

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 4.4% loan to income (LTI) cap will be applied as part of our affordability assessment  
 4. Commitments to be repaid upon completion - any current credit commitments will be deducted as ongoing in our affordability calculation even where declared as 'to be repaid'

ERC structure on all products:  
 2 year - 2% to 30/09/2022 and 1% to 30/09/2023  
 3 year - 3% to 30/09/2022, 2% to 30/09/2023 and 1% to 30/09/2024  
 5 year - 5% to 30/09/2022, 4% to 30/09/2023, 3% to 30/09/2024, 2% to 30/09/2025 and 1% to 30/09/2026  
 10 year - 6% to 30/09/2026, 5% to 30/09/2027, 4% to 30/09/2028, 3% to 30/09/2029, 2% to 30/09/2030 and 1% to 30/09/2031

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.04	30/09/2023	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBM886	Repayment and Interest Only
	1.08	30/09/2023	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM882	Repayment and Interest Only
	1.39	30/09/2023	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM876	Repayment and Interest Only
	1.19	30/09/2023	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBN829	Repayment and Interest Only
	1.23	30/09/2023	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN826	Repayment and Interest Only
	1.66	30/09/2023	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN823	Repayment and Interest Only
	1.81	30/09/2023	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBN830	Only available when taken on a repayment basis
	1.84	30/09/2023	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN827	Only available when taken on a repayment basis
	2.32	30/09/2023	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN824	Only available when taken on a repayment basis
	2.22	30/09/2023	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN831	Only available when taken on a repayment basis
	2.24	30/09/2023	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN828	Only available when taken on a repayment basis
	2.52	30/09/2023	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN825	Only available when taken on a repayment basis
	2.88	30/09/2023	£999	£25,000	£500,000	85	90	31 December 2021	FBN167	Only available when taken on a repayment basis Specific criteria applies to availability
	3.02	30/09/2023	£0	£25,000	£500,000	85	90	31 December 2021	FBN165	Only available when taken on a repayment basis Specific criteria applies to availability
3.73	30/09/2023	£999	£25,000	£500,000	90	95	31 December 2021	FBM881	Only available when taken on a repayment basis Specific criteria applies to availability	
4.00	30/09/2023	£0	£25,000	£500,000	90	95	31 December 2021	FBM875	Only available when taken on a repayment basis Specific criteria applies to availability	
3 year	1.20	30/09/2024	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM884	Repayment and Interest Only
	1.47	30/09/2024	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM890	Repayment and Interest Only
	1.49	30/09/2024	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN835	Repayment and Interest Only
	1.72	30/09/2024	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN832	Repayment and Interest Only
	2.10	30/09/2024	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN836	Only available when taken on a repayment basis
	2.33	30/09/2024	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN833	Only available when taken on a repayment basis
	2.57	30/09/2024	£999	£25,000	£1,000,000	80	85	31 December 2021	FBM897	Only available when taken on a repayment basis
2.72	30/09/2024	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN834	Only available when taken on a repayment basis	
5 year	1.22	30/09/2026	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBM910	Repayment and Interest Only
	1.25	30/09/2026	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM906	Repayment and Interest Only
	1.49	30/09/2026	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM900	Repayment and Interest Only
	1.48	30/09/2026	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBN843	Repayment and Interest Only
	1.51	30/09/2026	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN840	Repayment and Interest Only
	1.74	30/09/2026	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN837	Repayment and Interest Only
	2.10	30/09/2026	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBN844	Only available when taken on a repayment basis
	2.12	30/09/2026	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN841	Only available when taken on a repayment basis
	2.35	30/09/2026	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN838	Only available when taken on a repayment basis
	2.60	30/09/2026	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN845	Only available when taken on a repayment basis
	2.61	30/09/2026	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN842	Only available when taken on a repayment basis
	2.74	30/09/2026	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN839	Only available when taken on a repayment basis
	3.35	30/09/2026	£999	£25,000	£500,000	85	90	31 December 2021	FBN173	Only available when taken on a repayment basis Specific criteria applies to availability
	3.48	30/09/2026	£0	£25,000	£500,000	85	90	31 December 2021	FBN171	Only available when taken on a repayment basis Specific criteria applies to availability
4.00	30/09/2026	£999	£25,000	£500,000	90	95	31 December 2021	FBM905	Only available when taken on a repayment basis Specific criteria applies to availability	
4.20	30/09/2026	£0	£25,000	£500,000	90	95	31 December 2021	FBM899	Only available when taken on a repayment basis Specific criteria applies to availability	
10 year	2.07	30/09/2031	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM916	Repayment and Interest Only
	2.15	30/09/2031	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM914	Repayment and Interest Only
