

03 May 2022

HMV

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 30/06/2023 and 1% to 30/06/2024

5 year - 5% to 30/06/2023, 4% to 30/06/2024, 3% to 30/06/2025, 2% to 30/06/2026 and 1% to 30/06/2027

10 year - 6% to 30/06/2027, 5% to 30/06/2028, 4% to 30/06/2029, 3% to 30/06/2030, 2% to 30/06/2031 and 1% to 30/06/2032

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	2.54	30/06/2024	E999	£25,000	£1,000,000	0	60	30 September 2022	FBV224	Repayment and Interest Only
	2.94	30/06/2024	£0	£25,000	£1,000,000	0	60	30 September 2022	FBV216	Repayment and Interest Only
	2.59	30/06/2024	E999	£25,000	£1,000,000	60	75	30 September 2022	FBV220	Repayment and Interest Only
	2.99	30/06/2024	£0	£25,000	£1,000,000	60	75	30 September 2022	FBV228	Repayment and Interest Only
	2.64	30/06/2024	E999	£25,000	£1,000,000	75	80	30 September 2022	FBV214	Only available when taken on a repayment basis
	3.04	30/06/2024	£0	£25,000	£1,000,000	75	80	30 September 2022	FBV215	Only available when taken on a repayment basis
	2.64	30/06/2024	E999	£25,000	£1,000,000	80	85	30 September 2022	FBV206	Only available when taken on a repayment basis
	3.04	30/06/2024	£0	£25,000	£1,000,000	80	85	30 September 2022	FBV207	Only available when taken on a repayment basis
	2.75	30/06/2024	E999	£25,000	£750,000	85	90	30 September 2022	FBV246	Only available when taken on a repayment basis Specific criteria applies to availability
	3.09	30/06/2024	£0	£25,000	£750,000	85	90	30 September 2022	FBV245	Only available when taken on a repayment basis Specific criteria applies to availability
	3.05	30/06/2024	E999	£25,000	£570,000	90	95	30 September 2022	FBV158	Only available when taken on a repayment basis Specific criteria applies to availability
	3.42	30/06/2024	£0	£25,000	£570,000	90	95	30 September 2022	FBV157	Only available when taken on a repayment basis Specific criteria applies to availability
5 year	2.48	30/06/2027	E999	£25,000	£1,000,000	0	60	30 September 2022	FBV189	Repayment and Interest Only
	2.82	30/06/2027	£0	£25,000	£1,000,000	0	60	30 September 2022	FBV249	Repayment and Interest Only
	2.58	30/06/2027	E999	£25,000	£1,000,000	60	75	30 September 2022	FBV190	Repayment and Interest Only
	2.98	30/06/2027	£0	£25,000	£1,000,000	60	75	30 September 2022	FBV250	Repayment and Interest Only
	2.63	30/06/2027	E999	£25,000	£1,000,000	75	80	30 September 2022	FBV184	Only available when taken on a repayment basis
	2.98	30/06/2027	£0	£25,000	£1,000,000	75	80	30 September 2022	FBV251	Only available when taken on a repayment basis
	2.70	30/06/2027	E999	£25,000	£1,000,000	80	85	30 September 2022	FBV164	Only available when taken on a repayment basis
	3.08	30/06/2027	£0	£25,000	£1,000,000	80	85	30 September 2022	FBV233	Only available when taken on a repayment basis
	2.90	30/06/2027	E999	£25,000	£750,000	85	90	30 September 2022	FBV173	Only available when taken on a repayment basis Specific criteria applies to availability
	3.12	30/06/2027	£0	£25,000	£750,000	85	90	30 September 2022	FBV172	Only available when taken on a repayment basis Specific criteria applies to availability
	3.29	30/06/2027	E999	£25,000	£570,000	90	95	30 September 2022	FBV169	Only available when taken on a repayment basis Specific criteria applies to availability
	3.51	30/06/2027	£0	£25,000	£570,000	90	95	30 September 2022	FBV168	Only available when taken on a repayment basis Specific criteria applies to availability
10 year	2.48	30/06/2032	E999	£25,000	£1,000,000	0	60	30 September 2022	FBV197	Repayment and Interest Only
	2.82	30/06/2032	£0	£25,000	£1,000,000	0	60	30 September 2022	FBV261	Repayment and Interest Only
	2.58	30/06/2032	E999	£25,000	£1,000,000	60	75	30 September 2022	FBV198	Repayment and Interest Only
	2.98	30/06/2032	£0	£25,000	£1,000,000	60	75	30 September 2022	FBV262	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 4.49x 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'

