

For products above 85% the following four criteria rules will apply:
 1. These products are not available for new build properties or other schemes
 2. An enhanced credit score requirement will be applied
 3. A maximum 4.49x loan to income (LTI) cap will be applied as part of our affordability assessment
 4. Commitments to be repaid upon completion - any current credit commitments will be deducted as ongoing in our affordability calculation even where declared as 'to be repaid'

ERC structure on all products:
 2 year - 2% to 31/12/2022 and 1% to 31/12/2023
 3 year - 3% to 31/12/2022, 2% to 31/12/2023 and 1% to 31/12/2024
 5 year - 5% to 31/12/2022, 4% to 31/12/2023, 3% to 31/12/2024, 2% to 31/12/2025 and 1% to 31/12/2026
 10 year - 6% to 31/12/2026, 5% to 31/12/2027, 4% to 31/12/2028, 3% to 31/12/2029, 2% to 31/12/2030 and 1% to 31/12/2031

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	0.89	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP579	Repayment and Interest Only
	0.90	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP577	Repayment and Interest Only
	1.16	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP213	Repayment and Interest Only
	1.03	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP488	Repayment and Interest Only
	1.04	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP487	Repayment and Interest Only
	1.26	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	FBQ072	Repayment and Interest Only
	1.41	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBQ159	Only available when taken on a repayment basis
	1.42	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	FBQ160	Only available when taken on a repayment basis
	1.72	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	FBQ161	Only available when taken on a repayment basis
	1.42	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBQ139	Only available when taken on a repayment basis
	1.43	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	FBQ140	Only available when taken on a repayment basis
	1.73	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	FBQ142	Only available when taken on a repayment basis
	1.79	31/12/2023	£999	£25,000	£750,000	85	90	31 March 2022	FBQ384	Only available when taken on a repayment basis Specific criteria applies to availability
	2.09	31/12/2023	£0	£25,000	£750,000	85	90	31 March 2022	FBQ393	Only available when taken on a repayment basis Specific criteria applies to availability
	2.68	31/12/2023	£999	£25,000	£570,000	90	95	31 March 2022	FBQ354	Only available when taken on a repayment basis Specific criteria applies to availability
2.95	31/12/2023	£0	£25,000	£570,000	90	95	31 March 2022	FBQ353	Only available when taken on a repayment basis Specific criteria applies to availability	
3 year	1.05	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP222	Repayment and Interest Only
	1.28	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP220	Repayment and Interest Only
	1.14	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP490	Repayment and Interest Only
	1.37	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP489	Repayment and Interest Only
	1.76	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	FBQ085	Only available when taken on a repayment basis
	1.90	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2022	FBQ084	Only available when taken on a repayment basis
	2.04	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2022	FBQ176	Only available when taken on a repayment basis
	2.16	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2022	FBQ177	Only available when taken on a repayment basis
5 year	1.03	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP230	Repayment and Interest Only
	1.06	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP228	Repayment and Interest Only
	1.29	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP225	Repayment and Interest Only
	1.14	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP493	Repayment and Interest Only
	1.16	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP492	Repayment and Interest Only
	1.39	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP491	Repayment and Interest Only
	1.76	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP543	Only available when taken on a repayment basis
	1.77	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP542	Only available when taken on a repayment basis
	1.91	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP541	Only available when taken on a repayment basis
	2.04	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBQ134	Only available when taken on a repayment basis
	2.05	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	FBQ135	Only available when taken on a repayment basis
	2.17	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	FBQ137	Only available when taken on a repayment basis
	2.51	31/12/2026	£999	£25,000	£750,000	85	90	31 March 2022	FBQ396	Only available when taken on a repayment basis Specific criteria applies to availability
	2.63	31/12/2026	£0	£25,000	£750,000	85	90	31 March 2022	FBQ395	Only available when taken on a repayment basis Specific criteria applies to availability
	3.24	31/12/2026	£999	£25,000	£570,000	90	95	31 March 2022	FBQ356	Only available when taken on a repayment basis Specific criteria applies to availability
3.36	31/12/2026	£0	£25,000	£570,000	90	95	31 March 2022	FBQ355	Only available when taken on a repayment basis Specific criteria applies to availability	
10 year	2.07	31/12/2031	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP093	Repayment and Interest Only
	2.15	31/12/2031	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP091	Repayment and Interest Only
	2.53	31/12/2031	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP094	Repayment and Interest Only
	2.62	31/12/2031	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP092	Repayment and Interest Only

FTB

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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'