	2.53	30/09/2031	£999	£25,000	£1,000,000	60	75	31 December 2021	FBM917	Repayment and Interest Only
	2.62	30/09/2031	£0	£25,000	£1,000,000	60	75	31 December 2021	FBM915	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 4.49% 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(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.04	30/09/2023	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBM930	Repayment and Interest Only
	1.08	30/09/2023	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM926	Repayment and Interest Only
	1.39	30/09/2023	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM920	Repayment and Interest Only
	1.19	30/09/2023	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBN932	Repayment and Interest Only
	1.23	30/09/2023	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN849	Repayment and Interest Only
	1.66	30/09/2023	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN846	Repayment and Interest Only
	1.81	30/09/2023	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBN853	Only available when taken on a repayment basis
	1.84	30/09/2023	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN850	Only available when taken on a repayment basis
	2.32	30/09/2023	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN847	Only available when taken on a repayment basis
	2.22	30/09/2023	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN854	Only available when taken on a repayment basis
	2.24	30/09/2023	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN851	Only available when taken on a repayment basis
	2.52	30/09/2023	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN848	Only available when taken on a repayment basis
	2.88	30/09/2023	£999	£25,000	£500,000	85	90	31 December 2021	FBN176	Only available when taken on a repayment basis Specific criteria applies to availability
	3.02	30/09/2023	£0	£25,000	£500,000	85	90	31 December 2021	FBN176	Only available when taken on a repayment basis Specific criteria applies to availability
	3.73	30/09/2023	£999	£25,000	£500,000	90	95	31 December 2021	FBM925	Only available when taken on a repayment basis Specific criteria applies to availability
4.00	30/09/2023	£0	£25,000	£500,000	90	95	31 December 2021	FBM919	Only available when taken on a repayment basis Specific criteria applies to availability	
3 year	1.20	30/09/2024	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM938	Repayment and Interest Only
	1.47	30/09/2024	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM934	Repayment and Interest Only
	1.49	30/09/2024	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN858	Repayment and Interest Only
	1.72	30/09/2024	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN855	Repayment and Interest Only
	2.10	30/09/2024	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN959	Only available when taken on a repayment basis
	2.33	30/09/2024	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN856	Only available when taken on a repayment basis
	2.57	30/09/2024	£999	£25,000	£1,000,000	80	85	31 December 2021	FBM941	Only available when taken on a repayment basis
2.72	30/09/2024	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN857	Only available when taken on a repayment basis	
5 year	1.22	30/09/2026	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBM954	Repayment and Interest Only
	1.25	30/09/2026	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM950	Repayment and Interest Only
	1.49	30/09/2026	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM944	Repayment and Interest Only
	1.48	30/09/2026	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBN856	Repayment and Interest Only
	1.51	30/09/2026	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN863	Repayment and Interest Only
	1.74	30/09/2026	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN860	Repayment and Interest Only
	2.10	30/09/2026	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBN867	Only available when taken on a repayment basis
	2.12	30/09/2026	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN864	Only available when taken on a repayment basis
	2.35	30/09/2026	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN861	Only available when taken on a repayment basis
	2.60	30/09/2026	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN868	Only available when taken on a repayment basis
	2.61	30/09/2026	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN865	Only available when taken on a repayment basis
	2.74	30/09/2026	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN932	Only available when taken on a repayment basis
	3.35	30/09/2026	£999	£25,000	£500,000	85	90	31 December 2021	FBN184	Only available when taken on a repayment basis Specific criteria applies to availability
3.48	30/09/2026	£0	£25,000	£500,000	85	90	31 December 2021	FBN182	Only available when taken on a repayment basis Specific criteria applies to availability	
4.00	30/09/2026	£999	£25,000	£500,000	90	95	31 December 2021	FBM949	Only available when taken on a repayment basis Specific criteria applies to availability	
4.20	30/09/2026	£0	£25,000	£500,000	90	95	31 December 2021	FBM943	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(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.17	30/09/2023	£1,499	£1,000,000	£5,000,000	0	60	31 December 2021	FBN103	Repayment and Interest Only
	2.40	30/09/2023	£1,499	£1,000,000	£5,000,000	60	70	31 December 2021	FBN104	Repayment and Interest Only
	2.75	30/09/2023	£1,499	£1,000,000	£2,000,000	70	80	31 December 2021	FBN102	Repayment and Interest Only Interest only available <75% LTV
5 year	1.28	30/09/2026	£1,499	£1,000,000	£5,000,000	0	60	31 December 2021	FBN105	Repayment and Interest Only
	3.32	30/09/2026	£1,499	£1,000,000	£5,000,000	60	70	31 December 2021	FBN106	Repayment and Interest Only