Fixed										
Product Type	Rate(%)	Unit	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	2.54	30/06/2024	E999	E25,000	E1,000,000	0	60	30 September 2022	FBV225	Repayment and Interest Only
	2.94	30/06/2024	EO	E25,000	E1,000,000	0	60	30 September 2022	FBV217	Repayment and Interest Only
	2.59	30/06/2024	E999	E25,000	E1,000,000	60	75	30 September 2022	FBV221	Repayment and Interest Only
	2.99	30/06/2024	EO	E25,000	E1,000,000	60	75	30 September 2022	FBV229	Repayment and Interest Only
	2.64	30/06/2024	E999	E25,000	E1,000,000	75	80	30 September 2022	FBV212	Only available when taken on a repayment basis
	3.04	30/06/2024	EO	E25,000	E1,000,000	75	80	30 September 2022	FBV213	Only available when taken on a repayment basis
	2.64	30/06/2024	E999	E25,000	E1,000,000	80	85	30 September 2022	FBV204	Only available when taken on a repayment basis
	3.04	30/06/2024	EO	E25,000	E1,000,000	80	85	30 September 2022	FBV205	Only available when taken on a repayment basis
	2.75	30/06/2024	E999	E25,000	E750,000	85	90	30 September 2022	FBV248	Only available when taken on a repayment basis Specific criteria applies to availability
	3.09	30/06/2024	EO	E25,000	E750,000	85	90	30 September 2022	FBV247	Only available when taken on a repayment basis Specific criteria applies to availability
	3.05	30/06/2024	E999	E25,000	E570,000	90	95	30 September 2022	FBV160	Only available when taken on a repayment basis Specific criteria applies to availability
	3.42	30/06/2024	EO	E25,000	E570,000	90	95	30 September 2022	FBV159	Only available when taken on a repayment basis Specific criteria applies to availability
5 year	2.48	30/06/2027	E999	E25,000	E1,000,000	0	60	30 September 2022	FBV191	Repayment and Interest Only
	2.82	30/06/2027	EO	E25,000	E1,000,000	0	60	30 September 2022	FBV252	Repayment and Interest Only
	2.58	30/06/2027	E999	E25,000	E1,000,000	60	75	30 September 2022	FBV192	Repayment and Interest Only
	2.98	30/06/2027	EO	E25,000	E1,000,000	60	75	30 September 2022	FBV253	Repayment and Interest Only
	2.63	30/06/2027	E999	E25,000	E1,000,000	75	80	30 September 2022	FBV185	Only available when taken on a repayment basis
	2.98	30/06/2027	EO	E25,000	E1,000,000	75	80	30 September 2022	FBV254	Only available when taken on a repayment basis
	2.70	30/06/2027	E999	E25,000	E1,000,000	80	85	30 September 2022	FBV165	Only available when taken on a repayment basis
	3.08	30/06/2027	EO	E25,000	E1,000,000	80	85	30 September 2022	FBV234	Only available when taken on a repayment basis
	2.90	30/06/2027	E999	E25,000	E750,000	85	90	30 September 2022	FBV175	Only available when taken on a repayment basis Specific criteria applies to availability
	3.12	30/06/2027	EO	E25,000	E750,000	85	90	30 September 2022	FBV174	Only available when taken on a repayment basis Specific criteria applies to availability
	3.29	30/06/2027	E999	E25,000	E570,000	90	95	30 September 2022	FBV171	Only available when taken on a repayment basis Specific criteria applies to availability
	3.51	30/06/2027	EO	E25,000	E570,000	90	95	30 September 2022	FBV170	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(%)	Unit	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	2.42	30/06/2024	E1,499	E1,000,001	E5,000,000	0	60	30 September 2022	FBV199	Repayment and Interest Only
	3.03	30/06/2024	E1,499	E1,000,001	E5,000,000	60	70	30 September 2022	FBV162	Repayment and Interest Only
	3.38	30/06/2024	E1,499	E1,000,001	E2,000,000	70	80	30 September 2022	FBV161	Repayment and Interest Only Interest only available <75% LTV
5 year	2.31	30/06/2027	E1,499	E1,000,001	E5,000,000	0	60	30 September 2022	FBV188	Repayment and Interest Only
	3.93	30/06/2027	E1,499	E1,000,001	E5,000,000	60	70	30 September 2022	FBV163	Repayment and Interest Only

New Build HMV

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	2.74	30/06/2024	E999	£25,000	£1,000,000	0	60	31 March 2023	FBV226	New Build Cases Only Repayment and Interest Only
	3.14	30/06/2024	£0	£25,000	£1,000,000	0	60	31 March 2023	FBV218	New Build Cases Only Repayment and Interest Only
	2.79	30/06/2024	E999	£25,000	£1,000,000	60	75	31 March 2023	FBV222	New Build Cases Only Repayment and Interest Only
	3.19	30/06/2024	£0	£25,000	£1,000,000	60	75	31 March 2023	FBV230	New Build Cases Only Repayment and Interest Only
	2.84	30/06/2024	E999	£25,000	£1,000,000	75	80	31 March 2023	FBV210	New Build Cases Only Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£1,000,000	75	80	31 March 2023	FBV211	New Build Cases Only Only available when taken on a repayment basis
	2.84	30/06/2024	E999	£25,000	£1,000,000	80	85	31 March 2023	FBV202	New Build Cases Only Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£1,000,000	80	85	31 March 2023	FBV203	New Build Cases Only Only available when taken on a repayment basis
5 year	2.68	30/06/2027	E999	£25,000	£1,000,000	0	60	31 March 2023	FBV193	New Build Cases Only Repayment and Interest Only
	3.02	30/06/2027	£0	£25,000	£1,000,000	0	60	31 March 2023	FBV255	New Build Cases Only Repayment and Interest Only
	2.78	30/06/2027	E999	£25,000	£1,000,000	60	75	31 March 2023	FBV194	New Build Cases Only Repayment and Interest Only
	3.18	30/06/2027	£0	£25,000	£1,000,000	60	75	31 March 2023	FBV256	New Build Cases Only Repayment and Interest Only
	2.83	30/06/2027	E999	£25,000	£1,000,000	75	80	31 March 2023	FBV186	New Build Cases Only Only available when taken on a repayment basis
	3.18	30/06/2027	£0	£25,000	£1,000,000	75	80	31 March 2023	FBV257	New Build Cases Only Only available when taken on a repayment basis
	2.90	30/06/2027	E999	£25,000	£1,000,000	80	85	31 March 2023	FBV166	New Build Cases Only Only available when taken on a repayment basis
	3.28	30/06/2027	£0	£25,000	£1,000,000	80	85	31 March 2023	FBV235	New Build Cases Only Only available when taken on a repayment basis

