2026	£0	£25,000	£500,000	85	90	31 December 2021	F8O519	Only available when taken on a repayment basis Specific criteria applies to availability
	3.69	30/09/2026	£999	£25,000	£500,000	90	95	31 December 2021	F8O524	Only available when taken on a repayment basis Specific criteria applies to availability
3.85	30/09/2026	£0	£25,000	£500,000	90	95	31 December 2021	F8O520	Only available when taken on a repayment basis Specific criteria applies to availability	
10 year	2.07	30/09/2031	£999	£25,000	£1,000,000	0	60	31 December 2021	F8M916	Repayment and Interest Only
	2.15	30/09/2031	£0	£25,000	£1,000,000	0	60	31 December 2021	F8M914	Repayment and Interest Only
	2.53	30/09/2031	£999	£25,000	£1,000,000	60	75	31 December 2021	F8M917	Repayment and Interest Only
	2.62	30/09/2031	£0	£25,000	£1,000,000	60	75	31 December 2021	F8M915	Repayment and Interest Only

FTB

For products above 85% the following four criteria rules will apply:

- 1. These products are not available for new build properties or other schemes
- 2. An enhanced credit score requirement will be applied
- 3. A maximum 4.4% loan to income (LTI) cap will be applied as part of our affordability assessment
- 4. Commitments to be repaid upon completion - any current credit commitments will be deducted as ongoing in our affordability calculation even where declared as 'to be repaid'

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.04	30/09/2023	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBM930	Repayment and Interest Only
	1.08	30/09/2023	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM926	Repayment and Interest Only
	1.39	30/09/2023	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM920	Repayment and Interest Only
	1.19	30/09/2023	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBN952	Repayment and Interest Only
	1.23	30/09/2023	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN849	Repayment and Interest Only
	1.66	30/09/2023	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN846	Repayment and Interest Only
	1.66	30/09/2023	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBO537	Only available when taken on a repayment basis
	1.69	30/09/2023	£999	£25,000	£1,000,000	75	80	31 December 2021	FBO535	Only available when taken on a repayment basis
	2.06	30/09/2023	£0	£25,000	£1,000,000	75	80	31 December 2021	FBO531	Only available when taken on a repayment basis
	1.99	30/09/2023	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBO538	Only available when taken on a repayment basis
	2.01	30/09/2023	£999	£25,000	£1,000,000	80	85	31 December 2021	FBO536	Only available when taken on a repayment basis
	2.36	30/09/2023	£0	£25,000	£1,000,000	80	85	31 December 2021	FBO532	Only available when taken on a repayment basis
	2.53	30/09/2023	£999	£25,000	£500,000	85	90	31 December 2021	FBO533	Only available when taken on a repayment basis Specific criteria applies to availability
	2.85	30/09/2023	£0	£25,000	£500,000	85	90	31 December 2021	FBO529	Only available when taken on a repayment basis Specific criteria applies to availability
	3.38	30/09/2023	£999	£25,000	£500,000	90	95	31 December 2021	FBO534	Only available when taken on a repayment basis Specific criteria applies to availability
3.65	30/09/2023	£0	£25,000	£500,000	90	95	31 December 2021	FBO530	Only available when taken on a repayment basis Specific criteria applies to availability	
3 year	1.20	30/09/2024	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM938	Repayment and Interest Only
	1.47	30/09/2024	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM934	Repayment and Interest Only
	1.49	30/09/2024	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN858	Repayment and Interest Only
	1.72	30/09/2024	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN855	Repayment and Interest Only
	2.03	30/09/2024	£999	£25,000	£1,000,000	75	80	31 December 2021	FBO541	Only available when taken on a repayment basis
	2.25	30/09/2024	£0	£25,000	£1,000,000	75	80	31 December 2021	FBO539	Only available when taken on a repayment basis
	2.44	30/09/2024	£999	£25,000	£1,000,000	80	85	31 December 2021	FBO542	Only available when taken on a repayment basis
	2.58	30/09/2024	£0	£25,000	£1,000,000	80	85	31 December 2021	FBO540	Only available when taken on a repayment basis
5 year	1.22	30/09/2026	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBM954	Repayment and Interest Only
	1.25	30/09/2026	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM950	Repayment and Interest Only
	1.49	30/09/2026	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM944	Repayment and Interest Only
	1.48	30/09/2026	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBN866	Repayment and Interest Only
	1.51	30/09/2026	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN863	Repayment and Interest Only
	1.74	30/09/2026	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN860	Repayment and Interest Only
	2.02	30/09/2026	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBO551	Only available when taken on a repayment basis
	2.04	30/09/2026	£999	£25,000	£1,000,000	75	80	31 December 2021	FBO549	Only available when taken on a repayment basis
	2.26	30/09/2026	£0	£25,000	£1,000,000	75	80	31 December 2021	FBO545	Only available when taken on a repayment basis
	2.45	30/09/2026	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBO552	Only available when taken on a repayment basis
	2.46	30/09/2026	£999	£25,000	£1,000,000	80	85	31 December 2021	FBO550	Only available when taken on a repayment basis
	2.60	30/09/2026	£0	£25,000	£1,000,000	80	85	31 December 2021	FBO546	Only available when taken on a repayment basis
	3.17	30/09/2026	£999	£25,000	£500,000	85	90	31 December 2021	FBO547	Only available when taken on a repayment basis Specific criteria applies to availability
	3.30	30/09/2026	£0	£25,000	£500,000	85	90	31 December 2021	FBO543	Only available when taken on a repayment basis Specific criteria applies to availability
3.69	30/09/2026	£999	£25,000	£500,000	90	95	31 December 2021	FBO548	Only available when taken on a repayment basis Specific criteria applies to availability	
3.85	30/09/2026	£0	£25,000	£500,000	90	95	31 December 2021	FBO544	Only available when taken on a repayment basis Specific criteria applies to availability	