**New Build HMV**

These products are only available for New Build houses/bungalows/flats. 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	1.28	30/09/2023	E999	£25,000	£1,000,000	0	60	30 June 2022	FBN962	New Build Cases Only Repayment and Interest Only
	1.59	30/09/2023	£0	£25,000	£1,000,000	0	60	30 June 2022	FBN958	New Build Cases Only Repayment and Interest Only
	1.43	30/09/2023	E999	£25,000	£1,000,000	60	75	30 June 2022	FBN872	New Build Cases Only Repayment and Interest Only
	1.86	30/09/2023	£0	£25,000	£1,000,000	60	75	30 June 2022	FBN969	New Build Cases Only Repayment and Interest Only
	2.04	30/09/2023	E999	£25,000	£1,000,000	75	80	30 June 2022	FBN873	New Build Cases Only Only available when taken on a repayment basis
	2.52	30/09/2023	£0	£25,000	£1,000,000	75	80	30 June 2022	FBN970	New Build Cases Only Only available when taken on a repayment basis
	2.44	30/09/2023	E999	£25,000	£1,000,000	80	85	30 June 2022	FBN874	New Build Cases Only Only available when taken on a repayment basis
	2.72	30/09/2023	£0	£25,000	£1,000,000	80	85	30 June 2022	FBN871	New Build Cases Only Only available when taken on a repayment basis
3 year	1.40	30/09/2024	E999	£25,000	£1,000,000	0	60	30 June 2022	FBN970	New Build Cases Only Repayment and Interest Only
	1.67	30/09/2024	£0	£25,000	£1,000,000	0	60	30 June 2022	FBN966	New Build Cases Only Repayment and Interest Only
	1.69	30/09/2024	E999	£25,000	£1,000,000	60	75	30 June 2022	FBN878	New Build Cases Only Repayment and Interest Only
	1.92	30/09/2024	£0	£25,000	£1,000,000	60	75	30 June 2022	FBN875	New Build Cases Only Repayment and Interest Only
	2.30	30/09/2024	E999	£25,000	£1,000,000	75	80	30 June 2022	FBN879	New Build Cases Only Only available when taken on a repayment basis
	2.53	30/09/2024	£0	£25,000	£1,000,000	75	80	30 June 2022	FBN876	New Build Cases Only Only available when taken on a repayment basis
	2.77	30/09/2024	E999	£25,000	£1,000,000	80	85	30 June 2022	FBN973	New Build Cases Only Only available when taken on a repayment basis
	2.92	30/09/2024	£0	£25,000	£1,000,000	80	85	30 June 2022	FBN877	New Build Cases Only Only available when taken on a repayment basis
5 year	1.45	30/09/2026	E999	£25,000	£1,000,000	0	60	30 June 2022	FBN978	New Build Cases Only Repayment and Interest Only
	1.69	30/09/2026	£0	£25,000	£1,000,000	0	60	30 June 2022	FBN974	New Build Cases Only Repayment and Interest Only
	1.71	30/09/2026	E999	£25,000	£1,000,000	60	75	30 June 2022	FBN883	New Build Cases Only Repayment and Interest Only
	1.94	30/09/2026	£0	£25,000	£1,000,000	60	75	30 June 2022	FBN880	New Build Cases Only Repayment and Interest Only
	2.32	30/09/2026	E999	£25,000	£1,000,000	75	80	30 June 2022	FBN984	New Build Cases Only Only available when taken on a repayment basis
	2.55	30/09/2026	£0	£25,000	£1,000,000	75	80	30 June 2022	FBN881	New Build Cases Only Only available when taken on a repayment basis
	2.81	30/09/2026	E999	£25,000	£1,000,000	80	85	30 June 2022	FBN885	New Build Cases Only Only available when taken on a repayment basis