New Build FTB

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	2.74	30/06/2024	E999	£25,000	£1,000,000	0	60	31 March 2023	FBV227	New Build Cases Only Repayment and Interest Only
	3.14	30/06/2024	£0	£25,000	£1,000,000	0	60	31 March 2023	FBV219	New Build Cases Only Repayment and Interest Only
	2.79	30/06/2024	E999	£25,000	£1,000,000	60	75	31 March 2023	FBV223	New Build Cases Only Repayment and Interest Only
	3.19	30/06/2024	£0	£25,000	£1,000,000	60	75	31 March 2023	FBV231	New Build Cases Only Repayment and Interest Only
	2.84	30/06/2024	E999	£25,000	£1,000,000	75	80	31 March 2023	FBV208	New Build Cases Only Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£1,000,000	75	80	31 March 2023	FBV209	New Build Cases Only Only available when taken on a repayment basis
	2.84	30/06/2024	E999	£25,000	£1,000,000	80	85	31 March 2023	FBV200	New Build Cases Only Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£1,000,000	80	85	31 March 2023	FBV201	New Build Cases Only Only available when taken on a repayment basis
5 year	2.68	30/06/2027	E999	£25,000	£1,000,000	0	60	31 March 2023	FBV195	New Build Cases Only Repayment and Interest Only
	3.02	30/06/2027	£0	£25,000	£1,000,000	0	60	31 March 2023	FBV258	New Build Cases Only Repayment and Interest Only
	2.78	30/06/2027	E999	£25,000	£1,000,000	60	75	31 March 2023	FBV196	New Build Cases Only Repayment and Interest Only
	3.18	30/06/2027	£0	£25,000	£1,000,000	60	75	31 March 2023	FBV259	New Build Cases Only Repayment and Interest Only
	2.83	30/06/2027	E999	£25,000	£1,000,000	75	80	31 March 2023	FBV187	New Build Cases Only Only available when taken on a repayment basis
	3.18	30/06/2027	£0	£25,000	£1,000,000	75	80	31 March 2023	FBV260	New Build Cases Only Only available when taken on a repayment basis
	2.90	30/06/2027	E999	£25,000	£1,000,000	80	85	31 March 2023	FBV167	New Build Cases Only Only available when taken on a repayment basis
	3.28	30/06/2027	£0	£25,000	£1,000,000	80	85	31 March 2023	FBV236	New Build Cases Only Only available when taken on a repayment basis

First Homes - First Time Buyer Only

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 31/03/2023 and 1% to 31/03/2024
 5 year - 5% to 31/03/2023, 4% to 31/03/2024, 3% to 31/03/2025, 2% to 31/03/2026 and 1% to 31/03/2027

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	3.19	30/06/2024	£0	£25,000	£300,000	0	75	31 March 2023	FBV232	Repayment Only

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
5 year	3.18	30/06/2027	£0	£25,000	£300,000	0	75	31 March 2023	FBV263	Repayment Only

03 May 2022
HMV 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 30/06/2023 and 1% to 30/06/2024

5 year - 5% to 30/06/2023, 4% to 30/06/2024, 3% to 30/06/2025, 2% to 30/06/2026 and 1% to 30/06/2027

10 year - 6% to 30/06/2027, 5% to 30/06/2028, 4% to 30/06/2029, 3% to 30/06/2030, 2% to 30/06/2031 and 1% to 30/06/2032

