

24 June 2022

Homebuyer

Classification: Public

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 30/09/2023 and 1% to 30/09/2024
- 5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027
- 10 year - 6% to 30/09/2027, 5% to 30/09/2028, 4% to 30/09/2029, 3% to 30/09/2030, 2% to 30/09/2031 and 1% to 30/09/2032

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.24	30/09/2024	E999	E25,000	E1,000,000	0	60	31 December 2022	FBW740	Repayment and Interest Only
	3.32	30/09/2024	E0	E25,000	E1,000,000	0	60	31 December 2022	FBW698	Repayment and Interest Only
	3.28	30/09/2024	E999	E25,000	E1,000,000	60	75	31 December 2022	FBW738	Repayment and Interest Only
	3.56	30/09/2024	E0	E25,000	E1,000,000	60	75	31 December 2022	FBW700	Repayment and Interest Only
	3.29	30/09/2024	E999	E25,000	E1,000,000	75	80	31 December 2022	FBW737	Only available when taken on a repayment basis
	3.57	30/09/2024	E0	E25,000	E1,000,000	75	80	31 December 2022	FBW697	Only available when taken on a repayment basis
	3.29	30/09/2024	E999	E25,000	E1,000,000	80	85	31 December 2022	FBW735	Only available when taken on a repayment basis
	3.57	30/09/2024	E0	E25,000	E1,000,000	80	85	31 December 2022	FBW695	Only available when taken on a repayment basis
	3.38	30/09/2024	E999	E25,000	E750,000	85	90	31 December 2022	FBW747	Only available when taken on a repayment basis Specific criteria applies to availability
	3.66	30/09/2024	E0	E25,000	E750,000	85	90	31 December 2022	FBW746	Only available when taken on a repayment basis Specific criteria applies to availability
	3.74	30/09/2024	E999	E25,000	E570,000	90	95	31 December 2022	FBW715	Only available when taken on a repayment basis Specific criteria applies to availability
	3.80	30/09/2024	E0	E25,000	E570,000	90	95	31 December 2022	FBW693	Only available when taken on a repayment basis Specific criteria applies to availability
	5 year	3.33	30/09/2027	E999	E25,000	E1,000,000	0	60	31 December 2022	FBW728
3.45		30/09/2027	E0	E25,000	E1,000,000	0	60	31 December 2022	FBW748	Repayment and Interest Only
3.38		30/09/2027	E999	E25,000	E1,000,000	60	75	31 December 2022	FBW729	Repayment and Interest Only
3.55		30/09/2027	E0	E25,000	E1,000,000	60	75	31 December 2022	FBW704	Repayment and Interest Only
3.51		30/09/2027	E999	E25,000	E1,000,000	75	80	31 December 2022	FBW726	Only available when taken on a repayment basis
3.59		30/09/2027	E0	E25,000	E1,000,000	75	80	31 December 2022	FBW749	Only available when taken on a repayment basis
3.51		30/09/2027	E999	E25,000	E1,000,000	80	85	31 December 2022	FBW716	Only available when taken on a repayment basis
3.59		30/09/2027	E0	E25,000	E1,000,000	80	85	31 December 2022	FBW702	Only available when taken on a repayment basis
3.63		30/09/2027	E999	E25,000	E750,000	85	90	31 December 2022	FBW721	Only available when taken on a repayment basis Specific criteria applies to availability
3.70		30/09/2027	E0	E25,000	E750,000	85	90	31 December 2022	FBW720	Only available when taken on a repayment basis Specific criteria applies to availability
4.06		30/09/2027	E999	E25,000	E570,000	90	95	31 December 2022	FBW719	Only available when taken on a repayment basis Specific criteria applies to availability
4.14		30/09/2027	E0	E25,000	E570,000	90	95	31 December 2022	FBW718	Only available when taken on a repayment basis Specific criteria applies to availability
10 year		3.33	30/09/2032	E999	E25,000	E1,000,000	0	60	31 December 2022	FBW732
	3.45	30/09/2032	E0	E25,000	E1,000,000	0	60	31 December 2022	FBW752	Repayment and Interest Only
	3.38	30/09/2032	E999	E25,000	E1,000,000	60	75	31 December 2022	FBW733	Repayment and Interest Only
	3.55	30/09/2032	E0	E25,000	E1,000,000	60	75	31 December 2022	FBW706	Repayment and Interest Only