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	0.89	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP591	Repayment and Interest Only
	0.90	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP589	Repayment and Interest Only
	1.16	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP233	Repayment and Interest Only
	1.03	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP496	Repayment and Interest Only
	1.04	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP495	Repayment and Interest Only
	1.26	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	FBQ073	Repayment and Interest Only
	1.41	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBQ156	Only available when taken on a repayment basis
	1.42	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	FBQ157	Only available when taken on a repayment basis
	1.72	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	FBQ158	Only available when taken on a repayment basis
	1.42	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBQ129	Only available when taken on a repayment basis
	1.43	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	FBQ130	Only available when taken on a repayment basis
	1.73	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	FBQ132	Only available when taken on a repayment basis
	1.79	31/12/2023	£999	£25,000	£750,000	85	90	31 March 2022	FBQ398	Only available when taken on a repayment basis Specific criteria applies to availability
	2.09	31/12/2023	£0	£25,000	£750,000	85	90	31 March 2022	FBQ397	Only available when taken on a repayment basis Specific criteria applies to availability
	2.88	31/12/2023	£999	£25,000	£570,000	90	95	31 March 2022	FBQ398	Only available when taken on a repayment basis Specific criteria applies to availability
2.95	31/12/2023	£0	£25,000	£570,000	90	95	31 March 2022	FBQ397	Only available when taken on a repayment basis Specific criteria applies to availability	
3 year	1.05	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP242	Repayment and Interest Only
	1.28	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP240	Repayment and Interest Only
	1.14	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP498	Repayment and Interest Only
	1.37	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP497	Repayment and Interest Only
	1.76	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	FBQ087	Only available when taken on a repayment basis
	1.90	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2022	FBQ086	Only available when taken on a repayment basis
	2.04	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2022	FBQ174	Only available when taken on a repayment basis
	2.16	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2022	FBQ175	Only available when taken on a repayment basis
5 year	1.03	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP250	Repayment and Interest Only
	1.06	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP248	Repayment and Interest Only
	1.29	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP245	Repayment and Interest Only
	1.14	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP501	Repayment and Interest Only
	1.16	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP500	Repayment and Interest Only
	1.39	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP499	Repayment and Interest Only
	1.76	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP549	Only available when taken on a repayment basis
	1.77	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP548	Only available when taken on a repayment basis
	1.91	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP547	Only available when taken on a repayment basis
	2.04	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBQ124	Only available when taken on a repayment basis
	2.05	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	FBQ125	Only available when taken on a repayment basis
	2.17	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	FBQ127	Only available when taken on a repayment basis
	2.51	31/12/2026	£999	£25,000	£750,000	85	90	31 March 2022	FBQ453	Only available when taken on a repayment basis Specific criteria applies to availability
	2.63	31/12/2026	£0	£25,000	£750,000	85	90	31 March 2022	FBQ399	Only available when taken on a repayment basis Specific criteria applies to availability
	3.24	31/12/2026	£999	£25,000	£570,000	90	95	31 March 2022	FBQ399	Only available when taken on a repayment basis Specific criteria applies to availability
3.36	31/12/2026	£0	£25,000	£570,000	90	95	31 March 2022	FBQ399	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	1.23	31/12/2023	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP485	Repayment and Interest Only
	2.40	31/12/2023	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	FBP097	Repayment and Interest Only
	2.75	31/12/2023	£1,499	£1,000,000	£2,000,000	70	80	31 March 2022	FBP095	Repayment and Interest Only Interest only available <75% LTV
5 year	1.28	31/12/2026	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP098	Repayment and Interest Only
	3.32	31/12/2026	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	FBP099	Repayment and Interest Only

06 October 2021

HMV Green Home

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application and a copy retained on your file for audit purposes at a later date, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties

ERC structure on all products:

2 year - 2% to 31/12/2022 and 1% to 31/12/2023

3 year - 3% to 31/12/2022, 2% to 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2022, 4% to 31/12/2023, 3% to 31/12/2024, 2% to 31/12/2025 and 1% to 31/12/2026

10 year - 6% to 31/12/2026, 5% to 31/12/2027, 4% to 31/12/2028, 3% to 31/12/2029, 2% to 31/12/2030 and 1% to 31/12/2031