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	2.54	30/06/2024	E999	£25,000	£1,000,000	0	60	30 September 2022	GRC842	£250 Cashback Repayment and Interest Only
	2.94	30/06/2024	E0	£25,000	£1,000,000	0	60	30 September 2022	GRC834	£250 Cashback Repayment and Interest Only
	2.59	30/06/2024	E999	£25,000	£1,000,000	60	75	30 September 2022	GRC838	£250 Cashback Repayment and Interest Only
	2.99	30/06/2024	E0	£25,000	£1,000,000	60	75	30 September 2022	GRC846	£250 Cashback Repayment and Interest Only
	2.64	30/06/2024	E999	£25,000	£1,000,000	75	80	30 September 2022	GRC832	£250 Cashback Only available when taken on a repayment basis
	3.04	30/06/2024	E0	£25,000	£1,000,000	75	80	30 September 2022	GRC833	£250 Cashback Only available when taken on a repayment basis
	2.64	30/06/2024	E999	£25,000	£1,000,000	80	85	30 September 2022	GRC824	£250 Cashback Only available when taken on a repayment basis
	3.04	30/06/2024	E0	£25,000	£1,000,000	80	85	30 September 2022	GRC825	£250 Cashback Only available when taken on a repayment basis
5 year	2.48	30/06/2027	E999	£25,000	£1,000,000	0	60	30 September 2022	GRC807	£250 Cashback Repayment and Interest Only
	2.82	30/06/2027	E0	£25,000	£1,000,000	0	60	30 September 2022	GRC805	£250 Cashback Repayment and Interest Only
	2.58	30/06/2027	E999	£25,000	£1,000,000	60	75	30 September 2022	GRC808	£250 Cashback Repayment and Interest Only
	2.98	30/06/2027	E0	£25,000	£1,000,000	60	75	30 September 2022	GRC856	£250 Cashback Repayment and Interest Only
	2.63	30/06/2027	E999	£25,000	£1,000,000	75	80	30 September 2022	GRC802	£250 Cashback Only available when taken on a repayment basis
	2.98	30/06/2027	E0	£25,000	£1,000,000	75	80	30 September 2022	GRC857	£250 Cashback Only available when taken on a repayment basis
	2.70	30/06/2027	E999	£25,000	£1,000,000	80	85	30 September 2022	GRC798	£250 Cashback Only available when taken on a repayment basis
	3.08	30/06/2027	E0	£25,000	£1,000,000	80	85	30 September 2022	GRC851	£250 Cashback Only available when taken on a repayment basis
10 year	2.48	30/06/2032	E999	£25,000	£1,000,000	0	60	30 September 2022	GRC815	£250 Cashback Repayment and Interest Only
	2.82	30/06/2032	E0	£25,000	£1,000,000	0	60	30 September 2022	GRC868	£250 Cashback Repayment and Interest Only
	2.58	30/06/2032	E999	£25,000	£1,000,000	60	75	30 September 2022	GRC816	£250 Cashback Repayment and Interest Only
	2.98	30/06/2032	E0	£25,000	£1,000,000	60	75	30 September 2022	GRC869	£250 Cashback Repayment and Interest Only

FTB 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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	2.54	30/06/2024	£999	£25,000	£1,000,000	0	60	30 September 2022	GRC843	£250 Cashback Repayment and Interest Only
	2.94	30/06/2024	£0	£25,000	£1,000,000	0	60	30 September 2022	GRC836	£250 Cashback Repayment and Interest Only
	2.59	30/06/2024	£999	£25,000	£1,000,000	60	75	30 September 2022	GRC839	£250 Cashback Repayment and Interest Only
	2.99	30/06/2024	£0	£25,000	£1,000,000	60	75	30 September 2022	GRC847	£250 Cashback Repayment and Interest Only
	2.64	30/06/2024	£999	£25,000	£1,000,000	75	80	30 September 2022	GRC830	£250 Cashback Only available when taken on a repayment basis
	3.04	30/06/2024	£0	£25,000	£1,000,000	75	80	30 September 2022	GRC831	£250 Cashback Only available when taken on a repayment basis
	2.64	30/06/2024	£999	£25,000	£1,000,000	80	85	30 September 2022	GRC822	£250 Cashback Only available when taken on a repayment basis
	3.04	30/06/2024	£0	£25,000	£1,000,000	80	85	30 September 2022	GRC823	£250 Cashback Only available when taken on a repayment basis
5 year	2.48	30/06/2027	£999	£25,000	£1,000,000	0	60	30 September 2022	GRC809	£250 Cashback Repayment and Interest Only
	2.82	30/06/2027	£0	£25,000	£1,000,000	0	60	30 September 2022	GRC858	£250 Cashback Repayment and Interest Only
	2.58	30/06/2027	£999	£25,000	£1,000,000	60	75	30 September 2022	GRC810	£250 Cashback Repayment and Interest Only
	2.98	30/06/2027	£0	£25,000	£1,000,000	60	75	30 September 2022	GRC859	£250 Cashback Repayment and Interest Only
	2.63	30/06/2027	£999	£25,000	£1,000,000	75	80	30 September 2022	GRC803	£250 Cashback Only available when taken on a repayment basis
	2.98	30/06/2027	£0	£25,000	£1,000,000	75	80	30 September 2022	GRC860	£250 Cashback Only available when taken on a repayment basis
	2.70	30/06/2027	£999	£25,000	£1,000,000	80	85	30 September 2022	GRC799	£250 Cashback Only available when taken on a repayment basis
	3.08	30/06/2027	£0	£25,000	£1,000,000	80	85	30 September 2022	GRC852	£250 Cashback Only available when taken on a repayment basis

Large Loans HMV & FTB 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	2.42	30/06/2024	£1,499	£1,000,001	£5,000,000	0	60	30 September 2022	GRC817	£250 Cashback Repayment and Interest Only
	3.03	30/06/2024	£1,499	£1,000,001	£5,000,000	60	70	30 September 2022	GRC795	£250 Cashback Repayment and Interest Only
	3.38	30/06/2024	£1,499	£1,000,001	£2,000,000	70	80	30 September 2022	GRC797	£250 Cashback Repayment and Interest Only Interest only available <75% LTV
5 year	2.31	30/06/2027	£1,499	£1,000,001	£5,000,000	0	60	30 September 2022	GRC806	£250 Cashback Repayment and Interest Only
	3.93	30/06/2027	£1,499	£1,000,001	£5,000,000	60	70	30 September 2022	GRC796	£250 Cashback Repayment and Interest Only