Large Loans Homebuyer

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	3.12	30/09/2024	£1,499	£1,000,001	£5,000,000	0	60	31 December 2022	FBW714	Repayment and Interest Only
	3.28	30/09/2024	£1,499	£1,000,001	£5,000,000	60	70	31 December 2022	FBW690	Repayment and Interest Only
	3.48	30/09/2024	£1,499	£1,000,001	£2,000,000	70	80	31 December 2022	FBW519	Repayment and Interest Only Interest only available <75% LTV
5 year	3.16	30/09/2027	£1,499	£1,000,001	£5,000,000	0	60	31 December 2022	FBW713	Repayment and Interest Only
	4.03	30/09/2027	£1,499	£1,000,001	£5,000,000	60	70	31 December 2022	FBW521	Repayment and Interest Only

New Build Homebuyer

These products are only available for New Build houses/bungalows. They are not available for conversions or renovations between 80-85% LTV

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.44	30/09/2024	E999	£25,000	£1,000,000	0	60	30 June 2023	FBW741	New Build Cases Only Repayment and Interest Only
	3.72	30/09/2024	£0	£25,000	£1,000,000	0	60	30 June 2023	FBW699	New Build Cases Only Repayment and Interest Only
	3.48	30/09/2024	E999	£25,000	£1,000,000	60	75	30 June 2023	FBW739	New Build Cases Only Repayment and Interest Only
	3.76	30/09/2024	£0	£25,000	£1,000,000	60	75	30 June 2023	FBW701	New Build Cases Only Repayment and Interest Only
	3.49	30/09/2024	E999	£25,000	£1,000,000	75	80	30 June 2023	FBW736	New Build Cases Only Only available when taken on a repayment basis
	3.77	30/09/2024	£0	£25,000	£1,000,000	75	80	30 June 2023	FBW696	New Build Cases Only Only available when taken on a repayment basis
	3.49	30/09/2024	E999	£25,000	£1,000,000	80	85	30 June 2023	FBW734	New Build Cases Only Only available when taken on a repayment basis
	3.77	30/09/2024	£0	£25,000	£1,000,000	80	85	30 June 2023	FBW684	New Build Cases Only Only available when taken on a repayment basis
5 year	3.53	30/09/2027	E999	£25,000	£1,000,000	0	60	30 June 2023	FBW730	New Build Cases Only Repayment and Interest Only
	3.65	30/09/2027	£0	£25,000	£1,000,000	0	60	30 June 2023	FBW750	New Build Cases Only Repayment and Interest Only
	3.58	30/09/2027	E999	£25,000	£1,000,000	60	75	30 June 2023	FBW731	New Build Cases Only Repayment and Interest Only
	3.75	30/09/2027	£0	£25,000	£1,000,000	60	75	30 June 2023	FBW705	New Build Cases Only Repayment and Interest Only
	3.71	30/09/2027	E999	£25,000	£1,000,000	75	80	30 June 2023	FBW727	New Build Cases Only Only available when taken on a repayment basis
	3.79	30/09/2027	£0	£25,000	£1,000,000	75	80	30 June 2023	FBW751	New Build Cases Only Only available when taken on a repayment basis
	3.71	30/09/2027	E999	£25,000	£1,000,000	80	85	30 June 2023	FBW717	New Build Cases Only Only available when taken on a repayment basis
	3.79	30/09/2027	£0	£25,000	£1,000,000	80	85	30 June 2023	FBW703	New Build Cases Only Only available when taken on a repayment basis

First Homes - First Time Buyer Only

Available for the Government's First Homes scheme in England only
 All applicants must be First Time Buyers and be approved by their Local Authority before applying
 Maximum purchase price is £250,000 (£420,000 in London), and property must be a new build
 Min scheme LTV is 50%
 Repayment Only

ERC structure on all products:
 2 year - 2% to 30/09/2023 and 1% to 30/09/2024
 5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.76	30/09/2024	£0	£25,000	£300,000	0	75	30 June 2023	FBW691	Repayment Only

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
5 year	3.75	30/09/2027	£0	£25,000	£300,000	0	75	30 June 2023	FBW692	Repayment Only

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Homebuyer Green Home

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application and a copy retained on your file for audit purposes at a later date, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties

ERC structure on all products:

