

25 August 2022

Homebuyer

Classification: Public

For products above 85% the following criteria rules will apply:
 1.An enhanced credit score requirement will be applied
 2.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 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

10 year - 6% to 31/12/2027, 5% to 31/12/2028, 4% to 31/12/2029, 3% to 31/12/2030, 2% to 31/12/2031 and 1% to 31/12/2032

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.61	31/12/2024	E999	£25,000	£1,000,000	0	60	31 March 2023	FBX094	Repayment and Interest Only
	3.76	31/12/2024	EO	£25,000	£1,000,000	0	60	31 March 2023	FBX077	Repayment and Interest Only
	3.68	31/12/2024	E999	£25,000	£1,000,000	60	75	31 March 2023	FBX092	Repayment and Interest Only
	3.83	31/12/2024	EO	£25,000	£1,000,000	60	75	31 March 2023	FBX079	Repayment and Interest Only
	3.71	31/12/2024	E999	£25,000	£1,000,000	75	80	31 March 2023	FBX091	Repayment Only
	3.86	31/12/2024	EO	£25,000	£1,000,000	75	80	31 March 2023	FBX076	Repayment Only
	3.71	31/12/2024	E999	£25,000	£1,000,000	80	85	31 March 2023	FBX089	Repayment Only
	3.86	31/12/2024	EO	£25,000	£1,000,000	80	85	31 March 2023	FBX074	Repayment Only
	3.75	31/12/2024	E999	£25,000	£750,000	85	90	31 March 2023	FBX097	Repayment Only Specific criteria applies to availability
	3.90	31/12/2024	EO	£25,000	£750,000	85	90	31 March 2023	FBX096	Repayment Only Specific criteria applies to availability
	3.96	31/12/2024	E999	£25,000	£570,000	90	95	31 March 2023	FBX855	Repayment Only Specific criteria applies to availability
	4.11	31/12/2024	EO	£25,000	£570,000	90	95	31 March 2023	FBX854	Repayment Only Specific criteria applies to availability
5 year	3.45	31/12/2027	E999	£25,000	£1,000,000	0	60	31 March 2023	FBX050	Repayment and Interest Only
	3.57	31/12/2027	EO	£25,000	£1,000,000	0	60	31 March 2023	FBX055	Repayment and Interest Only
	3.50	31/12/2027	E999	£25,000	£1,000,000	60	75	31 March 2023	FBX051	Repayment and Interest Only
	3.59	31/12/2027	EO	£25,000	£1,000,000	60	75	31 March 2023	FBX039	Repayment and Interest Only
	3.62	31/12/2027	E999	£25,000	£1,000,000	75	80	31 March 2023	FBX048	Repayment Only
	3.68	31/12/2027	EO	£25,000	£1,000,000	75	80	31 March 2023	FBX056	Repayment Only
	3.62	31/12/2027	E999	£25,000	£1,000,000	80	85	31 March 2023	FBX044	Repayment Only
	3.68	31/12/2027	EO	£25,000	£1,000,000	80	85	31 March 2023	FBX037	Repayment Only
	3.75	31/12/2027	E999	£25,000	£750,000	85	90	31 March 2023	FBX047	Repayment Only Specific criteria applies to availability
	3.84	31/12/2027	EO	£25,000	£750,000	85	90	31 March 2023	FBX046	Repayment Only Specific criteria applies to availability
	4.06	31/12/2027	E999	£25,000	£570,000	90	95	31 March 2023	FBX789	Repayment Only Specific criteria applies to availability
	4.14	31/12/2027	EO	£25,000	£570,000	90	95	31 March 2023	FBX788	Repayment Only Specific criteria applies to availability
10 year	3.58	31/12/2032	E999	£25,000	£1,000,000	0	60	31 March 2023	FBX054	Repayment and Interest Only
	3.70	31/12/2032	EO	£25,000	£1,000,000	0	60	31 March 2023	FBX059	Repayment and Interest Only
	3.73	31/12/2032	E999	£25,000	£1,000,000	60	75	31 March 2023	FBX087	Repayment and Interest Only
	3.90	31/12/2032	EO	£25,000	£1,000,000	60	75	31 March 2023	FBX081	Repayment and Interest Only

