Classification: Public

28 September 2022

Homebuyer

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	4.56	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2023	FCK217	Repayment and Interest Only
	4.61	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2023	FCK219	Repayment and Interest Only
	4.66	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2023	FCK216	Repayment Only
	4.66	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2023	FCK214	Repayment Only
	4.70	31/12/2024	£0	£25,000	£750,000	85	90	31 March 2023	FCK236	Repayment Only Specific criteria applies to availability
	4.91	31/12/2024	£0	£25,000	£570,000	90	95	31 March 2023	FCK169	Repayment Only Specific criteria applies to availability
5 year	3.93	31/12/2027	£0	£25,000	£1,000,000	0	60	31 March 2023	FCK195	Repayment and Interest Only
	4.08	31/12/2027	£0	£25,000	£1,000,000	60	75	31 March 2023	FCK179	Repayment and Interest Only
	4.08	31/12/2027	£0	£25,000	£1,000,000	75	80	31 March 2023	FCK196	Repayment Only
	4.08	31/12/2027	£0	£25,000	£1,000,000	80	85	31 March 2023	FCK177	Repayment Only
	4.17	31/12/2027	£0	£25,000	£750,000	85	90	31 March 2023	FCK186	Repayment Only Specific criteria applies to availability
	4.61	31/12/2027	£0	£25,000	£570,000	90	95	31 March 2023	FCK163	Repayment Only Specific criteria applies to availability
10 year	4.14	31/12/2032	£0	£25,000	£1,000,000	0	60	31 March 2023	FCK199	Repayment and Interest Only
	4.34	31/12/2032	£0	£25,000	£1,000,000	60	75	31 March 2023	FCK221	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	4.76	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2023	FCK218	New Build Cases Only Repayment and Interest Only
	4.81	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2023	FCK220	New Build Cases Only Repayment and Interest Only
	4.86	31/12/2024	£0	£25,000	£1,000,000	75	80	30 September 2023	FCK215	New Build Cases Only Repayment Only
	4.86	31/12/2024	£0	£25,000	£1,000,000	80	85	30 September 2023	FCK213	New Build Cases Only Repayment Only
	4.90	31/12/2024	£0	£25,000	£750,000	85	90	30 September 2023	FCK244	New Build Cases Only Repayment Only
	5.11	31/12/2024	£0	£25,000	£570,000	90	95	30 June 2023	FCK171	New Build Cases Only Repayment Only
5 year	4.13	31/12/2027	£0	£25,000	£1,000,000	0	60	30 September 2023	FCK197	New Build Cases Only Repayment and Interest Only
	4.28	31/12/2027	£0	£25,000	£1,000,000	60	75	30 September 2023	FCK180	New Build Cases Only Repayment and Interest Only
	4.28	31/12/2027	£0	£25,000	£1,000,000	75	80	30 September 2023	FCK198	New Build Cases Only Repayment Only
	4.28	31/12/2027	£0	£25,000	£1,000,000	80	85	30 September 2023	FCK178	New Build Cases Only Repayment Only
	4.37	31/12/2027	£0	£25,000	£750,000	85	90	30 September 2023	FCK208	New Build Cases Only Repayment Only
	4.81	31/12/2027	£0	£25,000	£570,000	90	95	30 June 2023	FCK164	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	4.81	31/12/2024	£0	£25,000	£300,000	0	75	30 September 2023	FCK212	Repayment Only

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
5 year	4.28	31/12/2027	£0	£25,000	£300,000	0	75	30 September 2023	FCK176	Repayment Only