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

5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

10 year - 6% to 30/09/2027, 5% to 30/09/2028, 4% to 30/09/2029, 3% to 30/09/2030, 2% to 30/09/2031 and 1% to 30/09/2032

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.24	30/09/2024	E999	£25,000	£1,000,000	0	60	31 December 2022	GRD287	£250 Cashback Repayment and Interest Only
	3.52	30/09/2024	E0	£25,000	£1,000,000	0	60	31 December 2022	GRD254	£250 Cashback Repayment and Interest Only
	3.28	30/09/2024	E999	£25,000	£1,000,000	60	75	31 December 2022	GRD285	£250 Cashback Repayment and Interest Only
	3.56	30/09/2024	E0	£25,000	£1,000,000	60	75	31 December 2022	GRD256	£250 Cashback Repayment and Interest Only
	3.29	30/09/2024	E999	£25,000	£1,000,000	75	80	31 December 2022	GRD284	£250 Cashback Only available when taken on a repayment basis
	3.57	30/09/2024	E0	£25,000	£1,000,000	75	80	31 December 2022	GRD253	£250 Cashback Only available when taken on a repayment basis
	3.29	30/09/2024	E999	£25,000	£1,000,000	80	85	31 December 2022	GRD282	£250 Cashback Only available when taken on a repayment basis
	3.57	30/09/2024	E0	£25,000	£1,000,000	80	85	31 December 2022	GRD251	£250 Cashback Only available when taken on a repayment basis
5 year	3.33	30/09/2027	E999	£25,000	£1,000,000	0	60	31 December 2022	GRD275	£250 Cashback Repayment and Interest Only
	3.45	30/09/2027	E0	£25,000	£1,000,000	0	60	31 December 2022	GRD289	£250 Cashback Repayment and Interest Only
	3.38	30/09/2027	E999	£25,000	£1,000,000	60	75	31 December 2022	GRD276	£250 Cashback Repayment and Interest Only
	3.55	30/09/2027	E0	£25,000	£1,000,000	60	75	31 December 2022	GRD260	£250 Cashback Repayment and Interest Only
	3.51	30/09/2027	E999	£25,000	£1,000,000	75	80	31 December 2022	GRD273	£250 Cashback Only available when taken on a repayment basis
	3.59	30/09/2027	E0	£25,000	£1,000,000	75	80	31 December 2022	GRD290	£250 Cashback Only available when taken on a repayment basis
	3.51	30/09/2027	E999	£25,000	£1,000,000	80	85	31 December 2022	GRD271	£250 Cashback Only available when taken on a repayment basis
	3.59	30/09/2027	E0	£25,000	£1,000,000	80	85	31 December 2022	GRD258	£250 Cashback Only available when taken on a repayment basis
10 year	3.33	30/09/2032	E999	£25,000	£1,000,000	0	60	31 December 2022	GRD279	£250 Cashback Repayment and Interest Only
	3.45	30/09/2032	E0	£25,000	£1,000,000	0	60	31 December 2022	GRD283	£250 Cashback Repayment and Interest Only
	3.38	30/09/2032	E999	£25,000	£1,000,000	60	75	31 December 2022	GRD280	£250 Cashback Repayment and Interest Only
	3.55	30/09/2032	E0	£25,000	£1,000,000	60	75	31 December 2022	GRD262	£250 Cashback Repayment and Interest Only

Large Loans Homebuyer Green Home

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties.

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	3.12	30/09/2024	£1,499	£1,000,001 - £5,000,000	0	60	31 December 2022	GRD270	E250 Cashback Repayment and Interest Only
	3.28	30/09/2024	£1,499	£1,000,001 - £5,000,000	60	70	31 December 2022	GRD247	E250 Cashback Repayment and Interest Only
	3.48	30/09/2024	£1,499	£1,000,001 - £2,000,000	70	80	31 December 2022	GRD189	E250 Cashback Repayment and Interest Only Interest only available <75% LTV
5 year	3.16	30/09/2027	£1,499	£1,000,001 - £5,000,000	0	60	31 December 2022	GRD269	E250 Cashback Repayment and Interest Only
	4.03	30/09/2027	£1,499	£1,000,001 - £5,000,000	60	70	31 December 2022	GRD188	E250 Cashback Repayment and Interest Only

New Build Homebuyer Green Home

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties. These products are only available for New Build houses/bungalows. They are not available for conversions or renovations between 80-85% LTV