Large Loans Homebuyer

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)		Complete by	Product Code	Additional Info
2 year	3.49	31/12/2024	£1,499	£1,000,001	£5,000,000	0	60	31 March 2023	FBX086	Repayment and Interest Only
	3.68	31/12/2024	£1,499	£1,000,001	£5,000,000	60	70	31 March 2023	FBX071	Repayment and Interest Only
	3.90	31/12/2024	£1,499	£1,000,001	£2,000,000	70	80	31 March 2023	FBX070	Repayment and Interest Only Interest only available <75% LTV
5 year	3.28	31/12/2027	£1,499	£1,000,001	£5,000,000	0	60	31 March 2023	FBX043	Repayment and Interest Only
	4.15	31/12/2027	£1,499	£1,000,001	£5,000,000	60	70	31 March 2023	FBX035	Repayment and Interest Only

New Build Homebuyer

These products are only available for New Build houses/bungalows. They are available for conversions or renovations up to 80% LTV

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	3.81	31/12/2024	E999	£25,000	£1,000,000	0	60	30 September 2023	FBX095	New Build Cases Only Repayment and Interest Only
	3.96	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2023	FBX078	New Build Cases Only Repayment and Interest Only
	3.88	31/12/2024	E999	£25,000	£1,000,000	60	75	30 September 2023	FBX093	New Build Cases Only Repayment and Interest Only
	4.03	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2023	FBX080	New Build Cases Only Repayment and Interest Only
	3.91	31/12/2024	E999	£25,000	£1,000,000	75	80	30 September 2023	FBX090	New Build Cases Only Repayment Only
	4.06	31/12/2024	£0	£25,000	£1,000,000	75	80	30 September 2023	FBX075	New Build Cases Only Repayment Only
	3.91	31/12/2024	E999	£25,000	£1,000,000	80	85	30 September 2023	FBX088	New Build Cases Only Repayment Only
	4.06	31/12/2024	£0	£25,000	£1,000,000	80	85	30 September 2023	FBX073	New Build Cases Only Repayment Only
	3.95	31/12/2024	E999	£25,000	£750,000	85	90	30 September 2023	FCH006	New Build Cases Only Repayment Only
	4.10	31/12/2024	£0	£25,000	£750,000	85	90	30 September 2023	FCH005	New Build Cases Only Repayment Only
	4.16	31/12/2024	E999	£25,000	£570,000	90	95	30 June 2023	FBX057	New Build Cases Only Repayment Only
	4.31	31/12/2024	£0	£25,000	£570,000	90	95	30 June 2023	FBX056	New Build Cases Only Repayment Only
5 year	3.65	31/12/2027	E999	£25,000	£1,000,000	0	60	30 September 2023	FBX062	New Build Cases Only Repayment and Interest Only
	3.77	31/12/2027	£0	£25,000	£1,000,000	0	60	30 September 2023	FBX067	New Build Cases Only Repayment and Interest Only
	3.70	31/12/2027	E999	£25,000	£1,000,000	60	75	30 September 2023	FBX063	New Build Cases Only Repayment and Interest Only
	3.79	31/12/2027	£0	£25,000	£1,000,000	60	75	30 September 2023	FBX040	New Build Cases Only Repayment and Interest Only
	3.82	31/12/2027	E999	£25,000	£1,000,000	75	80	30 September 2023	FBX049	New Build Cases Only Repayment Only
	3.88	31/12/2027	£0	£25,000	£1,000,000	75	80	30 September 2023	FBX058	New Build Cases Only Repayment Only
	3.82	31/12/2027	E999	£25,000	£1,000,000	80	85	30 September 2023	FBX045	New Build Cases Only Repayment Only
	3.88	31/12/2027	£0	£25,000	£1,000,000	80	85	30 September 2023	FBX038	New Build Cases Only Repayment Only
	3.95	31/12/2027	E999	£25,000	£750,000	85	90	30 September 2023	FBX069	New Build Cases Only Repayment Only
	4.04	31/12/2027	£0	£25,000	£750,000	85	90	30 September 2023	FBX068	New Build Cases Only Repayment Only
	4.26	31/12/2027	E999	£25,000	£570,000	90	95	30 June 2023	FBX015	New Build Cases Only Only available when taken on a repayment basis
	4.34	31/12/2027	£0	£25,000	£570,000	90	95	30 June 2023	FBX014	New Build Cases Only Repayment Only