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	0.89	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRA825	E250 Cashback Repayment and Interest Only
	0.90	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA823	E250 Cashback Repayment and Interest Only
	1.16	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA563	E250 Cashback Repayment and Interest Only
	1.03	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA736	E250 Cashback Repayment and Interest Only
	1.04	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA735	E250 Cashback Repayment and Interest Only
	1.26	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA868	E250 Cashback Repayment and Interest Only
	1.41	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA847	E250 Cashback Only available when taken on a repayment basis
	1.42	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA848	E250 Cashback Only available when taken on a repayment basis
	1.72	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA849	E250 Cashback Only available when taken on a repayment basis
	1.42	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	GRA929	E250 Cashback Only available when taken on a repayment basis
	1.43	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA930	E250 Cashback Only available when taken on a repayment basis
	1.73	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA931	E250 Cashback Only available when taken on a repayment basis
3 year	1.05	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA571	E250 Cashback Repayment and Interest Only
	1.28	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA569	E250 Cashback Repayment and Interest Only
	1.14	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA738	E250 Cashback Repayment and Interest Only
	1.37	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA737	E250 Cashback Repayment and Interest Only
	1.76	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA881	E250 Cashback Only available when taken on a repayment basis
	1.90	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA880	E250 Cashback Only available when taken on a repayment basis
	2.04	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA964	E250 Cashback Only available when taken on a repayment basis
	2.16	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA965	E250 Cashback Only available when taken on a repayment basis
5 year	1.03	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRA577	E250 Cashback Repayment and Interest Only
	1.06	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA575	E250 Cashback Repayment and Interest Only
	1.29	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA573	E250 Cashback Repayment and Interest Only
	1.14	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA741	E250 Cashback Repayment and Interest Only
	1.16	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA740	E250 Cashback Repayment and Interest Only
	1.39	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA739	E250 Cashback Repayment and Interest Only
	1.76	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA791	E250 Cashback Only available when taken on a repayment basis
	1.77	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA790	E250 Cashback Only available when taken on a repayment basis
	1.91	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA789	E250 Cashback Only available when taken on a repayment basis
	2.04	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	GRA926	E250 Cashback Only available when taken on a repayment basis
	2.05	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA927	E250 Cashback Only available when taken on a repayment basis
	2.17	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA928	E250 Cashback Only available when taken on a repayment basis
10 year	2.07	31/12/2031	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA451	E250 Cashback Repayment and Interest Only
	2.15	31/12/2031	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA450	E250 Cashback Repayment and Interest Only
	2.53	31/12/2031	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA465	E250 Cashback Repayment and Interest Only
	2.62	31/12/2031	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA464	E250 Cashback Repayment and Interest Only

FTB Green Home

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complets by	Product Code	Additional Info	
2 year	0.89	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRA833	E250 Cashback Repayment and Interest Only
	0.90	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA831	E250 Cashback Repayment and Interest Only
	1.16	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA579	E250 Cashback Repayment and Interest Only
	1.03	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA744	E250 Cashback Repayment and Interest Only
	1.04	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA743	E250 Cashback Repayment and Interest Only
	1.26	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA869	E250 Cashback Repayment and Interest Only
	1.41	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA844	E250 Cashback Only available when taken on a repayment basis
	1.42	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA845	E250 Cashback Only available when taken on a repayment basis
	1.72	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA846	E250 Cashback Only available when taken on a repayment basis
	1.42	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	GRA923	E250 Cashback Only available when taken on a repayment basis
	1.43	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA924	E250 Cashback Only available when taken on a repayment basis
	1.73	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA925	E250 Cashback Only available when taken on a repayment basis
3 year	1.05	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA587	E250 Cashback Repayment and Interest Only
	1.28	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA585	E250 Cashback Repayment and Interest Only
	1.14	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA746	E250 Cashback Repayment and Interest Only
	1.37	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA745	E250 Cashback Repayment and Interest Only
	1.76	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA883	E250 Cashback Only available when taken on a repayment basis
	1.90	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA882	E250 Cashback Only available when taken on a repayment basis
	2.04	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA962	E250 Cashback Only available when taken on a repayment basis
	2.16	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA963	E250 Cashback Only available when taken on a repayment basis
5 year	1.03	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRA593	E250 Cashback Repayment and Interest Only
	1.06	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA591	E250 Cashback Repayment and Interest Only
	1.29	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA589	E250 Cashback Repayment and Interest Only
	1.14	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA749	E250 Cashback Repayment and Interest Only
	1.16	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA748	E250 Cashback Repayment and Interest Only
	1.39	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA747	E250 Cashback Repayment and Interest Only
	1.76	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA797	E250 Cashback Only available when taken on a repayment basis
	1.77	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA796	E250 Cashback Only available when taken on a repayment basis
	1.91	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA795	E250 Cashback Only available when taken on a repayment basis
	2.04	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	GRA820	E250 Cashback Only available when taken on a repayment basis
	2.05	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA821	E250 Cashback Only available when taken on a repayment basis
	2.17	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA822	E250 Cashback Only available when taken on a repayment basis

Large Loans HMV & FTB Green Home

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties

These products are not available to Retirement Home plan or Consent to Lease customers
Interest Only available up to 75% LTV

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complets by	Product Code	Additional Info	
2 year	1.23	31/12/2023	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	GRA733	E250 Cashback Repayment and Interest Only
	2.40	31/12/2023	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	GRA454	E250 Cashback Repayment and Interest Only
	2.75	31/12/2023	£1,499	£1,000,000	£2,000,000	70	80	31 March 2022	GRA562	E250 Cashback Repayment and Interest Only Interest only available <75% LTV
5 year	1.28	31/12/2026	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	GRA453	E250 Cashback Repayment and Interest Only
	3.32	31/12/2026	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	GRA455	E250 Cashback Repayment and Interest Only

New Build HMV Green Home

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties.

