

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 4.40x 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'

Product Type	Rate(%)	Unit	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info
2 year	1.10	30/06/2023	£1,499	£250,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM294	Repayment and Interest Only
	1.11	30/06/2023	£999	£25,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM293	Repayment and Interest Only
	1.43	30/06/2023	£0	£25,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM292	Repayment and Interest Only
	1.30	30/06/2023	£1,499	£250,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL135	Repayment and Interest Only
	1.31	30/06/2023	£999	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL133	Repayment and Interest Only
	1.82	30/06/2023	£0	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL130	Repayment and Interest Only
	1.99	30/06/2023	£1,499	£250,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK793	Only available when taken on a repayment basis
	2.03	30/06/2023	£999	£25,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK786	Only available when taken on a repayment basis
	2.41	30/06/2023	£0	£25,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK783	Only available when taken on a repayment basis
	2.46	30/06/2023	£1,499	£250,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL136	Only available when taken on a repayment basis
	2.48	30/06/2023	£999	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL134	Only available when taken on a repayment basis
	2.81	30/06/2023	£0	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL131	Only available when taken on a repayment basis
	3.14	30/06/2023	£999	£25,000	£500,000	85	90	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL692	Only available when taken on a repayment basis Specific criteria applies to availability
	3.37	30/06/2023	£0	£25,000	£500,000	85	90	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL691	Only available when taken on a repayment basis Specific criteria applies to availability
	3.73	30/06/2023	£999	£25,000	£500,000	90	95	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM345	Only available when taken on a repayment basis Specific criteria applies to availability
	4.00	30/06/2023	£0	£25,000	£500,000	90	95	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM344	Only available when taken on a repayment basis Specific criteria applies to availability
3 year	1.20	30/06/2024	£999	£25,000	£1,000,000	0	60	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM296	Repayment and Interest Only
	1.47	30/06/2024	£0	£25,000	£1,000,000	0	60	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM295	Repayment and Interest Only
	1.63	30/06/2024	£999	£25,000	£1,000,000	60	75	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK800	Repayment and Interest Only
	1.84	30/06/2024	£0	£25,000	£1,000,000	60	75	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL137	Repayment and Interest Only
	2.27	30/06/2024	£999	£25,000	£1,000,000	75	80	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK801	Only available when taken on a repayment basis
	2.47	30/06/2024	£0	£25,000	£1,000,000	75	80	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK797	Only available when taken on a repayment basis
	2.69	30/06/2024	£999	£25,000	£1,000,000	80	85	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL138	Only available when taken on a repayment basis
	3.00	30/06/2024	£0	£25,000	£1,000,000	80	85	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK798	Only available when taken on a repayment basis
5 year	1.24	30/06/2026	£1,499	£250,000	£1,000,000	0	60	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM299	Repayment and Interest Only
	1.28	30/06/2026	£999	£25,000	£1,000,000	0	60	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM298	Repayment and Interest Only
	1.49	30/06/2026	£0	£25,000	£1,000,000	0	60	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM297	Repayment and Interest Only
	1.73	30/06/2026	£1,499	£250,000	£1,000,000	60	75	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL695	Repayment and Interest Only
	1.75	30/06/2026	£999	£25,000	£1,000,000	60	75	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL694	Repayment and Interest Only
	1.97	30/06/2026	£0	£25,000	£1,000,000	60	75	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL693	Repayment and Interest Only
	2.30	30/06/2026	£1,499	£250,000	£1,000,000	75	80	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK815	Only available when taken on a repayment basis
	2.32	30/06/2026	£999	£25,000	£1,000,000	75	80	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK811	Only available when taken on a repayment basis
	2.51	30/06/2026	£0	£25,000	£1,000,000	75	80	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK806	Only available when taken on a repayment basis
	2.81	30/06/2026	£1,499	£250,000	£1,000,000	80	85	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL146	Only available when taken on a repayment basis
	2.83	30/06/2026	£999	£25,000	£1,000,000	80	85	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL144	Only available when taken on a repayment basis
	3.04	30/06/2026	£0	£25,000	£1,000,000	80	85	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL141	Only available when taken on a repayment basis
	3.41	30/06/2026	£999	£25,000	£500,000	85	90	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL142	Only available when taken on a repayment basis Specific criteria applies to availability
	3.57	30/06/2026	£0	£25,000	£500,000	85	90	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL139	Only available when taken on a repayment basis Specific criteria applies to availability
4.00	30/06/2026	£999	£25,000	£500,000	90	95	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM347	Only available when taken on a repayment basis Specific criteria applies to availability	
4.20	30/06/2026	£0	£25,000	£500,000	90	95	4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM346	Only available when taken on a repayment basis Specific criteria applies to availability	
10 year	2.07	30/06/2031	£999	£25,000	£1,000,000	0	60	6% to 30/06/2026 5% to 30/06/2027 4% to 30/06/2028 3% to 30/06/2029 2% to 30/06/2030 1% to 30/06/2031	30 September 2021	FBK819	Repayment and Interest Only
	2.15	30/06/2031	£0	£25,000	£1,000,000	0	60	6% to 30/06/2026 5% to 30/06/2027 4% to 30/06/2028 3% to 30/06/2029 2% to 30/06/2030 1% to 30/06/2031	30 September 2021	FBK817	Repayment and Interest Only
	2.53	30/06/2031	£999	£25,000	£1,000,000	60	75	6% to 30/06/2026 5% to 30/06/2027 4% to 30/06/2028 3% to 30/06/2029 2% to 30/06/2030 1% to 30/06/2031	30 September 2021	FBK820	Repayment and Interest Only
	2.62	30/06/2031	£0	£25,000	£1,000,000	60	75	6% to 30/06/2026 5% to 30/06/2027 4% to 30/06/2028 3% to 30/06/2029 2% to 30/06/2030 1% to 30/06/2031	30 September 2021	FBK818	Repayment and Interest Only