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.44	30/09/2024	£999	£25,000	£1,000,000	0	60	30 June 2023	GRD288	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.72	30/09/2024	£0	£25,000	£1,000,000	0	60	30 June 2023	GRD295	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.48	30/09/2024	£999	£25,000	£1,000,000	60	75	30 June 2023	GRD286	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.76	30/09/2024	£0	£25,000	£1,000,000	60	75	30 June 2023	GRD297	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.49	30/09/2024	£999	£25,000	£1,000,000	75	80	30 June 2023	GRD283	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.77	30/09/2024	£0	£25,000	£1,000,000	75	80	30 June 2023	GRD292	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.49	30/09/2024	£999	£25,000	£1,000,000	80	85	30 June 2023	GRD281	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.77	30/09/2024	£0	£25,000	£1,000,000	80	85	30 June 2023	GRD290	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
5 year	3.53	30/09/2027	£999	£25,000	£1,000,000	0	60	30 June 2023	GRD278	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.65	30/09/2027	£0	£25,000	£1,000,000	0	60	30 June 2023	GRD292	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.58	30/09/2027	£999	£25,000	£1,000,000	60	75	30 June 2023	GRD277	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.75	30/09/2027	£0	£25,000	£1,000,000	60	75	30 June 2023	GRD281	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.71	30/09/2027	£999	£25,000	£1,000,000	75	80	30 June 2023	GRD274	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.79	30/09/2027	£0	£25,000	£1,000,000	75	80	30 June 2023	GRD291	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.71	30/09/2027	£999	£25,000	£1,000,000	80	85	30 June 2023	GRD272	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.79	30/09/2027	£0	£25,000	£1,000,000	80	85	30 June 2023	GRD299	£250 Cashback New Build Cases Only Only available when taken on a repayment basis

First Homes - First Time Buyer Only Green Home

Available for the Governments First Homes scheme in England only
All applicants must be First Time Buyers and be approved by their Local Authority before applying
Maximum purchase price is £250,000 (£420,000 in London), and property must be a new build
Min scheme LTV is 50%
Repayment Only

ERC structure on all products:
2 year - 2% to 30/09/2023 and 1% to 30/09/2024
5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.76	30/09/2024	£0	£25,000	£300,000	0	75	30 June 2023	GRD248	£250 Cashback Repayment Only

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
5 year	3.75	30/09/2027	£0	£25,000	£300,000	0	75	30 June 2023	GRD249	£250 Cashback Repayment Only

24 June 2022

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 30/09/2023 and 1% to 30/09/2024

3 year - 3% to 30/09/2023, 2% to 30/09/2024 and 1% to 30/09/2025

5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

10 year - 6% to 30/09/2027, 5% to 30/09/2028, 4% to 30/09/2029, 3% to 30/09/2030, 2% to 30/09/2031 and 1% to 30/09/2032