Classification: Public

28 September 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	4.56	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2023	GRE399	£250 Cashback Repayment and Interest Only
	4.61	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2023	GRE401	£250 Cashback Repayment and Interest Only
	4.66	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2023	GRE398	£250 Cashback Repayment Only
	4.66	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2023	GRE396	£250 Cashback Repayment Only
	4.70	31/12/2024	£0	£25,000	£750,000	85	90	31 March 2023	GRE422	£250 Cashback Repayment Only
	4.91	31/12/2024	£0	£25,000	£570,000	90	95	31 March 2023	GRE351	£250 Cashback Repayment Only
5 year	3.93	31/12/2027	£0	£25,000	£1,000,000	0	60	31 March 2023	GRE375	£250 Cashback Repayment and Interest Only
	4.08	31/12/2027	£0	£25,000	£1,000,000	60	75	31 March 2023	GRE361	£250 Cashback Repayment and Interest Only
	4.08	31/12/2027	£0	£25,000	£1,000,000	75	80	31 March 2023	GRE376	£250 Cashback Repayment Only
	4.08	31/12/2027	£0	£25,000	£1,000,000	80	85	31 March 2023	GRE359	£250 Cashback Repayment Only
	4.17	31/12/2027	£0	£25,000	£750,000	85	90	31 March 2023	GRE386	£250 Cashback Repayment Only
	4.61	31/12/2027	£0	£25,000	£570,000	90	95	31 March 2023	GRE345	£250 Cashback Repayment Only
10 year	4.14	31/12/2032	£0	£25,000	£1,000,000	0	60	31 March 2023	GRE379	£250 Cashback Repayment and Interest Only
	4.34	31/12/2032	£0	£25,000	£1,000,000	60	75	31 March 2023	GRE403	£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	4.76	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2023	GRE400	£250 Cashback New Build Cases Only Repayment and Interest Only
	4.81	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2023	GRE402	£250 Cashback New Build Cases Only Repayment and Interest Only
	4.86	31/12/2024	£0	£25,000	£1,000,000	75	80	30 September 2023	GRE397	£250 Cashback New Build Cases Only Repayment Only
	4.86	31/12/2024	£0	£25,000	£1,000,000	80	85	30 September 2023	GRE395	£250 Cashback New Build Cases Only Repayment Only
	4.90	31/12/2024	£0	£25,000	£750,000	85	90	30 September 2023	GRE426	£250 Cashback New Build Cases Only Repayment Only
	5.11	31/12/2024	£0	£25,000	£570,000	90	95	30 June 2023	GRE353	£250 Cashback New Build Cases Only Repayment Only
5 year	4.13	31/12/2027	£0	£25,000	£1,000,000	0	60	30 September 2023	GRE378	£250 Cashback New Build Cases Only Repayment and Interest Only
	4.28	31/12/2027	£0	£25,000	£1,000,000	60	75	30 September 2023	GRE362	£250 Cashback New Build Cases Only Repayment and Interest Only
	4.28	31/12/2027	£0	£25,000	£1,000,000	75	80	30 September 2023	GRE377	£250 Cashback New Build Cases Only Repayment Only
	4.28	31/12/2027	£0	£25,000	£1,000,000	80	85	30 September 2023	GRE360	£250 Cashback New Build Cases Only Repayment Only
	4.37	31/12/2027	£0	£25,000	£750,000	85	90	30 September 2023	GRE390	£250 Cashback New Build Cases Only Repayment Only
	4.81	31/12/2027	£0	£25,000	£570,000	90	95	30 June 2023	GRE346	£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	4.81	31/12/2024	£0	£25,000	£300,000	0	75	30 September 2023	GRE394	£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	4.28	31/12/2027	£0	£25,000	£300,000	0	75	30 September 2023	GRE358	£250 Cashback Repayment Only

28 September 2022

REM

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

Remortgage - Own Conveyancer Only

Where products are described as 'Own Conveyancer Only' we only provide a no charge property assessment as part of the service and no free conveyancing option.

Fixed										
Remortgage - Own Conveyancer Only £250 Cashback										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	4.29	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2023	FCH934	£250 Cashback Repayment and Interest Only
	4.31	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2023	FCH935	£250 Cashback Repayment and Interest Only
	4.36	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2023	FCH936	£250 Cashback Repayment Only
	4.42	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2023	FCH937	£250 Cashback Repayment Only
	4.56	31/12/2024	£0	£25,000	£750,000	85	90	31 March 2023	FCH933	£250 Cashback Repayment Only
5 year	4.32	31/12/2027	£0	£25,000	£1,000,000	0	60	31 March 2023	FCK071	£250 Cashback Repayment and Interest Only
	4.34	31/12/2027	£0	£25,000	£1,000,000	60	75	31 March 2023	FCK073	£250 Cashback Repayment and Interest Only
	4.42	31/12/2027	£0	£25,000	£1,000,000	75	80	31 March 2023	FCK075	£250 Cashback Repayment Only
	4.44	31/12/2027	£0	£25,000	£1,000,000	80	85	31 March 2023	FCK077	£250 Cashback Repayment Only
	4.70	31/12/2027	£0	£25,000	£750,000	85	90	31 March 2023	FCK069	£250 Cashback Repayment Only