	2.94	30/09/2026	£0	£25,000	£1,000,000	80	85	30 June 2022	FBN882	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/flats. 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	1.28	30/09/2023	E999	£25,000	£1,000,000	0	60	30 June 2022	FBN986	New Build Cases Only Repayment and Interest Only
	1.59	30/09/2023	£0	£25,000	£1,000,000	0	60	30 June 2022	FBN982	New Build Cases Only Repayment and Interest Only
	1.43	30/09/2023	E999	£25,000	£1,000,000	60	75	30 June 2022	FBN889	New Build Cases Only Repayment and Interest Only
	1.86	30/09/2023	£0	£25,000	£1,000,000	60	75	30 June 2022	FBN886	New Build Cases Only Repayment and Interest Only
	2.04	30/09/2023	E999	£25,000	£1,000,000	75	80	30 June 2022	FBN990	New Build Cases Only Only available when taken on a repayment basis
	2.52	30/09/2023	£0	£25,000	£1,000,000	75	80	30 June 2022	FBN987	New Build Cases Only Only available when taken on a repayment basis
	2.44	30/09/2023	E999	£25,000	£1,000,000	80	85	30 June 2022	FBN991	New Build Cases Only Only available when taken on a repayment basis
	2.72	30/09/2023	£0	£25,000	£1,000,000	80	85	30 June 2022	FBN888	New Build Cases Only Only available when taken on a repayment basis
3 year	1.40	30/09/2024	E999	£25,000	£1,000,000	0	60	30 June 2022	FBN994	New Build Cases Only Repayment and Interest Only
	1.67	30/09/2024	£0	£25,000	£1,000,000	0	60	30 June 2022	FBN990	New Build Cases Only Repayment and Interest Only
	1.69	30/09/2024	E999	£25,000	£1,000,000	60	75	30 June 2022	FBN895	New Build Cases Only Repayment and Interest Only
	1.92	30/09/2024	£0	£25,000	£1,000,000	60	75	30 June 2022	FBN892	New Build Cases Only Repayment and Interest Only
	2.30	30/09/2024	E999	£25,000	£1,000,000	75	80	30 June 2022	FBN996	New Build Cases Only Only available when taken on a repayment basis
	2.53	30/09/2024	£0	£25,000	£1,000,000	75	80	30 June 2022	FBN893	New Build Cases Only Only available when taken on a repayment basis
	2.77	30/09/2024	E999	£25,000	£1,000,000	80	85	30 June 2022	FBN997	New Build Cases Only Only available when taken on a repayment basis
	2.92	30/09/2024	£0	£25,000	£1,000,000	80	85	30 June 2022	FBN894	New Build Cases Only Only available when taken on a repayment basis
5 year	1.45	30/09/2026	E999	£25,000	£1,000,000	0	60	30 June 2022	FBN902	New Build Cases Only Repayment and Interest Only
	1.69	30/09/2026	£0	£25,000	£1,000,000	0	60	30 June 2022	FBN998	New Build Cases Only Repayment and Interest Only
	1.71	30/09/2026	E999	£25,000	£1,000,000	60	75	30 June 2022	FBN900	New Build Cases Only Repayment and Interest Only
	1.94	30/09/2026	£0	£25,000	£1,000,000	60	75	30 June 2022	FBN897	New Build Cases Only Repayment and Interest Only
	2.32	30/09/2026	E999	£25,000	£1,000,000	75	80	30 June 2022	FBN901	New Build Cases Only Only available when taken on a repayment basis
	2.55	30/09/2026	£0	£25,000	£1,000,000	75	80	30 June 2022	FBN898	New Build Cases Only Only available when taken on a repayment basis
	2.81	30/09/2026	E999	£25,000	£1,000,000	80	85	30 June 2022	FBN902	New Build Cases Only Only available when taken on a repayment basis
	2.94	30/09/2026	£0	£25,000	£1,000,000	80	85	30 June 2022	FBN899	New Build Cases Only Only available when taken on a repayment basis