Large Loans HMV & FTB

These products are not available to Retirement Home plan or Consent to Lease customers
Interest Only available up to 75% LTV

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.17	30/09/2023	£1,499	£1,000,000	£5,000,000	0	60	31 December 2021	FBN103	Repayment and Interest Only
	2.40	30/09/2023	£1,499	£1,000,000	£5,000,000	60	70	31 December 2021	FBN104	Repayment and Interest Only
	2.75	30/09/2023	£1,499	£1,000,000	£2,000,000	70	80	31 December 2021	FBN102	Repayment and Interest Only Interest only available <75% LTV
5 year	1.28	30/09/2026	£1,499	£1,000,000	£5,000,000	0	60	31 December 2021	FBN105	Repayment and Interest Only
	3.32	30/09/2026	£1,499	£1,000,000	£5,000,000	60	70	31 December 2021	FBN106	Repayment and Interest Only

05 July 2021

REM

For remortgage service products we pay our legal fees or your customer can arrange their own conveyancer and pay their own fees, and there is also no charge for a property assessment.

Where products include 'no conveyancing' in additional info we only provide a no charge property assessment as part of the service and no free conveyancing option

ERC structure on all products:

2 year - 2% to 30/09/2022 and 1% to 30/09/2023

3 year - 3% to 30/09/2022, 2% to 30/09/2023 and 1% to 30/09/2024

5 year - 5% to 30/09/2022, 4% to 30/09/2023, 3% to 30/09/2024, 2% to 30/09/2025 and 1% to 30/09/2026

10 year - 6% to 30/09/2026, 5% to 30/09/2027, 4% to 30/09/2028, 3% to 30/09/2029, 2% to 30/09/2030 and