New Build HMV 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	2.74	30/06/2024	£999	£25,000	£1,000,000	0	60	31 March 2023	GRC844	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.14	30/06/2024	£0	£25,000	£1,000,000	0	60	31 March 2023	GRC836	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.79	30/06/2024	£999	£25,000	£1,000,000	60	75	31 March 2023	GRC840	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.19	30/06/2024	£0	£25,000	£1,000,000	60	75	31 March 2023	GRC848	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.84	30/06/2024	£999	£25,000	£1,000,000	75	80	31 March 2023	GRC828	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£1,000,000	75	80	31 March 2023	GRC829	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.84	30/06/2024	£999	£25,000	£1,000,000	80	85	31 March 2023	GRC820	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£1,000,000	80	85	31 March 2023	GRC821	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
5 year	2.68	30/06/2027	£999	£25,000	£1,000,000	0	60	31 March 2023	GRC813	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.02	30/06/2027	£0	£25,000	£1,000,000	0	60	31 March 2023	GRC866	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.78	30/06/2027	£999	£25,000	£1,000,000	60	75	31 March 2023	GRC811	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.18	30/06/2027	£0	£25,000	£1,000,000	60	75	31 March 2023	GRC861	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.83	30/06/2027	£999	£25,000	£1,000,000	75	80	31 March 2023	GRC804	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.18	30/06/2027	£0	£25,000	£1,000,000	75	80	31 March 2023	GRC862	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.90	30/06/2027	£999	£25,000	£1,000,000	80	85	31 March 2023	GRC800	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.29	30/06/2027	£0	£25,000	£1,000,000	80	85	31 March 2023	GRC853	£250 Cashback New Build Cases Only Only available when taken on a repayment basis

New Build FTB 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	2.74	30/06/2024	£999	£25,000	£1,000,000	0	60	31 March 2023	GRC846	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.14	30/06/2024	£0	£25,000	£1,000,000	0	60	31 March 2023	GRC837	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.79	30/06/2024	£999	£25,000	£1,000,000	60	75	31 March 2023	GRC841	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.19	30/06/2024	£0	£25,000	£1,000,000	60	75	31 March 2023	GRC849	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.84	30/06/2024	£999	£25,000	£1,000,000	75	80	31 March 2023	GRC826	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£1,000,000	75	80	31 March 2023	GRC827	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.84	30/06/2024	£999	£25,000	£1,000,000	80	85	31 March 2023	GRC818	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£1,000,000	80	85	31 March 2023	GRC819	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
5 year	2.68	30/06/2027	£999	£25,000	£1,000,000	0	60	31 March 2023	GRC814	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.02	30/06/2027	£0	£25,000	£1,000,000	0	60	31 March 2023	GRC865	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.78	30/06/2027	£999	£25,000	£1,000,000	60	75	31 March 2023	GRC812	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.18	30/06/2027	£0	£25,000	£1,000,000	60	75	31 March 2023	GRC863	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.83	30/06/2027	£999	£25,000	£1,000,000	75	80	31 March 2023	GRC805	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.18	30/06/2027	£0	£25,000	£1,000,000	75	80	31 March 2023	GRC864	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.90	30/06/2027	£999	£25,000	£1,000,000	80	85	31 March 2023	GRC801	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.28	30/06/2027	£0	£25,000	£1,000,000	80	85	31 March 2023	GRC854	£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 31/03/2023 and 1% to 31/03/2024
5 year - 5% to 31/03/2023, 4% to 31/03/2024, 3% to 31/03/2025, 2% to 31/03/2026 and 1% to 31/03/2027

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	3.19	30/06/2024	£0	£25,000	£300,000	0	75	31 March 2023	GRC850	£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	3.18	30/06/2027	£0	£25,000	£300,000	0	75	31 March 2023	GRC867	£250 Cashback Repayment Only

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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 30/06/2023 and 1% to 30/06/2024

3 year - 3% to 30/06/2023, 2% to 30/06/2024 and 1% to 30/06/2025

5 year - 5% to 30/06/2023, 4% to 30/06/2024, 3% to 30/06/2025, 2% to 30/06/2026 and 1% to 30/06/2027

10 year - 6% to 30/06/2027, 5% to 30/06/2028, 4% to 30/06/2029, 3% to 30/06/2030, 2% to 30/06/2031 and 1% to 30/06/2032