Fixed										
Remortgage and Remortgage use own conveyancer										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.33	30/09/2024	£999	£25,000	£1,000,000	0	60	31 December 2022	FBW604	Repayment and Interest Only
	3.57	30/09/2024	£0	£25,000	£1,000,000	0	60	31 December 2022	FBW599	Repayment and Interest Only
	3.35	30/09/2024	£999	£25,000	£1,000,000	60	75	31 December 2022	FBW605	Repayment and Interest Only
	3.59	30/09/2024	£0	£25,000	£1,000,000	60	75	31 December 2022	FBW600	Repayment and Interest Only
	3.46	30/09/2024	£999	£25,000	£1,000,000	75	80	31 December 2022	FBW606	Only available when taken on a repayment basis
	3.64	30/09/2024	£0	£25,000	£1,000,000	75	80	31 December 2022	FBW601	Only available when taken on a repayment basis
	3.47	30/09/2024	£999	£25,000	£1,000,000	80	85	31 December 2022	FBW607	Only available when taken on a repayment basis
	3.69	30/09/2024	£0	£25,000	£1,000,000	80	85	31 December 2022	FBW602	Only available when taken on a repayment basis
	3.57	30/09/2024	£999	£25,000	£750,000	85	90	31 December 2022	FBW603	Only available when taken on a repayment basis
	3.74	30/09/2024	£0	£25,000	£750,000	85	90	31 December 2022	FBW598	Only available when taken on a repayment basis
5 year	3.39	30/09/2027	£999	£25,000	£1,000,000	0	60	31 December 2022	FBW614	Repayment and Interest Only
	3.46	30/09/2027	£0	£25,000	£1,000,000	0	60	31 December 2022	FBW609	Repayment and Interest Only
	3.46	30/09/2027	£999	£25,000	£1,000,000	60	75	31 December 2022	FBW615	Repayment and Interest Only
	3.56	30/09/2027	£0	£25,000	£1,000,000	60	75	31 December 2022	FBW610	Repayment and Interest Only
	3.52	30/09/2027	£999	£25,000	£1,000,000	75	80	31 December 2022	FBW616	Only available when taken on a repayment basis
	3.61	30/09/2027	£0	£25,000	£1,000,000	75	80	31 December 2022	FBW611	Only available when taken on a repayment basis
	3.58	30/09/2027	£999	£25,000	£1,000,000	80	85	31 December 2022	FBW617	Only available when taken on a repayment basis
	3.66	30/09/2027	£0	£25,000	£1,000,000	80	85	31 December 2022	FBW612	Only available when taken on a repayment basis
	3.74	30/09/2027	£999	£25,000	£750,000	85	90	31 December 2022	FBW613	Only available when taken on a repayment basis
	3.81	30/09/2027	£0	£25,000	£750,000	85	90	31 December 2022	FBW608	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(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.25	30/09/2024	£1,499	£1,000,000	£5,000,000	0	60	31 December 2022	FBW623	Repayment and Interest Only
	3.30	30/09/2024	£1,499	£1,000,000	£5,000,000	60	70	31 December 2022	FBW624	Repayment and Interest Only
	3.55	30/09/2024	£1,499	£1,000,000	£2,000,000	70	80	31 December 2022	FBW622	Repayment and Interest Only
5 year	3.14	30/09/2027	£1,499	£1,000,000	£5,000,000	0	60	31 December 2022	FBW625	Repayment and Interest Only
	3.84	30/09/2027	£1,499	£1,000,000	£5,000,000	60	70	31 December 2022	FBW626	Repayment and Interest Only

24 June 2022
Self Build Homebuyer

Fixed											
Homemover											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional info
2 year	5.91	30/09/2024	£1,499	£25,000	£1,000,000	0	75	2% to 30/09/2023 1% to 30/09/2024	30 June 2023	SBL134	Repayment and Interest Only

24 June 2022

Affordable Housing - Shared Equity (including HTB Equity Loan), Shared Ownership and Resale Price Covenant Schemes Homebuyer

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 30/09/2023 and 1% to 30/09/2024
 5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.44	30/09/2024	£999	£25,000	£500,000	0	60	30 June 2023	FBW762	Only available when taken on a repayment basis
	3.72	30/09/2024	£0	£25,000	£500,000	0	60	30 June 2023	FBW709	Only available when taken on a repayment basis
	3.48	30/09/2024	£999	£25,000	£500,000	60	75	30 June 2023	FBW761	Only available when taken on a repayment basis
	3.76	30/09/2024	£0	£25,000	£500,000	60	75	30 June 2023	FBW710	Only available when taken on a repayment basis
	3.49	30/09/2024	£999	£25,000	£500,000	75	80	30 June 2023	FBW760	Only available when taken on a repayment basis
	3.77	30/09/2024	£0	£25,000	£500,000	75	80	30 June 2023	FBW708	Only available when taken on a repayment basis
	3.49	30/09/2024	£999	£25,000	£500,000	80	85	30 June 2023	FBW759	Only available when taken on a repayment basis
	3.77	30/09/2024	£0	£25,000	£500,000	80	85	30 June 2023	FBW707	Only available when taken on a repayment basis
	3.58	30/09/2024	£999	£25,000	£500,000	85	90	30 June 2023	FBW764	Only available when taken on a repayment basis
	3.86	30/09/2024	£0	£25,000	£500,000	85	90	30 June 2023	FBW763	Only available when taken on a repayment basis
5 year	3.53	30/09/2027	£999	£25,000	£500,000	0	60	30 June 2023	FBW757	Only available when taken on a repayment basis
	3.65	30/09/2027	£0	£25,000	£500,000	0	60	30 June 2023	FBW765	Only available when taken on a repayment basis
	3.58	30/09/2027	£999	£25,000	£500,000	60	75	30 June 2023	FBW758	Only available when taken on a repayment basis
	3.75	30/09/2027	£0	£25,000	£500,000	60	75	30 June 2023	FBW712	Only available when taken on a repayment basis
	3.71	30/09/2027	£999	£25,000	£500,000	75	80	30 June 2023	FBW756	Only available when taken on a repayment basis
	3.79	30/09/2027	£0	£25,000	£500,000	75	80	30 June 2023	FBW766	Only available when taken on a repayment basis
	3.71	30/09/2027	£999	£25,000	£500,000	80	85	30 June 2023	FBW753	Only available when taken on a repayment basis
	3.79	30/09/2027	£0	£25,000	£500,000	80	85	30 June 2023	FBW711	Only available when taken on a repayment basis
	3.83	30/09/2027	£999	£25,000	£500,000	85	90	30 June 2023	FBW755	Only available when taken on a repayment basis
	3.96	30/09/2027	£0	£25,000	£500,000	85	90	30 June 2023	FBW754	Only available when taken on a repayment basis