Fixed										
Remortgage and Remortgage use own conveyancer										
Product Type	Rate(%)	Unit	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.26	30/09/2023	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBN999	Repayment and Interest Only
	1.27	30/09/2023	£999	£25,000	£1,000,000	0	60	31 December 2021	FBN995	Repayment and Interest Only
	1.57	30/09/2023	£0	£25,000	£1,000,000	0	60	31 December 2021	FBN991	Repayment and Interest Only
	1.44	30/09/2023	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBO000	Repayment and Interest Only
	1.53	30/09/2023	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN996	Repayment and Interest Only
	1.91	30/09/2023	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN992	Repayment and Interest Only
	2.13	30/09/2023	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBO001	Only available when taken on a repayment basis
	2.18	30/09/2023	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN997	Only available when taken on a repayment basis
	2.60	30/09/2023	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN993	Only available when taken on a repayment basis
	2.54	30/09/2023	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBO002	Only available when taken on a repayment basis
	2.61	30/09/2023	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN998	Only available when taken on a repayment basis
2.91	30/09/2023	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN994	Only available when taken on a repayment basis	
3 year	1.33	30/09/2024	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBO011	Repayment and Interest Only
	1.36	30/09/2024	£999	£25,000	£1,000,000	0	60	31 December 2021	FBO007	Repayment and Interest Only
	1.57	30/09/2024	£0	£25,000	£1,000,000	0	60	31 December 2021	FBO003	Repayment and Interest Only
	1.51	30/09/2024	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBO012	Repayment and Interest Only
	1.62	30/09/2024	£999	£25,000	£1,000,000	60	75	31 December 2021	FBO008	Repayment and Interest Only
	1.91	30/09/2024	£0	£25,000	£1,000,000	60	75	31 December 2021	FBO004	Repayment and Interest Only
	2.20	30/09/2024	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBO013	Only available when taken on a repayment basis
	2.27	30/09/2024	£999	£25,000	£1,000,000	75	80	31 December 2021	FBO009	Only available when taken on a repayment basis
	2.60	30/09/2024	£0	£25,000	£1,000,000	75	80	31 December 2021	FBO005	Only available when taken on a repayment basis
	2.61	30/09/2024	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBO014	Only available when taken on a repayment basis
	2.70	30/09/2024	£999	£25,000	£1,000,000	80	85	31 December 2021	FBO010	Only available when taken on a repayment basis
2.91	30/09/2024	£0	£25,000	£1,000,000	80	85	31 December 2021	FBO006	Only available when taken on a repayment basis	
5 year	1.46	30/09/2026	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBO022	Repayment and Interest Only
	1.49	30/09/2026	£999	£25,000	£1,000,000	0	60	31 December 2021	FBO018	Repayment and Interest Only
	1.70	30/09/2026	£0	£25,000	£1,000,000	0	60	31 December 2021	FBN283	Repayment and Interest Only
	1.78	30/09/2026	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBO023	Repayment and Interest Only
	1.81	30/09/2026	£999	£25,000	£1,000,000	60	75	31 December 2021	FBO019	Repayment and Interest Only
	2.05	30/09/2026	£0	£25,000	£1,000,000	60	75	31 December 2021	FBO015	Repayment and Interest Only
	2.39	30/09/2026	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBO024	Only available when taken on a repayment basis
	2.42	30/09/2026	£999	£25,000	£1,000,000	75	80	31 December 2021	FBO020	Only available when taken on a repayment basis
	2.67	30/09/2026	£0	£25,000	£1,000,000	75	80	31 December 2021	FBO016	Only available when taken on a repayment basis
	2.90	30/09/2026	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBO025	Only available when taken on a repayment basis
	2.93	30/09/2026	£999	£25,000	£1,000,000	80	85	31 December 2021	FBO021	Only available when taken on a repayment basis
3.15	30/09/2026	£0	£25,000	£1,000,000	80	85	31 December 2021	FBO017	Only available when taken on a repayment basis	

Large Loans

With our remortgage service we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs.

There is no charge for a property assessment

Interest Only available up to 75% LTV

These products are not available to Retirement Home plan or Consent to Lease customers

Fixed										
Remortgage and Remortgage use own conveyancer										
Product Type	Rate(%)	Unit	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	2.15	30/09/2023	£1,499	£1,000,000	£5,000,000	0	60	31 December 2021	FBN161	Repayment and Interest Only
	2.80	30/09/2023	£1,499	£1,000,000	£5,000,000	60	70	31 December 2021	FBN162	Repayment and Interest Only
	3.05	30/09/2023	£1,499	£1,000,000	£2,000,000	70	80	31 December 2021	FBN160	Repayment and Interest Only
5 year	2.71	30/09/2026	£1,499	£1,000,000	£5,000,000	0	60	31 December 2021	FBN163	Repayment and Interest Only
	3.36	30/09/2026	£1,499	£1,000,000	£5,000,000	60	70	31 December 2021	FBN164	Repayment and Interest Only

**05 July 2021
Self Build FTB**

Fixed											
First Time Buyer											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional info
2 year	5.31	30/09/2023	£1,499	£25,000	£300,000	0	75	2% to 30/09/2022 1% to 30/09/2023	30 June 2022	SBL123	Repayment and Interest Only