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	2.62	30/06/2024	£1,499	£250,000	£1,000,000	0	60	30 September 2022	FBV403	Repayment and Interest Only
	2.63	30/06/2024	£999	£25,000	£1,000,000	0	60	30 September 2022	FBV399	Repayment and Interest Only
	3.01	30/06/2024	£0	£25,000	£1,000,000	0	60	30 September 2022	FBV395	Repayment and Interest Only
	2.65	30/06/2024	£1,499	£250,000	£1,000,000	60	75	30 September 2022	FBV404	Repayment and Interest Only
	2.66	30/06/2024	£999	£25,000	£1,000,000	60	75	30 September 2022	FBV400	Repayment and Interest Only
	3.02	30/06/2024	£0	£25,000	£1,000,000	60	75	30 September 2022	FBV396	Repayment and Interest Only
	2.77	30/06/2024	£1,499	£250,000	£1,000,000	75	80	30 September 2022	FBV405	Only available when taken on a repayment basis
	2.82	30/06/2024	£999	£25,000	£1,000,000	75	80	30 September 2022	FBV401	Only available when taken on a repayment basis
	3.23	30/06/2024	£0	£25,000	£1,000,000	75	80	30 September 2022	FBV397	Only available when taken on a repayment basis
	2.90	30/06/2024	£1,499	£250,000	£1,000,000	80	85	30 September 2022	FBV406	Only available when taken on a repayment basis
	2.91	30/06/2024	£999	£25,000	£1,000,000	80	85	30 September 2022	FBV402	Only available when taken on a repayment basis
	3.31	30/06/2024	£0	£25,000	£1,000,000	80	85	30 September 2022	FBV398	Only available when taken on a repayment basis
	3.32	30/06/2024	£1,499	£250,000	£750,000	85	90	30 September 2022	FBT583	Only available when taken on a repayment basis
	3.33	30/06/2024	£999	£25,000	£750,000	85	90	30 September 2022	FBT578	Only available when taken on a repayment basis
	3.63	30/06/2024	£0	£25,000	£750,000	85	90	30 September 2022	FBT573	Only available when taken on a repayment basis
5 year	2.62	30/06/2027	£1,499	£250,000	£1,000,000	0	60	30 September 2022	FBV415	Repayment and Interest Only
	2.64	30/06/2027	£999	£25,000	£1,000,000	0	60	30 September 2022	FBV412	Repayment and Interest Only
	2.93	30/06/2027	£0	£25,000	£1,000,000	0	60	30 September 2022	FBV408	Repayment and Interest Only
	2.66	30/06/2027	£1,499	£250,000	£1,000,000	60	75	30 September 2022	FBV416	Repayment and Interest Only
	2.69	30/06/2027	£999	£25,000	£1,000,000	60	75	30 September 2022	FBV413	Repayment and Interest Only
	2.98	30/06/2027	£0	£25,000	£1,000,000	60	75	30 September 2022	FBV409	Repayment and Interest Only
	2.73	30/06/2027	£1,499	£250,000	£1,000,000	75	80	30 September 2022	FBV417	Only available when taken on a repayment basis
	2.76	30/06/2027	£999	£25,000	£1,000,000	75	80	30 September 2022	FBV414	Only available when taken on a repayment basis
	3.15	30/06/2027	£0	£25,000	£1,000,000	75	80	30 September 2022	FBV410	Only available when taken on a repayment basis
	2.80	30/06/2027	£1,499	£250,000	£1,000,000	80	85	30 September 2022	FBV418	Only available when taken on a repayment basis
	2.82	30/06/2027	£999	£25,000	£1,000,000	80	85	30 September 2022	FBT190	Only available when taken on a repayment basis
	3.15	30/06/2027	£0	£25,000	£1,000,000	80	85	30 September 2022	FBV411	Only available when taken on a repayment basis
	3.31	30/06/2027	£1,499	£250,000	£750,000	85	90	30 September 2022	FBT191	Only available when taken on a repayment basis
	3.32	30/06/2027	£999	£25,000	£750,000	85	90	30 September 2022	FBT186	Only available when taken on a repayment basis
	3.61	30/06/2027	£0	£25,000	£750,000	85	90	30 September 2022	FBV407	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	2.15	30/06/2024	£1,499	£1,000,000	£5,000,000	0	60	30 September 2022	FBT217	Repayment and Interest Only
	2.80	30/06/2024	£1,499	£1,000,000	£5,000,000	60	70	30 September 2022	FBT218	Repayment and Interest Only
	3.05	30/06/2024	£1,499	£1,000,000	£2,000,000	70	80	30 September 2022	FBT216	Repayment and Interest Only
5 year	2.71	30/06/2027	£1,499	£1,000,000	£5,000,000	0	60	30 September 2022	FBT219	Repayment and Interest Only
	3.36	30/06/2027	£1,499	£1,000,000	£5,000,000	60	70	30 September 2022	FBT220	Repayment and Interest Only

**03 May 2022
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	5.81	30/06/2024	£1,499	£25,000	£300,000	0	75	2% to 30/06/2023 1% to 30/06/2024	31 March 2023	SBL131	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	5.81	30/06/2024	£1,499	£25,000	£1,000,000	0	75	2% to 30/06/2023 1% to 30/06/2024	31 March 2023	SBL130	Repayment and Interest Only

03 May 2022

Affordable Housing - Shared Equity (including HTB Equity Loan), Shared Ownership and Resale Price Covenant 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 30/06/2023 and 1% to 30/06/2024

5 year - 5% to 30/06/2023, 4% to 30/06/2024, 3% to 30/06/2025, 2% to 30/06/2026 and 1% to 30/06/2027