These products are only available for New Build houses/bungalows/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	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	30 September 2022	GRA839	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	30 September 2022	GRA595	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	30 September 2022	GRA751	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA870	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.62	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA842	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.92	31/12/2023	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA843	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.63	31/12/2023	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA918	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.93	31/12/2023	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA919	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£1,000,000	0	60	30 September 2022	GRA601	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.48	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2022	GRA599	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.34	31/12/2024	£999	£25,000	£1,000,000	60	75	30 September 2022	GRA753	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.57	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA752	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.96	31/12/2024	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA885	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.10	31/12/2024	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA884	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.24	31/12/2024	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA960	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.36	31/12/2024	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA961	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£1,000,000	0	60	30 September 2022	GRA605	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.49	31/12/2026	£0	£25,000	£1,000,000	0	60	30 September 2022	GRA603	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.36	31/12/2026	£999	£25,000	£1,000,000	60	75	30 September 2022	GRA755	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.59	31/12/2026	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA754	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.97	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA801	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA800	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.25	31/12/2026	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA916	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.37	31/12/2026	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA917	£250 Cashback New Build Cases Only Only available when taken on a repayment basis

New Build FTB Green Home

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties.

These products are only available for New Build houses/bungalows/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	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	30 September 2022	GRA844	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	30 September 2022	GRA607	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	30 September 2022	GRA757	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA871	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.62	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA840	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.92	31/12/2023	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA841	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.63	31/12/2023	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA914	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.93	31/12/2023	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA915	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£1,000,000	0	60	30 September 2022	GRA613	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.48	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2022	GRA611	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.34	31/12/2024	£999	£25,000	£1,000,000	60	75	30 September 2022	GRA759	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.57	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA758	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.96	31/12/2024	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA887	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.10	31/12/2024	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA886	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.24	31/12/2024	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA958	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.36	31/12/2024	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA959	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£1,000,000	0	60	30 September 2022	GRA617	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.49	31/12/2026	£0	£25,000	£1,000,000	0	60	30 September 2022	GRA615	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.36	31/12/2026	£999	£25,000	£1,000,000	60	75	30 September 2022	GRA761	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.59	31/12/2026	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA760	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.97	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA805	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA804	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.25	31/12/2026	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA912	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.37	31/12/2026	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA913	£250 Cashback New Build Cases Only Only available when taken on a repayment basis

06 October 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 31/12/2022 and 1% to 31/12/2023

3 year - 3% to 31/12/2022, 2% to 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2022, 4% to 31/12/2023, 3% to 31/12/2024, 2% to 31/12/2025 and 1% to 31/12/2026

10 year - 6% to 31/12/2026, 5% to 31/12/2027, 4% to 31/12/2028, 3% to 31/12/2029, 2% to 31/12/2030 and 1% to 31/12/2031