Classification: Public

28 September 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	4.76	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2023	FCK224	Repayment Only
	4.81	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2023	FCK225	Repayment Only
	4.86	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2023	FCK223	Repayment Only
	4.86	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2023	FCK222	Repayment Only
	4.90	31/12/2024	£0	£25,000	£500,000	85	90	30 September 2023	FCK242	Repayment Only
	5.11	31/12/2024	£0	£25,000	£500,000	90	95	30 September 2023	FCK173	Shared Ownership Only Repayment Only
5 year	4.13	31/12/2027	£0	£25,000	£500,000	0	60	30 September 2023	FCK206	Repayment Only
	4.28	31/12/2027	£0	£25,000	£500,000	60	75	30 September 2023	FCK182	Repayment Only
	4.28	31/12/2027	£0	£25,000	£500,000	75	80	30 September 2023	FCK207	Repayment Only
	4.28	31/12/2027	£0	£25,000	£500,000	80	85	30 September 2023	FCK181	Repayment Only
	4.37	31/12/2027	£0	£25,000	£500,000	85	90	30 September 2023	FCK201	Repayment Only
	4.81	31/12/2027	£0	£25,000	£500,000	90	95	30 September 2023	FCK165	Shared Ownership Only Repayment Only

Classification: Public

28 September 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	4.76	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2023	GRE406	£250 Cashback Repayment Only
	4.81	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2023	GRE407	£250 Cashback Repayment Only
	4.86	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2023	GRE405	£250 Cashback Repayment Only
	4.86	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2023	GRE404	£250 Cashback Repayment Only
	4.90	31/12/2024	£0	£25,000	£500,000	85	90	30 September 2023	GRE424	£250 Cashback Repayment Only
	5.11	31/12/2024	£0	£25,000	£500,000	90	95	30 September 2023	GRE355	£250 Cashback New Build Cases Only Repayment Only
5 year	4.13	31/12/2027	£0	£25,000	£500,000	0	60	30 September 2023	GRE384	£250 Cashback Repayment Only
	4.28	31/12/2027	£0	£25,000	£500,000	60	75	30 September 2023	GRE364	£250 Cashback Repayment Only
	4.28	31/12/2027	£0	£25,000	£500,000	75	80	30 September 2023	GRE385	£250 Cashback Repayment Only
	4.28	31/12/2027	£0	£25,000	£500,000	80	85	30 September 2023	GRE363	£250 Cashback Repayment Only
	4.37	31/12/2027	£0	£25,000	£500,000	85	90	30 September 2023	GRE388	£250 Cashback Repayment Only
	4.81	31/12/2027	£0	£25,000	£500,000	90	95	30 September 2023	GRE347	£250 Cashback New Build Cases Only Repayment Only

Classification: Public

Withdrawn Products - 27/09/2022			
FCK166	GRE368	FCK227	GRE419
FCK167	GRE369	FCK228	GRE420
FCK168	GRE370	FCK229	GRE421
FCK170	GRE371	FCK230	GRE423
FCK172	GRE372	FCK231	GRE425
FCK174	GRE373	FCK232	GRE427
FCK175	GRE374	FCK233	SBL136
FCK183	GRE380	FCK234	FCH924
FCK184	GRE381	FCK235	FCH925
FCK185	GRE382	FCK237	FCH926
FCK187	GRE383	FCK238	FCH927
FCK188	GRE387	FCK239	FCH928
FCK189	GRE389	FCK240	FCH929
FCK190	GRE391	FCK241	FCH930
FCK191	GRE392	FCK243	FCH938
FCK192	GRE393	FCK245	FCH939
FCK193	GRE408	GRE348	FCH940
FCK194	GRE409	GRE349	FCH941
FCK200	GRE410	GRE350	FCH942
FCK202	GRE411	GRE352	FCK079
FCK203	GRE412	GRE354	FCK081
FCK204	GRE413	GRE356	FCK083
FCK205	GRE414	GRE357	FCK085
FCK209	GRE415	GRE365	FCK087
FCK210	GRE416	GRE366	FCK093
FCK211	GRE417	GRE367	FCK094
FCK226	GRE418		