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%

ERC structure on all products:
 2 year - 2% to 31/12/2023 and 1% to 31/12/2024
 5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	4.03	31/12/2024	£0	£25,000	£300,000	0	75	30 September 2023	FBX072	Repayment Only

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
5 year	3.79	31/12/2027	£0	£25,000	£300,000	0	75	30 September 2023	FBX036	Repayment Only

25 August 2022

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 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

10 year - 6% to 31/12/2027, 5% to 31/12/2028, 4% to 31/12/2029, 3% to 31/12/2030, 2% to 31/12/2031 and 1% to 31/12/2032

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.61	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2023	GRD649	£250 Cashback Repayment and Interest Only
	3.76	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2023	GRD632	£250 Cashback Repayment and Interest Only
	3.69	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2023	GRD647	£250 Cashback Repayment and Interest Only
	3.83	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2023	GRD634	£250 Cashback Repayment and Interest Only
	3.71	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2023	GRD646	£250 Cashback Repayment Only
	3.86	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2023	GRD631	£250 Cashback Repayment Only
	3.71	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2023	GRD644	£250 Cashback Repayment Only
	3.86	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2023	GRD629	£250 Cashback Repayment Only
	3.75	31/12/2024	£999	£25,000	£750,000	85	90	31 March 2023	GRD656	£250 Cashback Repayment Only
	3.90	31/12/2024	£0	£25,000	£750,000	85	90	31 March 2023	GRD655	£250 Cashback Repayment Only
	3.96	31/12/2024	£999	£25,000	£570,000	90	95	31 March 2023	GRD682	£250 Cashback Repayment Only
	4.11	31/12/2024	£0	£25,000	£570,000	90	95	31 March 2023	GRD681	£250 Cashback Repayment Only
5 year	3.45	31/12/2027	£999	£25,000	£1,000,000	0	60	31 March 2023	GRD603	£250 Cashback Repayment and Interest Only
	3.57	31/12/2027	£0	£25,000	£1,000,000	0	60	31 March 2023	GRD608	£250 Cashback Repayment and Interest Only
	3.50	31/12/2027	£999	£25,000	£1,000,000	60	75	31 March 2023	GRD604	£250 Cashback Repayment and Interest Only
	3.69	31/12/2027	£0	£25,000	£1,000,000	60	75	31 March 2023	GRD794	£250 Cashback Repayment and Interest Only
	3.82	31/12/2027	£999	£25,000	£1,000,000	75	80	31 March 2023	GRD601	£250 Cashback Repayment Only
	3.68	31/12/2027	£0	£25,000	£1,000,000	75	80	31 March 2023	GRD609	£250 Cashback Repayment Only
	3.62	31/12/2027	£999	£25,000	£1,000,000	80	85	31 March 2023	GRD799	£250 Cashback Repayment Only
	3.68	31/12/2027	£0	£25,000	£1,000,000	80	85	31 March 2023	GRD792	£250 Cashback Repayment Only
	3.75	31/12/2027	£999	£25,000	£750,000	85	90	31 March 2023	GRD620	£250 Cashback Repayment Only
	3.84	31/12/2027	£0	£25,000	£750,000	85	90	31 March 2023	GRD619	£250 Cashback Repayment Only
	4.06	31/12/2027	£999	£25,000	£570,000	90	95	31 March 2023	GRD634	£250 Cashback Repayment Only
	4.14	31/12/2027	£0	£25,000	£570,000	90	95	31 March 2023	GRD633	£250 Cashback Repayment Only
10 year	3.58	31/12/2032	£999	£25,000	£1,000,000	0	60	31 March 2023	GRD607	£250 Cashback Repayment and Interest Only
	3.70	31/12/2032	£0	£25,000	£1,000,000	0	60	31 March 2023	GRD612	£250 Cashback Repayment and Interest Only
	3.73	31/12/2032	£999	£25,000	£1,000,000	60	75	31 March 2023	GRD642	£250 Cashback Repayment and Interest Only
	3.90	31/12/2032	£0	£25,000	£1,000,000	60	75	31 March 2023	GRD636	£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.