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	1.26	31/12/2023	E1,499	E250,000	E1,000,000	0	60	31 March 2022	FBP332	Repayment and Interest Only
	1.27	31/12/2023	E999	E25,000	E1,000,000	0	60	31 March 2022	FBP328	Repayment and Interest Only
	1.57	31/12/2023	ED	E25,000	E1,000,000	0	60	31 March 2022	FBP324	Repayment and Interest Only
	1.44	31/12/2023	E1,499	E250,000	E1,000,000	60	75	31 March 2022	FBP333	Repayment and Interest Only
	1.53	31/12/2023	E999	E25,000	E1,000,000	60	75	31 March 2022	FBP329	Repayment and Interest Only
	1.91	31/12/2023	ED	E25,000	E1,000,000	60	75	31 March 2022	FBP325	Repayment and Interest Only
	1.73	31/12/2023	E1,499	E250,000	E1,000,000	75	80	31 March 2022	FBQ296	Only available when taken on a repayment basis
	1.80	31/12/2023	E999	E25,000	E1,000,000	75	80	31 March 2022	FBQ294	Only available when taken on a repayment basis
	2.21	31/12/2023	ED	E25,000	E1,000,000	75	80	31 March 2022	FBQ292	Only available when taken on a repayment basis
	1.88	31/12/2023	E1,499	E250,000	E1,000,000	80	85	31 March 2022	FBQ297	Only available when taken on a repayment basis
	1.91	31/12/2023	E999	E25,000	E1,000,000	80	85	31 March 2022	FBQ295	Only available when taken on a repayment basis
	2.34	31/12/2023	ED	E25,000	E1,000,000	80	85	31 March 2022	FBQ293	Only available when taken on a repayment basis
	2.37	31/12/2023	E1,499	E25,000	E750,000	85	90	31 March 2022	FBQ445	Only available when taken on a repayment basis
	2.44	31/12/2023	E999	E25,000	E750,000	85	90	31 March 2022	FBQ444	Only available when taken on a repayment basis
2.74	31/12/2023	ED	E25,000	E750,000	85	90	31 March 2022	FBQ443	Only available when taken on a repayment basis	
3 year	1.33	31/12/2024	E1,499	E250,000	E1,000,000	0	60	31 March 2022	FBP356	Repayment and Interest Only
	1.36	31/12/2024	E999	E25,000	E1,000,000	0	60	31 March 2022	FBP352	Repayment and Interest Only
	1.57	31/12/2024	ED	E25,000	E1,000,000	0	60	31 March 2022	FBP348	Repayment and Interest Only
	1.51	31/12/2024	E1,499	E250,000	E1,000,000	60	75	31 March 2022	FBP357	Repayment and Interest Only
	1.62	31/12/2024	E999	E25,000	E1,000,000	60	75	31 March 2022	FBP353	Repayment and Interest Only
	1.91	31/12/2024	ED	E25,000	E1,000,000	60	75	31 March 2022	FBP349	Repayment and Interest Only
	1.95	31/12/2024	E1,499	E250,000	E1,000,000	75	80	31 March 2022	FBP358	Only available when taken on a repayment basis
	2.03	31/12/2024	E999	E25,000	E1,000,000	75	80	31 March 2022	FBP356	Only available when taken on a repayment basis
	2.41	31/12/2024	ED	E25,000	E1,000,000	75	80	31 March 2022	FBP354	Only available when taken on a repayment basis
	2.20	31/12/2024	E1,499	E250,000	E1,000,000	80	85	31 March 2022	FBP359	Only available when taken on a repayment basis
	2.28	31/12/2024	E999	E25,000	E1,000,000	80	85	31 March 2022	FBP357	Only available when taken on a repayment basis
	2.56	31/12/2024	ED	E25,000	E1,000,000	80	85	31 March 2022	FBP355	Only available when taken on a repayment basis
	2.88	31/12/2024	E1,499	E25,000	E750,000	85	90	31 March 2022	FBQ448	Only available when taken on a repayment basis
	2.97	31/12/2024	E999	E25,000	E750,000	85	90	31 March 2022	FBQ447	Only available when taken on a repayment basis
3.31	31/12/2024	ED	E25,000	E750,000	85	90	31 March 2022	FBQ446	Only available when taken on a repayment basis	
5 year	1.46	31/12/2026	E1,499	E250,000	E1,000,000	0	60	31 March 2022	FBP368	Repayment and Interest Only
	1.49	31/12/2026	E999	E25,000	E1,000,000	0	60	31 March 2022	FBP364	Repayment and Interest Only
	1.70	31/12/2026	ED	E25,000	E1,000,000	0	60	31 March 2022	FBP360	Repayment and Interest Only
	1.78	31/12/2026	E1,499	E250,000	E1,000,000	60	75	31 March 2022	FBP369	Repayment and Interest Only
	1.81	31/12/2026	E999	E25,000	E1,000,000	60	75	31 March 2022	FBP365	Repayment and Interest Only
	2.05	31/12/2026	ED	E25,000	E1,000,000	60	75	31 March 2022	FBP361	Repayment and Interest Only
	2.20	31/12/2026	E1,499	E250,000	E1,000,000	75	80	31 March 2022	FBP644	Only available when taken on a repayment basis
	2.22	31/12/2026	E999	E25,000	E1,000,000	75	80	31 March 2022	FBP642	Only available when taken on a repayment basis
	2.48	31/12/2026	ED	E25,000	E1,000,000	75	80	31 March 2022	FBP640	Only available when taken on a repayment basis
	2.59	31/12/2026	E1,499	E250,000	E1,000,000	80	85	31 March 2022	FBP645	Only available when taken on a repayment basis
	2.62	31/12/2026	E999	E25,000	E1,000,000	80	85	31 March 2022	FBP643	Only available when taken on a repayment basis
	2.85	31/12/2026	ED	E25,000	E1,000,000	80	85	31 March 2022	FBP641	Only available when taken on a repayment basis
	3.31	31/12/2026	E1,499	E25,000	E750,000	85	90	31 March 2022	FBQ451	Only available when taken on a repayment basis
	3.32	31/12/2026	E999	E25,000	E750,000	85	90	31 March 2022	FBQ450	Only available when taken on a repayment basis
3.45	31/12/2026	ED	E25,000	E750,000	85	90	31 March 2022	FBQ449	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	31/12/2023	E1,499	E1,000,000	E5,000,000	0	60	31 March 2022	FBP388	Repayment and Interest Only
	2.80	31/12/2023	E1,499	E1,000,000	E5,000,000	60	70	31 March 2022	FBP389	Repayment and Interest Only
	3.05	31/12/2023	E1,499	E1,000,000	E2,000,000	70	80	31 March 2022	FBP387	Repayment and Interest Only
5 year	2.71	31/12/2026	E1,499	E1,000,000	E5,000,000	0	60	31 March 2022	FBP390	Repayment and Interest Only
	3.36	31/12/2026	E1,499	E1,000,000	E5,000,000	60	70	31 March 2022	FBP391	Repayment and Interest Only