21 June 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

ERC structure on all products:

2 year - 2% to 30/09/2022 and 1% to 30/09/2023

3 year - 3% to 30/09/2022, 2% to 30/09/2023 and 1% to 30/09/2024

5 year - 5% to 30/09/2022, 4% to 30/09/2023, 3% to 30/09/2024, 2% to 30/09/2025 and 1% to 30/09/2026

10 year - 6% to 30/09/2026, 5% to 30/09/2027, 4% to 30/09/2028, 3% to 30/09/2029, 2% to 30/09/2030 and

Fixed										
Remortgage and Remortgage use own conveyancer										
Product Type	Rate(%)	Unit	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.22	30/09/2023	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBN269	Repayment and Interest Only
	1.30	30/09/2023	£999	£25,000	£1,000,000	0	60	31 December 2021	FBN265	Repayment and Interest Only
	1.61	30/09/2023	£0	£25,000	£1,000,000	0	60	31 December 2021	FBN263	Repayment and Interest Only
	1.47	30/09/2023	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBN270	Repayment and Interest Only
	1.54	30/09/2023	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN266	Repayment and Interest Only
	1.95	30/09/2023	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN108	Repayment and Interest Only
	2.06	30/09/2023	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBN271	Only available when taken on a repayment basis
	2.13	30/09/2023	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN267	Only available when taken on a repayment basis
	2.65	30/09/2023	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN264	Only available when taken on a repayment basis
	2.57	30/09/2023	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN272	Only available when taken on a repayment basis
	2.64	30/09/2023	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN268	Only available when taken on a repayment basis
2.99	30/09/2023	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN110	Only available when taken on a repayment basis	
3 year	1.29	30/09/2024	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBN279	Repayment and Interest Only
	1.39	30/09/2024	£999	£25,000	£1,000,000	0	60	31 December 2021	FBN275	Repayment and Interest Only
	1.61	30/09/2024	£0	£25,000	£1,000,000	0	60	31 December 2021	FBN273	Repayment and Interest Only
	1.54	30/09/2024	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBN280	Repayment and Interest Only
	1.63	30/09/2024	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN276	Repayment and Interest Only
	1.95	30/09/2024	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN128	Repayment and Interest Only
	2.13	30/09/2024	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBN281	Only available when taken on a repayment basis
	2.22	30/09/2024	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN277	Only available when taken on a repayment basis
	2.65	30/09/2024	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN274	Only available when taken on a repayment basis
	2.64	30/09/2024	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN282	Only available when taken on a repayment basis
	2.73	30/09/2024	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN278	Only available when taken on a repayment basis
2.99	30/09/2024	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN130	Only available when taken on a repayment basis	
5 year	1.39	30/09/2026	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBN290	Repayment and Interest Only
	1.45	30/09/2026	£999	£25,000	£1,000,000	0	60	31 December 2021	FBN286	Repayment and Interest Only
	1.70	30/09/2026	£0	£25,000	£1,000,000	0	60	31 December 2021	FBN283	Repayment and Interest Only
	1.71	30/09/2026	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBN291	Repayment and Interest Only
	1.74	30/09/2026	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN287	Repayment and Interest Only
	2.00	30/09/2026	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN284	Repayment and Interest Only
	2.34	30/09/2026	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBN292	Only available when taken on a repayment basis
	2.36	30/09/2026	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN288	Only available when taken on a repayment basis
	2.70	30/09/2026	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN141	Only available when taken on a repayment basis
	2.84	30/09/2026	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN293	Only available when taken on a repayment basis
	2.86	30/09/2026	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN289	Only available when taken on a repayment basis
3.16	30/09/2026	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN285	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(%)	Unit	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	2.15	30/09/2023	£1,499	£1,000,000	£5,000,000	0	60	31 December 2021	FBN161	Repayment and Interest Only
	2.80	30/09/2023	£1,499	£1,000,000	£5,000,000	60	70	31 December 2021	FBN162	Repayment and Interest Only
	3.05	30/09/2023	£1,499	£1,000,000	£2,000,000	70	80	31 December 2021	FBN160	Repayment and Interest Only
5 year	2.71	30/09/2026	£1,499	£1,000,000	£5,000,000	0	60	31 December 2021	FBN163	Repayment and Interest Only
	3.36	30/09/2026	£1,499	£1,000,000	£5,000,000	60	70	31 December 2021	FBN164	Repayment and Interest Only

**21 June 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	30/09/2023	£1,499	£25,000	£300,000	0	75	2% to 30/09/2022 1% to 30/09/2023	30 June 2022	SBL123	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	5.31	30/09/2023	£1,499	£25,000	£1,000,000	0	75	2% to 30/09/2022 1% to 30/09/2023	30 June 2022	SBL122	Repayment and Interest Only

21 June 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

ERC structure on all products:

2 year - 2% to 30/09/2022 and 1% to 30/09/2023

3 year - 3% to 30/09/2022, 2% to 30/09/2023 and 1% to 30/09/2024

5 year - 5% to 30/09/2022, 4% to 30/09/2023, 3% to 30/09/2024, 2% to 30/09/2025 and 1% to 30/09/2026