REM

Classification: Public

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	3.53	30/09/2024	£999	£25,000	£500,000	0	60	31 December 2022	FBW618	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	3.55	30/09/2024	£999	£25,000	£500,000	60	75	31 December 2022	FBW619	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	3.67	30/09/2024	£999	£25,000	£500,000	75	85	31 December 2022	FBW620	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legal's - customer must instruct own conveyancer
	3.77	30/09/2024	£999	£25,000	£500,000	85	90	31 December 2022	FBW621	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legal's - customer must instruct own conveyancer

24 June 2022

Classification: Public

**Affordable Housing - Shared Equity (including HTB Equity Loan), Shared Ownership and Resale Price Covenant Schemes
Homebuyer Green Home**

Products available for Help to Buy 'Equity Loan' scheme

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

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application and a copy retained on your file for audit purposes at a later date, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties

ERC structure on all products:

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

5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.44	30/09/2024	£999	£25,000	£500,000	0	60	30 June 2023	GRD301	E250 Cashback Only available when taken on a repayment basis
	3.72	30/09/2024	£0	£25,000	£500,000	0	60	30 June 2023	GRD265	E250 Cashback Only available when taken on a repayment basis
	3.48	30/09/2024	£999	£25,000	£500,000	60	75	30 June 2023	GRD300	E250 Cashback Only available when taken on a repayment basis
	3.76	30/09/2024	£0	£25,000	£500,000	60	75	30 June 2023	GRD266	E250 Cashback Only available when taken on a repayment basis
	3.49	30/09/2024	£999	£25,000	£500,000	75	80	30 June 2023	GRD299	E250 Cashback Only available when taken on a repayment basis
	3.77	30/09/2024	£0	£25,000	£500,000	75	80	30 June 2023	GRD264	E250 Cashback Only available when taken on a repayment basis
	3.49	30/09/2024	£999	£25,000	£500,000	80	85	30 June 2023	GRD298	E250 Cashback Only available when taken on a repayment basis
	3.77	30/09/2024	£0	£25,000	£500,000	80	85	30 June 2023	GRD263	E250 Cashback Only available when taken on a repayment basis
5 year	3.53	30/09/2027	£999	£25,000	£500,000	0	60	30 June 2023	GRD296	E250 Cashback Only available when taken on a repayment basis
	3.65	30/09/2027	£0	£25,000	£500,000	0	60	30 June 2023	GRD302	E250 Cashback Only available when taken on a repayment basis
	3.58	30/09/2027	£999	£25,000	£500,000	60	75	30 June 2023	GRD297	E250 Cashback Only available when taken on a repayment basis
	3.75	30/09/2027	£0	£25,000	£500,000	60	75	30 June 2023	GRD268	E250 Cashback Only available when taken on a repayment basis
	3.71	30/09/2027	£999	£25,000	£500,000	75	80	30 June 2023	GRD295	E250 Cashback Only available when taken on a repayment basis
	3.79	30/09/2027	£0	£25,000	£500,000	75	80	30 June 2023	GRD303	E250 Cashback Only available when taken on a repayment basis
	3.71	30/09/2027	£999	£25,000	£500,000	80	85	30 June 2023	GRD294	E250 Cashback Only available when taken on a repayment basis
	3.79	30/09/2027	£0	£25,000	£500,000	80	85	30 June 2023	GRD267	E250 Cashback Only available when taken on a repayment basis

Classification: Public

Withdrawn Products - 23.06.2022