**06 October 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	31/12/2023	£1,499	£25,000	£300,000	0	75	2% to 31/12/2022 1% to 31/12/2023	30 September 2022	SBL125	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	31/12/2023	£1,499	£25,000	£1,000,000	0	75	2% to 31/12/2022 1% to 31/12/2023	30 September 2022	SBL124	Repayment and Interest Only

06 October 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 31/12/2022 and 1% to 31/12/2023

3 year - 3% to 31/12/2022, 2% to 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2022, 4% to 31/12/2023, 3% to 31/12/2024, 2% to 31/12/2025 and 1% to 31/12/2026

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.10	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	FBP609	Only available when taken on a repayment basis
	1.36	31/12/2023	£0	£25,000	£500,000	0	60	30 September 2022	FBP276	Only available when taken on a repayment basis
	1.24	31/12/2023	£999	£25,000	£500,000	60	75	30 September 2022	FBP515	Only available when taken on a repayment basis
	1.46	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	FBQ076	Only available when taken on a repayment basis
	1.62	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	FBQ150	Only available when taken on a repayment basis
	1.92	31/12/2023	£0	£25,000	£500,000	75	80	30 September 2022	FBQ151	Only available when taken on a repayment basis
	1.63	31/12/2023	£999	£25,000	£500,000	80	85	30 September 2022	FBQ114	Only available when taken on a repayment basis
	1.93	31/12/2023	£0	£25,000	£500,000	80	85	30 September 2022	FBQ115	Only available when taken on a repayment basis
	1.99	31/12/2023	£999	£25,000	£500,000	85	90	30 September 2022	FBQ378	Only available when taken on a repayment basis
	2.29	31/12/2023	£0	£25,000	£500,000	85	90	30 September 2022	FBQ377	Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£500,000	0	60	30 September 2022	FBP286	Only available when taken on a repayment basis
	1.48	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2022	FBP284	Only available when taken on a repayment basis
	1.34	31/12/2024	£999	£25,000	£500,000	60	75	30 September 2022	FBP519	Only available when taken on a repayment basis
	1.57	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2022	FBP518	Only available when taken on a repayment basis
	1.96	31/12/2024	£999	£25,000	£500,000	75	80	30 September 2022	FBQ093	Only available when taken on a repayment basis
	2.10	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2022	FBQ092	Only available when taken on a repayment basis
	2.24	31/12/2024	£999	£25,000	£500,000	80	85	30 September 2022	FBQ168	Only available when taken on a repayment basis
	2.36	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2022	FBQ169	Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	FBP294	Only available when taken on a repayment basis
	1.49	31/12/2026	£0	£25,000	£500,000	0	60	30 September 2022	FBP292	Only available when taken on a repayment basis
	1.36	31/12/2026	£999	£25,000	£500,000	60	75	30 September 2022	FBP523	Only available when taken on a repayment basis
	1.59	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	FBP522	Only available when taken on a repayment basis
	1.97	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	FBP563	Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£500,000	75	80	30 September 2022	FBP562	Only available when taken on a repayment basis
	2.25	31/12/2026	£999	£25,000	£500,000	80	85	30 September 2022	FBQ110	Only available when taken on a repayment basis
	2.37	31/12/2026	£0	£25,000	£500,000	80	85	30 September 2022	FBQ111	Only available when taken on a repayment basis
	2.71	31/12/2026	£999	£25,000	£500,000	85	90	30 September 2022	FBQ382	Only available when taken on a repayment basis
	2.83	31/12/2026	£0	£25,000	£500,000	85	90	30 September 2022	FBQ381	Only available when taken on a repayment basis