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	2.74	30/06/2024	£999	£25,000	£500,000	0	60	31 March 2023	FBV312	Only available when taken on a repayment basis
	3.14	30/06/2024	£0	£25,000	£500,000	0	60	31 March 2023	FBV304	Only available when taken on a repayment basis
	2.79	30/06/2024	£999	£25,000	£500,000	60	75	31 March 2023	FBV308	Only available when taken on a repayment basis
	3.19	30/06/2024	£0	£25,000	£500,000	60	75	31 March 2023	FBV316	Only available when taken on a repayment basis
	2.84	30/06/2024	£999	£25,000	£500,000	75	80	31 March 2023	FBV302	Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£500,000	75	80	31 March 2023	FBV303	Only available when taken on a repayment basis
	2.84	30/06/2024	£999	£25,000	£500,000	80	85	31 March 2023	FBV294	Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£500,000	80	85	31 March 2023	FBV295	Only available when taken on a repayment basis
	2.95	30/06/2024	£999	£25,000	£500,000	85	90	31 March 2023	FBV325	Only available when taken on a repayment basis
	3.29	30/06/2024	£0	£25,000	£500,000	85	90	31 March 2023	FBV324	Only available when taken on a repayment basis
5 year	2.68	30/06/2027	£999	£25,000	£500,000	0	60	31 March 2023	FBV280	Only available when taken on a repayment basis
	3.02	30/06/2027	£0	£25,000	£500,000	0	60	31 March 2023	FBV332	Only available when taken on a repayment basis
	2.78	30/06/2027	£999	£25,000	£500,000	60	75	31 March 2023	FBV281	Only available when taken on a repayment basis
	3.18	30/06/2027	£0	£25,000	£500,000	60	75	31 March 2023	FBV333	Only available when taken on a repayment basis
	2.83	30/06/2027	£999	£25,000	£500,000	75	80	31 March 2023	FBV276	Only available when taken on a repayment basis
	3.18	30/06/2027	£0	£25,000	£500,000	75	80	31 March 2023	FBV334	Only available when taken on a repayment basis
	2.90	30/06/2027	£999	£25,000	£500,000	80	85	31 March 2023	FBV264	Only available when taken on a repayment basis
	3.28	30/06/2027	£0	£25,000	£500,000	80	85	31 March 2023	FBV320	Only available when taken on a repayment basis
	3.10	30/06/2027	£999	£25,000	£500,000	85	90	31 March 2023	FBV269	Only available when taken on a repayment basis
	3.32	30/06/2027	£0	£25,000	£500,000	85	90	31 March 2023	FBV268	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	2.74	30/06/2024	£999	£25,000	£500,000	0	60	31 March 2023	FBV314	Only available when taken on a repayment basis
	3.14	30/06/2024	£0	£25,000	£500,000	0	60	31 March 2023	FBV306	Only available when taken on a repayment basis
	2.79	30/06/2024	£999	£25,000	£500,000	60	75	31 March 2023	FBV310	Only available when taken on a repayment basis
	3.19	30/06/2024	£0	£25,000	£500,000	60	75	31 March 2023	FBV318	Only available when taken on a repayment basis
	2.84	30/06/2024	£999	£25,000	£500,000	75	80	31 March 2023	FBV298	Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£500,000	75	80	31 March 2023	FBV299	Only available when taken on a repayment basis
	2.84	30/06/2024	£999	£25,000	£500,000	80	85	31 March 2023	FBV290	Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£500,000	80	85	31 March 2023	FBV291	Only available when taken on a repayment basis
	2.95	30/06/2024	£999	£25,000	£500,000	85	90	31 March 2023	FBV329	Only available when taken on a repayment basis
	3.29	30/06/2024	£0	£25,000	£500,000	85	90	31 March 2023	FBV328	Only available when taken on a repayment basis
5 year	2.68	30/06/2027	£999	£25,000	£500,000	0	60	31 March 2023	FBV284	Only available when taken on a repayment basis
	3.02	30/06/2027	£0	£25,000	£500,000	0	60	31 March 2023	FBV338	Only available when taken on a repayment basis
	2.78	30/06/2027	£999	£25,000	£500,000	60	75	31 March 2023	FBV285	Only available when taken on a repayment basis
	3.18	30/06/2027	£0	£25,000	£500,000	60	75	31 March 2023	FBV339	Only available when taken on a repayment basis
	2.83	30/06/2027	£999	£25,000	£500,000	75	80	31 March 2023	FBV278	Only available when taken on a repayment basis
	3.18	30/06/2027	£0	£25,000	£500,000	75	80	31 March 2023	FBV340	Only available when taken on a repayment basis
	2.90	30/06/2027	£999	£25,000	£500,000	80	85	31 March 2023	FBV266	Only available when taken on a repayment basis
	3.28	30/06/2027	£0	£25,000	£500,000	80	85	31 March 2023	FBV322	Only available when taken on a repayment basis
	3.10	30/06/2027	£999	£25,000	£500,000	85	90	31 March 2023	FBV273	Only available when taken on a repayment basis
	3.32	30/06/2027	£0	£25,000	£500,000	85	90	31 March 2023	FBV272	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 a

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	2.83	30/06/2024	£999	£25,000	£500,000	0	60	30 September 2022	FBV419	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	2.86	30/06/2024	£999	£25,000	£500,000	60	75	30 September 2022	FBV420	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	3.33	30/06/2024	£999	£25,000	£500,000	75	85	30 September 2022	FBV421	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legal's - customer must instruct own conveyancer
	3.53	30/06/2024	£999	£25,000	£500,000	85	90	30 September 2022	FBU908	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legal's - customer must instruct own conveyancer

03 May 2022

Classification: Public

**Affordable Housing - Shared Equity (including HTB Equity Loan), Shared Ownership and Resale Price Covenant Schemes
HMV 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 30/06/2023 and 1% to 30/06/2024