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.28	30/09/2023	£999	£25,000	£500,000	0	60	30 June 2022	FBN010	Only available when taken on a repayment basis
	1.59	30/09/2023	£0	£25,000	£500,000	0	60	30 June 2022	FBN006	Only available when taken on a repayment basis
	1.43	30/09/2023	£999	£25,000	£500,000	60	75	30 June 2022	FBN906	Only available when taken on a repayment basis
	1.86	30/09/2023	£0	£25,000	£500,000	60	75	30 June 2022	FBN903	Only available when taken on a repayment basis
	2.04	30/09/2023	£999	£25,000	£500,000	75	80	30 June 2022	FBN907	Only available when taken on a repayment basis
	2.52	30/09/2023	£0	£25,000	£500,000	75	80	30 June 2022	FBN904	Only available when taken on a repayment basis
	2.44	30/09/2023	£999	£25,000	£500,000	80	85	30 June 2022	FBN908	Only available when taken on a repayment basis
	2.72	30/09/2023	£0	£25,000	£500,000	80	85	30 June 2022	FBN905	Only available when taken on a repayment basis
3 year	1.40	30/09/2024	£999	£25,000	£500,000	0	60	30 June 2022	FBN026	Only available when taken on a repayment basis
	1.67	30/09/2024	£0	£25,000	£500,000	0	60	30 June 2022	FBN022	Only available when taken on a repayment basis
	1.69	30/09/2024	£999	£25,000	£500,000	60	75	30 June 2022	FBN918	Only available when taken on a repayment basis
	1.92	30/09/2024	£0	£25,000	£500,000	60	75	30 June 2022	FBN915	Only available when taken on a repayment basis
	2.30	30/09/2024	£999	£25,000	£500,000	75	80	30 June 2022	FBN919	Only available when taken on a repayment basis
	2.53	30/09/2024	£0	£25,000	£500,000	75	80	30 June 2022	FBN916	Only available when taken on a repayment basis
	2.77	30/09/2024	£999	£25,000	£500,000	80	85	30 June 2022	FBN029	Only available when taken on a repayment basis
	2.92	30/09/2024	£0	£25,000	£500,000	80	85	30 June 2022	FBN917	Only available when taken on a repayment basis
5 year	1.45	30/09/2026	£999	£25,000	£500,000	0	60	30 June 2022	FBN042	Only available when taken on a repayment basis
	1.69	30/09/2026	£0	£25,000	£500,000	0	60	30 June 2022	FBN038	Only available when taken on a repayment basis
	1.71	30/09/2026	£999	£25,000	£500,000	60	75	30 June 2022	FBN928	Only available when taken on a repayment basis
	1.94	30/09/2026	£0	£25,000	£500,000	60	75	30 June 2022	FBN925	Only available when taken on a repayment basis
	2.32	30/09/2026	£999	£25,000	£500,000	75	80	30 June 2022	FBN929	Only available when taken on a repayment basis
	2.55	30/09/2026	£0	£25,000	£500,000	75	80	30 June 2022	FBN926	Only available when taken on a repayment basis
	2.81	30/09/2026	£999	£25,000	£500,000	80	85	30 June 2022	FBN930	Only available when taken on a repayment basis