FTB

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.10	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	FBP619	Only available when taken on a repayment basis
	1.36	31/12/2023	£0	£25,000	£500,000	0	60	30 September 2022	FBP300	Only available when taken on a repayment basis
	1.24	31/12/2023	£999	£25,000	£500,000	60	75	30 September 2022	FBP527	Only available when taken on a repayment basis
	1.46	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	FBQ078	Only available when taken on a repayment basis
	1.62	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	FBQ146	Only available when taken on a repayment basis
	1.92	31/12/2023	£0	£25,000	£500,000	75	80	30 September 2022	FBQ147	Only available when taken on a repayment basis
	1.63	31/12/2023	£999	£25,000	£500,000	80	85	30 September 2022	FBQ106	Only available when taken on a repayment basis
	1.93	31/12/2023	£0	£25,000	£500,000	80	85	30 September 2022	FBQ107	Only available when taken on a repayment basis
	1.99	31/12/2023	£999	£25,000	£500,000	85	90	30 September 2022	FBQ386	Only available when taken on a repayment basis
	2.29	31/12/2023	£0	£25,000	£500,000	85	90	30 September 2022	FBQ385	Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£500,000	0	60	30 September 2022	FBP310	Only available when taken on a repayment basis
	1.48	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2022	FBP308	Only available when taken on a repayment basis
	1.34	31/12/2024	£999	£25,000	£500,000	60	75	30 September 2022	FBP531	Only available when taken on a repayment basis
	1.57	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2022	FBP530	Only available when taken on a repayment basis
	1.96	31/12/2024	£999	£25,000	£500,000	75	80	30 September 2022	FBQ097	Only available when taken on a repayment basis
	2.10	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2022	FBQ096	Only available when taken on a repayment basis
	2.24	31/12/2024	£999	£25,000	£500,000	80	85	30 September 2022	FBQ164	Only available when taken on a repayment basis
	2.36	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2022	FBQ165	Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	FBP318	Only available when taken on a repayment basis
	1.49	31/12/2026	£0	£25,000	£500,000	0	60	30 September 2022	FBP316	Only available when taken on a repayment basis
	1.36	31/12/2026	£999	£25,000	£500,000	60	75	30 September 2022	FBP535	Only available when taken on a repayment basis
	1.59	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	FBP534	Only available when taken on a repayment basis
	1.97	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	FBP571	Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£500,000	75	80	30 September 2022	FBP570	Only available when taken on a repayment basis
	2.25	31/12/2026	£999	£25,000	£500,000	80	85	30 September 2022	FBQ102	Only available when taken on a repayment basis
	2.37	31/12/2026	£0	£25,000	£500,000	80	85	30 September 2022	FBQ103	Only available when taken on a repayment basis
	2.71	31/12/2026	£999	£25,000	£500,000	85	90	30 September 2022	FBQ390	Only available when taken on a repayment basis
	2.83	31/12/2026	£0	£25,000	£500,000	85	90	30 September 2022	FBQ389	Only available when taken on a repayment basis

REM

For Shared Equity Remortgages:
 The customer must provide a minimum 10% deposit
 The Equity loan term must be equal to or greater than the mortgage term
 Lending to repay all or part of the Equity Loan is allowed, although other debt consolidation reasons are not a
For Shared Ownership Remortgages:
 The maximum LTV for customers remortgaging to Halifax is 90%, and is calculated on the current valuation of their share. The maximum LTV is 90% of the value of the part owned by the customer.

Fixed										
Remortgage - Own Conveyancer										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.47	31/12/2023	£999	£25,000	£500,000	0	60	31 March 2022	FBP384	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	1.73	31/12/2023	£999	£25,000	£500,000	60	75	31 March 2022	FBP385	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	2.53	31/12/2023	£999	£25,000	£500,000	75	85	31 March 2022	FBQ305	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legals - customer must instruct own conveyancer
	2.64	31/12/2023	£999	£25,000	£500,000	85	90	31 March 2022	FBQ452	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legals - customer must instruct own conveyancer

06 October 2021

**Affordable Housing - Shared Equity (including HTB Equity Loan) and Shared Ownership Schemes
HMV Green Home**

Products available for Help to Buy 'Equity Loan' scheme

These products are not available to Retirement Home plan or Consent to Lease customers

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application and a copy retained on your file for audit purposes at a later date, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties

ERC structure on all products:

2 year - 2% to 31/12/2022 and 1% to 31/12/2023

3 year - 3% to 31/12/2022, 2% to 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2022, 4% to 31/12/2023, 3% to 31/12/2024, 2% to 31/12/2025 and 1% to 31/12/2026