FTB

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'

Fixed												
Product Type	Rate(%)	Unit	Fee	Available between	Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info		
2 year	1.10	30/06/2023	£1,499	£250,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM002	Repayment and Interest Only	
	1.11	30/06/2023	£999	£25,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM001	Repayment and Interest Only	
	1.43	30/06/2023	£0	£25,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM000	Repayment and Interest Only	
	1.30	30/06/2023	£1,499	£250,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL153	Repayment and Interest Only	
	1.31	30/06/2023	£999	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL151	Repayment and Interest Only	
	1.82	30/06/2023	£0	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL148	Repayment and Interest Only	
	1.99	30/06/2023	£1,499	£250,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK634	Only available when taken on a repayment basis Specific criteria applies to availability	
	2.03	30/06/2023	£999	£25,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK629	Only available when taken on a repayment basis Specific criteria applies to availability	
	2.41	30/06/2023	£0	£25,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK624	Only available when taken on a repayment basis Specific criteria applies to availability	
	2.46	30/06/2023	£1,499	£250,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL154	Only available when taken on a repayment basis Specific criteria applies to availability	
	2.48	30/06/2023	£999	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL152	Only available when taken on a repayment basis Specific criteria applies to availability	
	2.81	30/06/2023	£0	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL149	Only available when taken on a repayment basis Specific criteria applies to availability	
	3.14	30/06/2023	£999	£25,000	£500,000	85	90	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL697	Only available when taken on a repayment basis Specific criteria applies to availability	
	3.37	30/06/2023	£0	£25,000	£500,000	85	90	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL696	Only available when taken on a repayment basis Specific criteria applies to availability	
	3.73	30/06/2023	£999	£25,000	£500,000	90	95	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM349	Only available when taken on a repayment basis Specific criteria applies to availability	
	4.00	30/06/2023	£0	£25,000	£500,000	90	95	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM348	Only available when taken on a repayment basis Specific criteria applies to availability	
3 year	1.20	30/06/2024	£999	£25,000	£1,000,000	0	60	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM004	Repayment and Interest Only	
	1.47	30/06/2024	£0	£25,000	£1,000,000	0	60	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM003	Repayment and Interest Only	
	1.63	30/06/2024	£999	£25,000	£1,000,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK841	Repayment and Interest Only	
	1.84	30/06/2024	£0	£25,000	£1,000,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL156	Repayment and Interest Only	
	2.27	30/06/2024	£999	£25,000	£1,000,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK842	Only available when taken on a repayment basis Specific criteria applies to availability	
	2.47	30/06/2024	£0	£25,000	£1,000,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK838	Only available when taken on a repayment basis Specific criteria applies to availability	
	2.69	30/06/2024	£999	£25,000	£1,000,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL156	Only available when taken on a repayment basis Specific criteria applies to availability	
	3.00	30/06/2024	£0	£25,000	£1,000,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK839	Only available when taken on a repayment basis Specific criteria applies to availability	
	5 year	1.24	30/06/2026	£1,499	£250,000	£1,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM007	Repayment and Interest Only
		1.28	30/06/2026	£999	£25,000	£1,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM006	Repayment and Interest Only
1.49		30/06/2026	£0	£25,000	£1,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM005	Repayment and Interest Only	
1.73		30/06/2026	£1,499	£250,000	£1,000,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL700	Repayment and Interest Only	
1.75		30/06/2026	£999	£25,000	£1,000,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL699	Repayment and Interest Only	
1.97		30/06/2026	£0	£25,000	£1,000,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL698	Repayment and Interest Only	
2.30		30/06/2026	£1,499	£250,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK856	Only available when taken on a repayment basis Specific criteria applies to availability	
2.32		30/06/2026	£999	£25,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK852	Only available when taken on a repayment basis Specific criteria applies to availability	
2.51		30/06/2026	£0	£25,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK847	Only available when taken on a repayment basis Specific criteria applies to availability	
2.81		30/06/2026	£1,499	£250,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL164	Only available when taken on a repayment basis Specific criteria applies to availability	
2.83		30/06/2026	£999	£25,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL162	Only available when taken on a repayment basis Specific criteria applies to availability	
3.04		30/06/2026	£0	£25,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL159	Only available when taken on a repayment basis Specific criteria applies to availability	
3.41		30/06/2026	£999	£25,000	£500,000	85	90	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL160	Only available when taken on a repayment basis Specific criteria applies to availability	
3.57		30/06/2026	£0	£25,000	£500,000	85	90	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL157	Only available when taken on a repayment basis Specific criteria applies to availability	
4.00		30/06/2026	£999	£25,000	£500,000	90	95	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM351	Only available when taken on a repayment basis Specific criteria applies to availability	
4.20		30/06/2026	£0	£25,000	£500,000	90	95	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM350	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 (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	1.17	30/06/2023	£1,499	£1,000,000	£5,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM354	Repayment and Interest Only
	2.40	30/06/2023	£1,499	£1,000,000	£5,000,000	60	70	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL004	Repayment and Interest Only
	2.75	30/06/2023	£1,499	£1,000,000	£2,000,000	70	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL002	Repayment and Interest Only Interest only available - 75% LTV
5 year	1.28	30/06/2026	£1,499	£1,000,000	£5,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM355	Repayment and Interest Only
	3.32	30/06/2026	£1,499	£1,000,000	£5,000,000	60	70	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL006	Repayment and Interest Only