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.49	31/12/2024	£1,499	£1,000,001	£5,000,000	0	60	31 March 2023	GRD641	£250 Cashback Repayment and Interest Only
	3.68	31/12/2024	£1,499	£1,000,001	£5,000,000	60	70	31 March 2023	GRD626	£250 Cashback Repayment and Interest Only
	3.90	31/12/2024	£1,499	£1,000,001	£2,000,000	70	80	31 March 2023	GRD625	£250 Cashback Repayment and Interest Only Interest only available at 75% LTV
5 year	3.28	31/12/2027	£1,499	£1,000,001	£5,000,000	0	60	31 March 2023	GRD798	£250 Cashback Repayment and Interest Only
	4.15	31/12/2027	£1,499	£1,000,001	£5,000,000	60	70	31 March 2023	GRD790	£250 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 available for conversions or renovations up to 80% LTV

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	3.81	31/12/2024	£999	£25,000	£1,000,000	0	60	30 September 2023	GRD650	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.96	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2023	GRD633	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.88	31/12/2024	£999	£25,000	£1,000,000	60	75	30 September 2023	GRD648	£250 Cashback New Build Cases Only Repayment and Interest Only
	4.03	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2023	GRD635	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.91	31/12/2024	£999	£25,000	£1,000,000	75	80	30 September 2023	GRD645	£250 Cashback New Build Cases Only Repayment Only
	4.06	31/12/2024	£0	£25,000	£1,000,000	75	80	30 September 2023	GRD630	£250 Cashback New Build Cases Only Repayment Only
	3.91	31/12/2024	£999	£25,000	£1,000,000	80	85	30 September 2023	GRD643	£250 Cashback New Build Cases Only Repayment Only
	4.06	31/12/2024	£0	£25,000	£1,000,000	80	85	30 September 2023	GRD628	£250 Cashback New Build Cases Only Repayment Only
	3.95	31/12/2024	£999	£25,000	£750,000	85	90	30 September 2023	GRD660	£250 Cashback New Build Cases Only Repayment Only
	4.10	31/12/2024	£0	£25,000	£750,000	85	90	30 September 2023	GRD659	£250 Cashback New Build Cases Only Repayment Only
	4.16	31/12/2024	£999	£25,000	£570,000	90	95	30 June 2023	GRD684	£250 Cashback New Build Cases Only Repayment Only
	4.31	31/12/2024	£0	£25,000	£570,000	90	95	30 June 2023	GRD683	£250 Cashback New Build Cases Only Repayment Only
5 year	3.65	31/12/2027	£999	£25,000	£1,000,000	0	60	30 September 2023	GRD606	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.77	31/12/2027	£0	£25,000	£1,000,000	0	60	30 September 2023	GRD611	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.70	31/12/2027	£999	£25,000	£1,000,000	60	75	30 September 2023	GRD605	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.79	31/12/2027	£0	£25,000	£1,000,000	60	75	30 September 2023	GRD796	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.82	31/12/2027	£999	£25,000	£1,000,000	75	80	30 September 2023	GRD602	£250 Cashback New Build Cases Only Repayment Only
	3.88	31/12/2027	£0	£25,000	£1,000,000	75	80	30 September 2023	GRD610	£250 Cashback New Build Cases Only Repayment Only
	3.82	31/12/2027	£999	£25,000	£1,000,000	80	85	30 September 2023	GRD600	£250 Cashback New Build Cases Only Repayment Only
	3.88	31/12/2027	£0	£25,000	£1,000,000	80	85	30 September 2023	GRD793	£250 Cashback New Build Cases Only Repayment Only
	3.95	31/12/2027	£999	£25,000	£750,000	85	90	30 September 2023	GRD624	£250 Cashback New Build Cases Only Repayment Only
	4.04	31/12/2027	£0	£25,000	£750,000	85	90	30 September 2023	GRD623	£250 Cashback New Build Cases Only Repayment Only
	4.26	31/12/2027	£999	£25,000	£570,000	90	95	30 June 2023	GRD642	£250 Cashback New Build Cases Only Repayment Only
	4.34	31/12/2027	£0	£25,000	£570,000	90	95	30 June 2023	GRD641	£250 Cashback New Build Cases Only Repayment Only