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.10	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	GRA849	E250 Cashback Only available when taken on a repayment basis
	1.36	31/12/2023	£0	£25,000	£500,000	0	60	30 September 2022	GRA619	E250 Cashback Only available when taken on a repayment basis
	1.24	31/12/2023	£999	£25,000	£500,000	60	75	30 September 2022	GRA763	E250 Cashback Only available when taken on a repayment basis
	1.46	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	GRA872	E250 Cashback Only available when taken on a repayment basis
	1.62	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	GRA938	E250 Cashback Only available when taken on a repayment basis
	1.92	31/12/2023	£0	£25,000	£500,000	75	80	30 September 2022	GRA939	E250 Cashback Only available when taken on a repayment basis
	1.63	31/12/2023	£999	£25,000	£500,000	80	85	30 September 2022	GRA910	E250 Cashback Only available when taken on a repayment basis
	1.93	31/12/2023	£0	£25,000	£500,000	80	85	30 September 2022	GRA911	E250 Cashback Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£500,000	0	60	30 September 2022	GRA629	E250 Cashback Only available when taken on a repayment basis
	1.48	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2022	GRA627	E250 Cashback Only available when taken on a repayment basis
	1.34	31/12/2024	£999	£25,000	£500,000	60	75	30 September 2022	GRA767	E250 Cashback Only available when taken on a repayment basis
	1.57	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2022	GRA766	E250 Cashback Only available when taken on a repayment basis
	1.96	31/12/2024	£999	£25,000	£500,000	75	80	30 September 2022	GRA889	E250 Cashback Only available when taken on a repayment basis
	2.10	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2022	GRA888	E250 Cashback Only available when taken on a repayment basis
	2.24	31/12/2024	£999	£25,000	£500,000	80	85	30 September 2022	GRA956	E250 Cashback Only available when taken on a repayment basis
	2.36	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2022	GRA957	E250 Cashback Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	GRA637	E250 Cashback Only available when taken on a repayment basis
	1.49	31/12/2026	£0	£25,000	£500,000	0	60	30 September 2022	GRA635	E250 Cashback Only available when taken on a repayment basis
	1.36	31/12/2026	£999	£25,000	£500,000	60	75	30 September 2022	GRA771	E250 Cashback Only available when taken on a repayment basis
	1.59	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	GRA770	E250 Cashback Only available when taken on a repayment basis
	1.97	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	GRA811	E250 Cashback Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£500,000	75	80	30 September 2022	GRA810	E250 Cashback Only available when taken on a repayment basis
	2.25	31/12/2026	£999	£25,000	£500,000	80	85	30 September 2022	GRA906	E250 Cashback Only available when taken on a repayment basis
	2.37	31/12/2026	£0	£25,000	£500,000	80	85	30 September 2022	GRA907	E250 Cashback Only available when taken on a repayment basis

FTB Green Home

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.10	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	GRA859	£250 Cashback Only available when taken on a repayment basis
	1.36	31/12/2023	£0	£25,000	£500,000	0	60	30 September 2022	GRA643	£250 Cashback Only available when taken on a repayment basis
	1.24	31/12/2023	£999	£25,000	£500,000	60	75	30 September 2022	GRA775	£250 Cashback Only available when taken on a repayment basis
	1.46	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	GRA874	£250 Cashback Only available when taken on a repayment basis
	1.62	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	GRA934	£250 Cashback Only available when taken on a repayment basis
	1.92	31/12/2023	£0	£25,000	£500,000	75	80	30 September 2022	GRA935	£250 Cashback Only available when taken on a repayment basis
	1.63	31/12/2023	£999	£25,000	£500,000	80	85	30 September 2022	GRA902	£250 Cashback Only available when taken on a repayment basis
	1.93	31/12/2023	£0	£25,000	£500,000	80	85	30 September 2022	GRA903	£250 Cashback Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£500,000	0	60	30 September 2022	GRA653	£250 Cashback Only available when taken on a repayment basis
	1.48	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2022	GRA651	£250 Cashback Only available when taken on a repayment basis
	1.34	31/12/2024	£999	£25,000	£500,000	60	75	30 September 2022	GRA779	£250 Cashback Only available when taken on a repayment basis
	1.57	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2022	GRA778	£250 Cashback Only available when taken on a repayment basis
	1.96	31/12/2024	£999	£25,000	£500,000	75	80	30 September 2022	GRA893	£250 Cashback Only available when taken on a repayment basis
	2.10	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2022	GRA892	£250 Cashback Only available when taken on a repayment basis
	2.24	31/12/2024	£999	£25,000	£500,000	80	85	30 September 2022	GRA952	£250 Cashback Only available when taken on a repayment basis
	2.36	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2022	GRA953	£250 Cashback Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	GRA661	£250 Cashback Only available when taken on a repayment basis
	1.49	31/12/2026	£0	£25,000	£500,000	0	60	30 September 2022	GRA659	£250 Cashback Only available when taken on a repayment basis
	1.36	31/12/2026	£999	£25,000	£500,000	60	75	30 September 2022	GRA783	£250 Cashback Only available when taken on a repayment basis
	1.59	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	GRA782	£250 Cashback Only available when taken on a repayment basis
	1.97	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	GRA819	£250 Cashback Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£500,000	75	80	30 September 2022	GRA818	£250 Cashback Only available when taken on a repayment basis
	2.25	31/12/2026	£999	£25,000	£500,000	80	85	30 September 2022	GRA898	£250 Cashback Only available when taken on a repayment basis
	2.37	31/12/2026	£0	£25,000	£500,000	80	85	30 September 2022	GRA899	£250 Cashback Only available when taken on a repayment basis

Classification: Public

Withdrawn Products - 05/10/2021			
FBQ184	FBQ185	FBQ182	FBQ183
FBQ180	FBQ181	FBQ178	FBQ179
FBQ141	FBQ143	FBQ136	FBQ138
FBQ131	FBQ133	FBQ128	FBQ126