01 May 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

Fixed Remortgage and Remortgage use own conveyancer											
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	1.08	30/06/2023	£1,499	£250,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM364	Repayment and Interest Only
	1.16	30/06/2023	£999	£25,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM360	Repayment and Interest Only
	1.65	30/06/2023	£0	£25,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM356	Repayment and Interest Only
	1.31	30/06/2023	£1,499	£250,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM365	Repayment and Interest Only
	1.39	30/06/2023	£999	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM361	Repayment and Interest Only
	1.95	30/06/2023	£0	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM357	Repayment and Interest Only
	1.81	30/06/2023	£1,499	£250,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM366	Only available when taken on a repayment basis
	1.98	30/06/2023	£999	£25,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM362	Only available when taken on a repayment basis
	2.70	30/06/2023	£0	£25,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM358	Only available when taken on a repayment basis
	2.43	30/06/2023	£1,499	£250,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM367	Only available when taken on a repayment basis
	2.50	30/06/2023	£999	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM363	Only available when taken on a repayment basis
	2.99	30/06/2023	£0	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM359	Only available when taken on a repayment basis
3 year	1.15	30/06/2024	£1,499	£250,000	£1,000,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM381	Repayment and Interest Only
	1.25	30/06/2024	£999	£25,000	£1,000,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM377	Repayment and Interest Only
	1.65	30/06/2024	£0	£25,000	£1,000,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM373	Repayment and Interest Only
	1.38	30/06/2024	£1,499	£250,000	£1,000,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM382	Repayment and Interest Only
	1.48	30/06/2024	£999	£25,000	£1,000,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM378	Repayment and Interest Only
	1.95	30/06/2024	£0	£25,000	£1,000,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM374	Repayment and Interest Only
	1.98	30/06/2024	£1,499	£250,000	£1,000,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM383	Only available when taken on a repayment basis
	2.07	30/06/2024	£999	£25,000	£1,000,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM379	Only available when taken on a repayment basis
	2.70	30/06/2024	£0	£25,000	£1,000,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM375	Only available when taken on a repayment basis
	2.50	30/06/2024	£1,499	£250,000	£1,000,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM384	Only available when taken on a repayment basis
	2.59	30/06/2024	£999	£25,000	£1,000,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM380	Only available when taken on a repayment basis
	2.99	30/06/2024	£0	£25,000	£1,000,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBM376	Only available when taken on a repayment basis
5 year	1.23	30/06/2026	£1,499	£250,000	£1,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM117	Repayment and Interest Only
	1.33	30/06/2026	£999	£25,000	£1,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM389	Repayment and Interest Only
	1.74	30/06/2026	£0	£25,000	£1,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM385	Repayment and Interest Only
	1.54	30/06/2026	£1,499	£250,000	£1,000,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM392	Repayment and Interest Only
	1.58	30/06/2026	£999	£25,000	£1,000,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM390	Repayment and Interest Only
	2.05	30/06/2026	£0	£25,000	£1,000,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM386	Repayment and Interest Only
	2.21	30/06/2026	£1,499	£250,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM393	Only available when taken on a repayment basis
	2.23	30/06/2026	£999	£25,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM391	Only available when taken on a repayment basis
	2.70	30/06/2026	£0	£25,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM387	Only available when taken on a repayment basis
	2.67	30/06/2026	£1,499	£250,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM394	Only available when taken on a repayment basis
	2.71	30/06/2026	£999	£25,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM116	Only available when taken on a repayment basis