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%

ERC structure on all products:
2 year - 2% to 31/12/2023 and 1% to 31/12/2024
5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	4.03	31/12/2024	£0	£25,000	£300,000	0	75	30 September 2023	GRD627	£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	3.79	31/12/2027	£0	£25,000	£300,000	0	75	30 September 2023	GRD791	£250 Cashback Repayment Only

25 August 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 31/12/2023 and 1% to 31/12/2024

3 year - 3% to 31/12/2023, 2% to 31/12/2024 and 1% to 31/12/2025

5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

10 year - 6% to 31/12/2027, 5% to 31/12/2028, 4% to 31/12/2029, 3% to 31/12/2030, 2% to 31/12/2031 and 1% to 31/12/2032

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	3.40	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2023	FBX754	Repayment and Interest Only
	3.85	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2023	FBX749	Repayment and Interest Only
	3.45	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2023	FBX755	Repayment and Interest Only
	3.90	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2023	FBX750	Repayment and Interest Only
	3.50	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2023	FBX756	Repayment Only
	3.95	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2023	FBX751	Repayment Only
	3.55	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2023	FBX757	Repayment Only
	4.00	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2023	FBX752	Repayment Only
	3.84	31/12/2024	£999	£25,000	£750,000	85	90	31 March 2023	FBX753	Repayment Only
	4.14	31/12/2024	£0	£25,000	£750,000	85	90	31 March 2023	FBX748	Repayment Only
5 year	3.29	31/12/2027	£999	£25,000	£1,000,000	0	60	31 March 2023	FBX764	Repayment and Interest Only
	3.84	31/12/2027	£0	£25,000	£1,000,000	0	60	31 March 2023	FBX759	Repayment and Interest Only
	3.36	31/12/2027	£999	£25,000	£1,000,000	60	75	31 March 2023	FBX765	Repayment and Interest Only
	3.88	31/12/2027	£0	£25,000	£1,000,000	60	75	31 March 2023	FBX760	Repayment and Interest Only
	3.44	31/12/2027	£999	£25,000	£1,000,000	75	80	31 March 2023	FBX766	Repayment Only
	3.94	31/12/2027	£0	£25,000	£1,000,000	75	80	31 March 2023	FBX761	Repayment Only
	3.49	31/12/2027	£999	£25,000	£1,000,000	80	85	31 March 2023	FBX767	Repayment Only
	3.99	31/12/2027	£0	£25,000	£1,000,000	80	85	31 March 2023	FBX762	Repayment Only
	3.88	31/12/2027	£999	£25,000	£750,000	85	90	31 March 2023	FBX763	Repayment Only
	4.19	31/12/2027	£0	£25,000	£750,000	85	90	31 March 2023	FBX758	Repayment Only

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

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	31/12/2024	£1,499	£1,000,000	£5,000,000	0	60	31 March 2023	FBX773	Repayment and Interest Only
	3.30	31/12/2024	£1,499	£1,000,000	£5,000,000	60	70	31 March 2023	FBX774	Repayment and Interest Only
	3.55	31/12/2024	£1,499	£1,000,000	£2,000,000	70	80	31 March 2023	FBX772	Repayment and Interest Only
5 year	3.14	31/12/2027	£1,499	£1,000,000	£5,000,000	0	60	31 March 2023	FBX775	Repayment and Interest Only
	3.84	31/12/2027	£1,499	£1,000,000	£5,000,000	60	70	31 March 2023	FBX776	Repayment and Interest Only

25 August 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	31/12/2024	£1,499	£25,000	£1,000,000	0	75	2% to 31/12/2023 1% to 31/12/2024	30 September 2023	SBL135	Repayment and Interest Only

25 August 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

ERC structure on all products:

2 year - 2% to 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.81	31/12/2024	£999	£25,000	£500,000	0	60	30 September 2023	FCH002	Repayment Only
	3.96	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2023	FBX984	Repayment Only
	3.88	31/12/2024	£999	£25,000	£500,000	60	75	30 September 2023	FCH001	Repayment Only
	4.03	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2023	FBX985	Repayment Only
	3.91	31/12/2024	£999	£25,000	£500,000	75	80	30 September 2023	FBX999	Repayment Only
	4.06	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2023	FBX983	Repayment Only
	3.91	31/12/2024	£999	£25,000	£500,000	80	85	30 September 2023	FBX998	Repayment Only
	4.06	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2023	FBX982	Repayment Only
	3.95	31/12/2024	£999	£25,000	£500,000	85	90	30 September 2023	FCH004	Repayment Only
	4.10	31/12/2024	£0	£25,000	£500,000	85	90	30 September 2023	FCH003	Repayment Only
	4.16	31/12/2024	£999	£25,000	£500,000	90	95	30 September 2023	FBX859	Shared Ownership Only Repayment Only
4.31	31/12/2024	£0	£25,000	£500,000	90	95	30 September 2023	FBX858	Shared Ownership Only Repayment Only	
5 year	3.65	31/12/2027	£999	£25,000	£500,000	0	60	30 September 2023	FBX964	Repayment Only
	3.77	31/12/2027	£0	£25,000	£500,000	0	60	30 September 2023	FBX966	Repayment Only
	3.70	31/12/2027	£999	£25,000	£500,000	60	75	30 September 2023	FBX965	Repayment Only
	3.79	31/12/2027	£0	£25,000	£500,000	60	75	30 September 2023	FBX942	Repayment Only
	3.82	31/12/2027	£999	£25,000	£500,000	75	80	30 September 2023	FBX963	Repayment Only
	3.88	31/12/2027	£0	£25,000	£500,000	75	80	30 September 2023	FBX967	Repayment Only
	3.82	31/12/2027	£999	£25,000	£500,000	80	85	30 September 2023	FBX960	Repayment Only
	3.88	31/12/2027	£0	£25,000	£500,000	80	85	30 September 2023	FBX941	Repayment Only
	3.95	31/12/2027	£999	£25,000	£500,000	85	90	30 September 2023	FBX962	Repayment Only
	4.04	31/12/2027	£0	£25,000	£500,000	85	90	30 September 2023	FBX961	Repayment Only
	4.26	31/12/2027	£999	£25,000	£500,000	90	95	30 September 2023	FBX817	Shared Ownership Only Repayment Only
	4.34	31/12/2027	£0	£25,000	£500,000	90	95	30 September 2023	FBX816	Shared Ownership Only Repayment Only

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	3.60	31/12/2024	£999	£25,000	£500,000	0	60	31 March 2023	FBX768	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	3.65	31/12/2024	£999	£25,000	£500,000	60	75	31 March 2023	FBX769	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	3.75	31/12/2024	£999	£25,000	£500,000	75	85	31 March 2023	FBX770	£250 Cashback Repayment Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	4.04	31/12/2024	£999	£25,000	£500,000	85	90	31 March 2023	FBX771	£250 Cashback Repayment Only Includes free valuation but no free legal's - customer must instruct own conveyancer