	2.94	30/09/2026	£0	£25,000	£500,000	80	85	30 June 2022	FBN927	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	1.28	30/09/2023	£999	£25,000	£500,000	0	60	30 June 2022	FBN058	Only available when taken on a repayment basis
	1.59	30/09/2023	£0	£25,000	£500,000	0	60	30 June 2022	FBN054	Only available when taken on a repayment basis
	1.43	30/09/2023	£999	£25,000	£500,000	60	75	30 June 2022	FBN940	Only available when taken on a repayment basis
	1.86	30/09/2023	£0	£25,000	£500,000	60	75	30 June 2022	FBN937	Only available when taken on a repayment basis
	2.04	30/09/2023	£999	£25,000	£500,000	75	80	30 June 2022	FBN941	Only available when taken on a repayment basis
	2.52	30/09/2023	£0	£25,000	£500,000	75	80	30 June 2022	FBN938	Only available when taken on a repayment basis
	2.44	30/09/2023	£999	£25,000	£500,000	80	85	30 June 2022	FBN942	Only available when taken on a repayment basis
	2.72	30/09/2023	£0	£25,000	£500,000	80	85	30 June 2022	FBN939	Only available when taken on a repayment basis
3 year	1.40	30/09/2024	£999	£25,000	£500,000	0	60	30 June 2022	FBN074	Only available when taken on a repayment basis
	1.67	30/09/2024	£0	£25,000	£500,000	0	60	30 June 2022	FBN070	Only available when taken on a repayment basis
	1.69	30/09/2024	£999	£25,000	£500,000	60	75	30 June 2022	FBN952	Only available when taken on a repayment basis
	1.92	30/09/2024	£0	£25,000	£500,000	60	75	30 June 2022	FBN949	Only available when taken on a repayment basis
	2.30	30/09/2024	£999	£25,000	£500,000	75	80	30 June 2022	FBN953	Only available when taken on a repayment basis
	2.53	30/09/2024	£0	£25,000	£500,000	75	80	30 June 2022	FBN950	Only available when taken on a repayment basis
	2.77	30/09/2024	£999	£25,000	£500,000	80	85	30 June 2022	FBN077	Only available when taken on a repayment basis
	2.92	30/09/2024	£0	£25,000	£500,000	80	85	30 June 2022	FBN951	Only available when taken on a repayment basis
5 year	1.45	30/09/2026	£999	£25,000	£500,000	0	60	30 June 2022	FBN090	Only available when taken on a repayment basis
	1.69	30/09/2026	£0	£25,000	£500,000	0	60	30 June 2022	FBN086	Only available when taken on a repayment basis
	1.71	30/09/2026	£999	£25,000	£500,000	60	75	30 June 2022	FBN962	Only available when taken on a repayment basis
	1.94	30/09/2026	£0	£25,000	£500,000	60	75	30 June 2022	FBN959	Only available when taken on a repayment basis
	2.32	30/09/2026	£999	£25,000	£500,000	75	80	30 June 2022	FBN963	Only available when taken on a repayment basis
	2.55	30/09/2026	£0	£25,000	£500,000	75	80	30 June 2022	FBN960	Only available when taken on a repayment basis
	2.81	30/09/2026	£999	£25,000	£500,000	80	85	30 June 2022	FBN964	Only available when taken on a repayment basis
	2.94	30/09/2026	£0	£25,000	£500,000	80	85	30 June 2022	FBN961	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