	3.15	30/06/2026	£0	£25,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBM388	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 (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	2.15	30/06/2023	£1,499	£1,000,000	£5,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL051	Repayment and Interest Only
	2.80	30/06/2023	£1,499	£1,000,000	£5,000,000	60	70	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL052	Repayment and Interest Only
	3.05	30/06/2023	£1,499	£1,000,000	£2,000,000	70	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL050	Repayment and Interest Only
5 year	2.71	30/06/2026	£1,499	£1,000,000	£5,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL053	Repayment and Interest Only
	3.36	30/06/2026	£1,499	£1,000,000	£5,000,000	60	70	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL054	Repayment and Interest Only

**01 May 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	30/06/2023	£1,499	£25,000	£300,000	0	75	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	SBL121	Repayment and Interest Only No MAF

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	30/06/2023	£1,499	£25,000	£1,000,000	0	75	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	SBL120	Repayment and Interest Only No MAF

01 May 2021

**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

Fixed											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info
2 year	1.31	30/06/2023	£999	£25,000	£500,000	0	60	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBM321	Only available when taken on a repayment basis
	1.63	30/06/2023	£0	£25,000	£500,000	0	60	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBM320	Only available when taken on a repayment basis
	1.51	30/06/2023	£999	£25,000	£500,000	60	75	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL187	Only available when taken on a repayment basis
	2.02	30/06/2023	£0	£25,000	£500,000	60	75	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL185	Only available when taken on a repayment basis
	2.23	30/06/2023	£999	£25,000	£500,000	75	80	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBK912	Only available when taken on a repayment basis
	2.61	30/06/2023	£0	£25,000	£500,000	75	80	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBK908	Only available when taken on a repayment basis
	2.68	30/06/2023	£999	£25,000	£500,000	80	85	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL188	Only available when taken on a repayment basis
	3.01	30/06/2023	£0	£25,000	£500,000	80	85	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL186	Only available when taken on a repayment basis
3 year	1.40	30/06/2024	£999	£25,000	£500,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBM325	Only available when taken on a repayment basis
	1.67	30/06/2024	£0	£25,000	£500,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBM324	Only available when taken on a repayment basis
	1.83	30/06/2024	£999	£25,000	£500,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK927	Only available when taken on a repayment basis
	2.04	30/06/2024	£0	£25,000	£500,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBL193	Only available when taken on a repayment basis
	2.47	30/06/2024	£999	£25,000	£500,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK928	Only available when taken on a repayment basis
	2.67	30/06/2024	£0	£25,000	£500,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK924	Only available when taken on a repayment basis
	2.89	30/06/2024	£999	£25,000	£500,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBL194	Only available when taken on a repayment basis
	3.20	30/06/2024	£0	£25,000	£500,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK925	Only available when taken on a repayment basis
5 year	1.48	30/06/2026	£999	£25,000	£500,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBM329	Only available when taken on a repayment basis
	1.69	30/06/2026	£0	£25,000	£500,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBM328	Only available when taken on a repayment basis
	1.95	30/06/2026	£999	£25,000	£500,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL706	Only available when taken on a repayment basis
	2.17	30/06/2026	£0	£25,000	£500,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL705	Only available when taken on a repayment basis
	2.52	30/06/2026	£999	£25,000	£500,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBK944	Only available when taken on a repayment basis
	2.71	30/06/2026	£0	£25,000	£500,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBK940	Only available when taken on a repayment basis
	3.03	30/06/2026	£999	£25,000	£500,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL200	Only available when taken on a repayment basis
	3.24	30/06/2026	£0	£25,000	£500,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL198	Only available when taken on a repayment basis