25 August 2022

**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

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 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.81	31/12/2024	£999	£25,000	£500,000	0	60	30 September 2023	GRD854	£250 Cashback Repayment Only
	3.96	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2023	GRD839	£250 Cashback Repayment Only
	3.88	31/12/2024	£999	£25,000	£500,000	60	75	30 September 2023	GRD853	£250 Cashback Repayment Only
	4.03	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2023	GRD840	£250 Cashback Repayment Only
	3.91	31/12/2024	£999	£25,000	£500,000	75	80	30 September 2023	GRD852	£250 Cashback Repayment Only
	4.06	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2023	GRD838	£250 Cashback Repayment Only
	3.91	31/12/2024	£999	£25,000	£500,000	80	85	30 September 2023	GRD851	£250 Cashback Repayment Only
	4.06	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2023	GRD837	£250 Cashback Repayment Only
	3.95	31/12/2024	£999	£25,000	£500,000	85	90	30 September 2023	GRD858	£250 Cashback Repayment Only
	4.10	31/12/2024	£0	£25,000	£500,000	85	90	30 September 2023	GRD857	£250 Cashback Repayment Only
	4.16	31/12/2024	£999	£25,000	£500,000	90	95	30 September 2023	GRD686	£250 Cashback New Build Cases Only Repayment Only
	4.31	31/12/2024	£0	£25,000	£500,000	90	95	30 September 2023	GRD685	£250 Cashback New Build Cases Only Repayment Only
5 year	3.65	31/12/2027	£999	£25,000	£500,000	0	60	30 September 2023	GRD815	£250 Cashback Repayment Only
	3.77	31/12/2027	£0	£25,000	£500,000	0	60	30 September 2023	GRD817	£250 Cashback Repayment Only
	3.70	31/12/2027	£999	£25,000	£500,000	60	75	30 September 2023	GRD816	£250 Cashback Repayment Only
	3.79	31/12/2027	£0	£25,000	£500,000	60	75	30 September 2023	GRD797	£250 Cashback Repayment Only
	3.82	31/12/2027	£999	£25,000	£500,000	75	80	30 September 2023	GRD814	£250 Cashback Repayment Only
	3.88	31/12/2027	£0	£25,000	£500,000	75	80	30 September 2023	GRD818	£250 Cashback Repayment Only
	3.82	31/12/2027	£999	£25,000	£500,000	80	85	30 September 2023	GRD813	£250 Cashback Repayment Only
	3.88	31/12/2027	£0	£25,000	£500,000	80	85	30 September 2023	GRD796	£250 Cashback Repayment Only
	3.95	31/12/2027	£999	£25,000	£500,000	85	90	30 September 2023	GRD822	£250 Cashback Repayment Only
	4.04	31/12/2027	£0	£25,000	£500,000	85	90	30 September 2023	GRD821	£250 Cashback Repayment Only
	4.26	31/12/2027	£999	£25,000	£500,000	90	95	30 September 2023	GRD644	£250 Cashback New Build Cases Only Repayment Only
	4.34	31/12/2027	£0	£25,000	£500,000	90	95	30 September 2023	GRD643	£250 Cashback New Build Cases Only Repayment Only

Withdrawn Products - 24 August 2022			
FBX842	FBX825	FBX840	FBX827
FBX839	FBX824	FBX837	FBX822
FBX845	FBX844	FBX794	FBX799
FBX795	FBX781	FBX792	FBX800
FBX786	FBX779	FBX791	FBX790
FBX798	FBX803	FBX835	FBX829
FBX834	FBX819	FBX818	FBX785
FBX777	FBX843	FBX826	FBX841
FBX828	FBX838	FBX823	FBX836
FBX821	FBX853	FBX852	FBX796
FBX801	FBX797	FBX782	FBX793
FBX802	FBX787	FBX780	FBX813
FBX812	FBX820	FBX778	GRD669
GRD652	GRD667	GRD654	GRD666
GRD651	GRD664	GRD649	GRD676
GRD675	GRD617	GRD622	GRD618
GRD608	GRD615	GRD623	GRD613
GRD606	GRD636	GRD635	GRD621
GRD626	GRD662	GRD656	GRD661
GRD646	GRD645	GRD612	GRD604
GRD670	GRD653	GRD668	GRD655
GRD665	GRD650	GRD663	GRD648
GRD680	GRD679	GRD620	GRD625
GRD619	GRD609	GRD616	GRD624
GRD614	GRD607	GRD640	GRD639
GRD647	GRD605	FBX849	FBX832
FBX848	FBX833	FBX847	FBX831
FBX846	FBX830	FBX851	FBX850
FBX808	FBX810	FBX809	FBX784
FBX807	FBX811	FBX804	FBX783
FBX806	FBX805	GRD674	GRD659
GRD673	GRD660	GRD672	GRD658
GRD671	GRD657	GRD678	GRD677
GRD629	GRD631	GRD630	GRD611
GRD628	GRD632	GRD627	GRD610
GRD638	GRD637		