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	1.50	30/09/2023	£999	£25,000	£500,000	0	60	31 December 2021	FBN294	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	1.74	30/09/2023	£999	£25,000	£500,000	60	75	31 December 2021	FBN295	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	2.84	30/09/2023	£999	£25,000	£500,000	75	85	31 December 2021	FBN296	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legals - customer must instruct own conveyancer

<b>Withdrawn Products - 20/6/2021</b>			
FBM877	FBM999	FBM945	FBN051
FBM878	FBN000	FBM946	FBN052
FBN166	FBN195	FBN183	FBN206
FBM883	FBN003	FBM951	FBN055
FBM884	FBN004	FBM952	FBN056
FBN168	FBN196	FBN185	FBN207
FBM887	FBN007	FBM955	FBN059
FBM888	FBN008	FBM956	FBN060
FBN169	FBN197	FBN186	FBN208
FBM891	FBN011	FBM959	FBN063
FBM892	FBN012	FBM960	FBN064
FBN170	FBN198	FBN187	FBN209
FBM895	FBN015	FBM963	FBN067
FBM896	FBN016	FBM964	FBN068
FBM901	FBN199	FBN188	FBN210
FBM902	FBN019	FBM967	FBN071
FBN172	FBN020	FBM968	FBN072
FBM907	FBN200	FBN189	FBN211
FBM908	FBN023	FBM971	FBN075
FBN174	FBN024	FBM972	FBN076
FBM911	FBN201	FBM975	FBN079
FBM912	FBN027	FBM976	FBN080
FBN175	FBN028	FBN190	FBN212
FBM921	FBN031	FBM979	FBN083
FBM922	FBN032	FBM980	FBN084
FBN177	FBN202	FBN191	FBN087
FBM927	FBN035	FBM983	FBN088
FBM928	FBN036	FBM984	FBN213
FBN179	FBN039	FBN192	FBN091
FBM931	FBN040	FBM987	FBN092
FBM932	FBN203	FBM988	FBN214
FBN180	FBN043	FBN193	FBN095
FBM935	FBN044	FBM991	FBN096
FBM936	FBN204	FBM992	FBN215
FBN181	FBN047	FBN194	FBN099
FBM939	FBN048	FBM995	FBN100
FBM940	FBN205	FBM996	FBN216