Self Build HMV

Fixed											
Homemover											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional info
2 year	5.31	30/09/2023	£1,499	£25,000	£1,000,000	0	75	2% to 30/09/2022 1% to 30/09/2023	30 June 2022	SBL122	Repayment and Interest Only

**Affordable Housing - Shared Equity (including HTB Equity Loan) and Shared Ownership Schemes
HMV**

Products available for Help to Buy 'Equity Loan' scheme

These products are not available to Retirement Home plan or Consent to Lease customers

ERC structure on all products:

2 year - 2% to 30/09/2022 and 1% to 30/09/2023

3 year - 3% to 30/09/2022, 2% to 30/09/2023 and 1% to 30/09/2024

5 year - 5% to 30/09/2022, 4% to 30/09/2023, 3% to 30/09/2024, 2% to 30/09/2025 and 1% to 30/09/2026

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.28	30/09/2023	£999	£25,000	£500,000	0	60	30 June 2022	FBN010	Only available when taken on a repayment basis
	1.59	30/09/2023	£0	£25,000	£500,000	0	60	30 June 2022	FBN006	Only available when taken on a repayment basis
	1.43	30/09/2023	£999	£25,000	£500,000	60	75	30 June 2022	FBN906	Only available when taken on a repayment basis
	1.86	30/09/2023	£0	£25,000	£500,000	60	75	30 June 2022	FBN903	Only available when taken on a repayment basis
	1.89	30/09/2023	£999	£25,000	£500,000	75	80	30 June 2022	FBO579	Only available when taken on a repayment basis
	2.26	30/09/2023	£0	£25,000	£500,000	75	80	30 June 2022	FBO577	Only available when taken on a repayment basis
	2.21	30/09/2023	£999	£25,000	£500,000	80	85	30 June 2022	FBO580	Only available when taken on a repayment basis
	2.56	30/09/2023	£0	£25,000	£500,000	80	85	30 June 2022	FBO578	Only available when taken on a repayment basis
3 year	1.40	30/09/2024	£999	£25,000	£500,000	0	60	30 June 2022	FBN026	Only available when taken on a repayment basis
	1.67	30/09/2024	£0	£25,000	£500,000	0	60	30 June 2022	FBN022	Only available when taken on a repayment basis
	1.69	30/09/2024	£999	£25,000	£500,000	60	75	30 June 2022	FBN918	Only available when taken on a repayment basis
	1.92	30/09/2024	£0	£25,000	£500,000	60	75	30 June 2022	FBN915	Only available when taken on a repayment basis
	2.23	30/09/2024	£999	£25,000	£500,000	75	80	30 June 2022	FBO587	Only available when taken on a repayment basis
	2.45	30/09/2024	£0	£25,000	£500,000	75	80	30 June 2022	FBO585	Only available when taken on a repayment basis
	2.64	30/09/2024	£999	£25,000	£500,000	80	85	30 June 2022	FBO588	Only available when taken on a repayment basis
	2.78	30/09/2024	£0	£25,000	£500,000	80	85	30 June 2022	FBO586	Only available when taken on a repayment basis
5 year	1.45	30/09/2026	£999	£25,000	£500,000	0	60	30 June 2022	FBN042	Only available when taken on a repayment basis
	1.69	30/09/2026	£0	£25,000	£500,000	0	60	30 June 2022	FBN038	Only available when taken on a repayment basis
	1.71	30/09/2026	£999	£25,000	£500,000	60	75	30 June 2022	FBN928	Only available when taken on a repayment basis
	1.94	30/09/2026	£0	£25,000	£500,000	60	75	30 June 2022	FBN925	Only available when taken on a repayment basis
	2.24	30/09/2026	£999	£25,000	£500,000	75	80	30 June 2022	FBO595	Only available when taken on a repayment basis
	2.46	30/09/2026	£0	£25,000	£500,000	75	80	30 June 2022	FBO593	Only available when taken on a repayment basis
	2.66	30/09/2026	£999	£25,000	£500,000	80	85	30 June 2022	FBO596	Only available when taken on a repayment basis
	2.80	30/09/2026	£0	£25,000	£500,000	80	85	30 June 2022	FBO594	Only available when taken on a repayment basis