FTB

Fixed

Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	1.31	30/06/2023	£999	£25,000	£500,000	0	60	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBM333	Only available when taken on a repayment basis
	1.63	30/06/2023	£0	£25,000	£500,000	0	60	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBM332	Only available when taken on a repayment basis
	1.51	30/06/2023	£999	£25,000	£500,000	60	75	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL207	Only available when taken on a repayment basis
	2.02	30/06/2023	£0	£25,000	£500,000	60	75	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL205	Only available when taken on a repayment basis
	2.23	30/06/2023	£999	£25,000	£500,000	75	80	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBK960	Only available when taken on a repayment basis
	2.61	30/06/2023	£0	£25,000	£500,000	75	80	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBK956	Only available when taken on a repayment basis
	2.68	30/06/2023	£999	£25,000	£500,000	80	85	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL208	Only available when taken on a repayment basis
	3.01	30/06/2023	£0	£25,000	£500,000	80	85	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL206	Only available when taken on a repayment basis
3 year	1.40	30/06/2024	£999	£25,000	£500,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBM337	Only available when taken on a repayment basis
	1.67	30/06/2024	£0	£25,000	£500,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBM336	Only available when taken on a repayment basis
	1.83	30/06/2024	£999	£25,000	£500,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK975	Only available when taken on a repayment basis
	2.04	30/06/2024	£0	£25,000	£500,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBL213	Only available when taken on a repayment basis
	2.47	30/06/2024	£999	£25,000	£500,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK976	Only available when taken on a repayment basis
	2.67	30/06/2024	£0	£25,000	£500,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK972	Only available when taken on a repayment basis
	2.89	30/06/2024	£999	£25,000	£500,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBL214	Only available when taken on a repayment basis
	3.20	30/06/2024	£0	£25,000	£500,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK973	Only available when taken on a repayment basis
5 year	1.48	30/06/2026	£999	£25,000	£500,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBM341	Only available when taken on a repayment basis
	1.69	30/06/2026	£0	£25,000	£500,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBM340	Only available when taken on a repayment basis
	1.95	30/06/2026	£999	£25,000	£500,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL710	Only available when taken on a repayment basis
	2.17	30/06/2026	£0	£25,000	£500,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL709	Only available when taken on a repayment basis
	2.52	30/06/2026	£999	£25,000	£500,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBK992	Only available when taken on a repayment basis
	2.71	30/06/2026	£0	£25,000	£500,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBK988	Only available when taken on a repayment basis
	3.03	30/06/2026	£999	£25,000	£500,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL220	Only available when taken on a repayment basis
	3.24	30/06/2026	£0	£25,000	£500,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL218	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 allowed

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 (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	1.35	30/06/2023	£999	£25,000	£500,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM400	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	1.60	30/06/2023	£999	£25,000	£500,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM401	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	2.73	30/06/2023	£999	£25,000	£500,000	75	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBM402	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legal's - customer must instruct own conveyancer

Withdrawn Products - 30/04/2021			
FBM098	FBM094	FBM090	FBM099
FBM095	FBM091	FBL376	FBM096
FBM092	FBL018	FBM097	FBM093
FBM108	FBM104	FBM100	FBM109
FBM105	FBM101	FBL384	FBM106
FBM102	FBL032	FBM107	FBM103
FBM113	FBL385	FBM118	FBM114
FBM110	FBM119	FBM115	FBM111
FBM120	FBM112	FBL390	FBL391
FBL049	FBL071	FBL076	FBL077
FBL072	FBL075	FBL073	FBL078
FBL074	FBL079	FBL080	