5 year - 5% to 30/06/2023, 4% to 30/06/2024, 3% to 30/06/2025, 2% to 30/06/2026 and 1% to 30/06/2027

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	2.74	30/06/2024	£999	£25,000	£500,000	0	60	31 March 2023	GRC910	£250 Cashback Only available when taken on a repayment basis
	3.14	30/06/2024	£0	£25,000	£500,000	0	60	31 March 2023	GRC902	£250 Cashback Only available when taken on a repayment basis
	2.79	30/06/2024	£999	£25,000	£500,000	60	75	31 March 2023	GRC906	£250 Cashback Only available when taken on a repayment basis
	3.19	30/06/2024	£0	£25,000	£500,000	60	75	31 March 2023	GRC914	£250 Cashback Only available when taken on a repayment basis
	2.84	30/06/2024	£999	£25,000	£500,000	75	80	31 March 2023	GRC900	£250 Cashback Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£500,000	75	80	31 March 2023	GRC901	£250 Cashback Only available when taken on a repayment basis
	2.84	30/06/2024	£999	£25,000	£500,000	80	85	31 March 2023	GRC892	£250 Cashback Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£500,000	80	85	31 March 2023	GRC893	£250 Cashback Only available when taken on a repayment basis
5 year	2.68	30/06/2027	£999	£25,000	£500,000	0	60	31 March 2023	GRC878	£250 Cashback Only available when taken on a repayment basis
	3.02	30/06/2027	£0	£25,000	£500,000	0	60	31 March 2023	GRC922	£250 Cashback Only available when taken on a repayment basis
	2.78	30/06/2027	£999	£25,000	£500,000	60	75	31 March 2023	GRC879	£250 Cashback Only available when taken on a repayment basis
	3.18	30/06/2027	£0	£25,000	£500,000	60	75	31 March 2023	GRC923	£250 Cashback Only available when taken on a repayment basis
	2.83	30/06/2027	£999	£25,000	£500,000	75	80	31 March 2023	GRC874	£250 Cashback Only available when taken on a repayment basis
	3.18	30/06/2027	£0	£25,000	£500,000	75	80	31 March 2023	GRC924	£250 Cashback Only available when taken on a repayment basis
	2.90	30/06/2027	£999	£25,000	£500,000	80	85	31 March 2023	GRC870	£250 Cashback Only available when taken on a repayment basis
	3.28	30/06/2027	£0	£25,000	£500,000	80	85	31 March 2023	GRC918	£250 Cashback Only available when taken on a repayment basis

FTB Green Home

Classification: Public

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	2.74	30/06/2024	£999	£25,000	£500,000	0	60	31 March 2023	GRC912	£250 Cashback Only available when taken on a repayment basis
	3.14	30/06/2024	£0	£25,000	£500,000	0	60	31 March 2023	GRC904	£250 Cashback Only available when taken on a repayment basis
	2.79	30/06/2024	£999	£25,000	£500,000	60	75	31 March 2023	GRC908	£250 Cashback Only available when taken on a repayment basis
	3.19	30/06/2024	£0	£25,000	£500,000	60	75	31 March 2023	GRC916	£250 Cashback Only available when taken on a repayment basis
	2.84	30/06/2024	£999	£25,000	£500,000	75	80	31 March 2023	GRC896	£250 Cashback Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£500,000	75	80	31 March 2023	GRC897	£250 Cashback Only available when taken on a repayment basis
	2.84	30/06/2024	£999	£25,000	£500,000	80	85	31 March 2023	GRC888	£250 Cashback Only available when taken on a repayment basis
	3.24	30/06/2024	£0	£25,000	£500,000	80	85	31 March 2023	GRC889	£250 Cashback Only available when taken on a repayment basis
5 year	2.68	30/06/2027	£999	£25,000	£500,000	0	60	31 March 2023	GRC882	£250 Cashback Only available when taken on a repayment basis
	3.02	30/06/2027	£0	£25,000	£500,000	0	60	31 March 2023	GRC928	£250 Cashback Only available when taken on a repayment basis
	2.78	30/06/2027	£999	£25,000	£500,000	60	75	31 March 2023	GRC883	£250 Cashback Only available when taken on a repayment basis
	3.18	30/06/2027	£0	£25,000	£500,000	60	75	31 March 2023	GRC929	£250 Cashback Only available when taken on a repayment basis
	2.83	30/06/2027	£999	£25,000	£500,000	75	80	31 March 2023	GRC876	£250 Cashback Only available when taken on a repayment basis
	3.18	30/06/2027	£0	£25,000	£500,000	75	80	31 March 2023	GRC930	£250 Cashback Only available when taken on a repayment basis
	2.90	30/06/2027	£999	£25,000	£500,000	80	85	31 March 2023	GRC872	£250 Cashback Only available when taken on a repayment basis
	3.28	30/06/2027	£0	£25,000	£500,000	80	85	31 March 2023	GRC920	£250 Cashback Only available when taken on a repayment basis

Withdrawn Products - 02/05/2022			
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FBU660	FBU657	FBU654	FBU661
FBU658	FBU655	FBU662	FBU659
FBU656	FBT587	FBT582	FBT577
FBU669	FBU666	FBU663	FBU670
FBU667	FBU664	FBU671	FBU668
FBU665	FBT195	FBT185	FBT181
FBU905	FBU906	FBU907	