FTB

Classification: Public

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.28	30/09/2023	£999	£25,000	£500,000	0	60	30 June 2022	FBN058	Only available when taken on a repayment basis
	1.59	30/09/2023	£0	£25,000	£500,000	0	60	30 June 2022	FBN054	Only available when taken on a repayment basis
	1.43	30/09/2023	£999	£25,000	£500,000	60	75	30 June 2022	FBN940	Only available when taken on a repayment basis
	1.86	30/09/2023	£0	£25,000	£500,000	60	75	30 June 2022	FBN937	Only available when taken on a repayment basis
	1.89	30/09/2023	£999	£25,000	£500,000	75	80	30 June 2022	FBO603	Only available when taken on a repayment basis
	2.26	30/09/2023	£0	£25,000	£500,000	75	80	30 June 2022	FBO601	Only available when taken on a repayment basis
	2.21	30/09/2023	£999	£25,000	£500,000	80	85	30 June 2022	FBO604	Only available when taken on a repayment basis
	2.56	30/09/2023	£0	£25,000	£500,000	80	85	30 June 2022	FBO602	Only available when taken on a repayment basis
3 year	1.40	30/09/2024	£999	£25,000	£500,000	0	60	30 June 2022	FBN074	Only available when taken on a repayment basis
	1.67	30/09/2024	£0	£25,000	£500,000	0	60	30 June 2022	FBN070	Only available when taken on a repayment basis
	1.69	30/09/2024	£999	£25,000	£500,000	60	75	30 June 2022	FBN952	Only available when taken on a repayment basis
	1.92	30/09/2024	£0	£25,000	£500,000	60	75	30 June 2022	FBN949	Only available when taken on a repayment basis
	2.23	30/09/2024	£999	£25,000	£500,000	75	80	30 June 2022	FBO611	Only available when taken on a repayment basis
	2.45	30/09/2024	£0	£25,000	£500,000	75	80	30 June 2022	FBO609	Only available when taken on a repayment basis
	2.64	30/09/2024	£999	£25,000	£500,000	80	85	30 June 2022	FBO612	Only available when taken on a repayment basis
	2.78	30/09/2024	£0	£25,000	£500,000	80	85	30 June 2022	FBO610	Only available when taken on a repayment basis
5 year	1.45	30/09/2026	£999	£25,000	£500,000	0	60	30 June 2022	FBN090	Only available when taken on a repayment basis
	1.69	30/09/2026	£0	£25,000	£500,000	0	60	30 June 2022	FBN086	Only available when taken on a repayment basis
	1.71	30/09/2026	£999	£25,000	£500,000	60	75	30 June 2022	FBN962	Only available when taken on a repayment basis
	1.94	30/09/2026	£0	£25,000	£500,000	60	75	30 June 2022	FBN959	Only available when taken on a repayment basis
	2.24	30/09/2026	£999	£25,000	£500,000	75	80	30 June 2022	FBO619	Only available when taken on a repayment basis
	2.46	30/09/2026	£0	£25,000	£500,000	75	80	30 June 2022	FBO617	Only available when taken on a repayment basis
	2.66	30/09/2026	£999	£25,000	£500,000	80	85	30 June 2022	FBO620	Only available when taken on a repayment basis
	2.80	30/09/2026	£0	£25,000	£500,000	80	85	30 June 2022	FBO618	Only available when taken on a repayment basis

REM

For Shared Equity Remortgages:

The customer must provide a minimum 10% deposit

The Equity loan term must be equal to or greater than the mortgage term

Lending to repay all or part of the Equity Loan is allowed, although other debt consolidation reasons are not

For Shared Ownership Remortgages:

The maximum LTV for customers remortgaging to Halifax is 90%, and is calculated on the current valuation of their share. The maximum LTV is 90% of the value of the part owned by the customer.

Fixed										
Remortgage - Own Conveyancer										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.47	30/09/2023	£999	£25,000	£500,000	0	60	31 December 2021	FBO026	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	1.73	30/09/2023	£999	£25,000	£500,000	60	75	31 December 2021	FBO027	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	2.81	30/09/2023	£999	£25,000	£500,000	75	85	31 December 2021	FBO028	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legals - customer must instruct own conveyancer

