06 October 2021 нмν

For products above 85% the following four criteria rules will apply: 1. These products are not available for new build properties or other schemes 3. Maximum 4.46 funa to income. (IT) 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"

cture on all produ

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, 4% 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 31/12/2024 10 year - 6% to 31/12/2025, 6% to 31/12/2027, 4% to 31/12/2028, 3% to 31/12/2028, 2% to 31/12/2039 and 1% to 31/12/2039

0.89 31/12/2023 £1.499 £1,000,000 0 60 coro 007 31 March 2022 FBP579 ent and Interest Only 0 0.90 31/12/2023 £999 £25,000 £1,000,000 60 31 March 2022 FBP577 Repayment and Interest Only ayment and Interest Only 1.16 31/12/20 £0 £1,000,00 0 60 31 March 2022 FBP213 1.03 31/12/202 £1,499 £250,000 £1,000,000 60 75 31 March 2022 FBP488 Repayment and Interest Only Repayment and Interest Only 1.04 31/12/20 £999 £1,000,00 60 75 31 March 2023 FBP487 1.26 31/12/202 £0 £25,000 £1,000,000 60 75 31 March 2022 FBQ072 Repayment and Interest Only 1.41 31/12/2 £1,499 £250,00 £1,000,00 75 80 FBQ159 Only available when taken on a repayment basis 31 March 2022 1.42 31/12/202 £999 £25.000 £1.000.000 75 80 31 March 2022 FBQ160 Only available when taken on a repayment basis 2 year 1.72 31/12/20 £0 £25,00 £1,000,00 75 80 FBQ161 Only available when taken on a repayment basis 31 March 2022 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 £999 £1,000,000 1.43 31/12/202 £25,00 80 85 31 March 2022 FBQ140 Only available when taken on a repayment basis 1.73 31/12/202 £0 £25,000 £1,000,000 80 85 31 March 2022 FBQ142 Only available when taken on a repayment basis Only available when taken on a repayment basis Specific criteria applies to availability 1.79 31/12/2 £999 £750,000 85 90 31 March 2023 2.09 31/12/2023 £0 £25.000 £750.000 85 90 31 March 2022 FB()393 Only available when taken on a repayment basis Specific criteria applies to availability 31/12/20 £999 £570,000 90 95 FBQ354 Only available when taken on a repayment basis Specific criteria applies to availability 2.68 £25,00 31 March 2022 Only available when taken on a repayment basis Specific criteria applies to availability 2.95 31/12/202 £0 £25.000 £570.000 90 95 31 March 2022 FBQ353 £999 0 60 Repayment and Interest Only 1.05 31/12/20 £1,000,000 £25,000 31 March 2022 FBP222 1.28 31/12/202 £0 £25.000 £1,000,000 0 60 31 March 2022 FBP220 Repayment and Interest Only 1.14 31/12/202 £999 £1,000,000 60 75 Repayment and Interest Only £25,000 31 March 2022 FBP490 1.37 31/12/20 £0 625.000 £1,000,00 60 75 31 March 2022 FBP489 Repayment and Interest Only 3 year 1.76 31/12/20 £999 £1,000,00 75 80 FBQ085 Only available when taken on a repayment basis £25,00 31 March 2022 1.90 31/12/202 £0 £25.000 £1,000,000 75 80 FBQ084 Only available when taken on a repayment basis 31 March 2022 £999 £1,000,000 80 85 Only available when taken on a repayment basis 2.04 31/12/202 £25,000 31 March 2022 FBQ176 2.16 31/12/20 £0 £25,00 £1,000,00 80 85 Only available when taken on a repayment basis 31 March 2022 FBQ177 0 60 1.03 31/12/202 £1,499 £1,000,000 Repayment and Interest Only £250.00 31 March 2022 FBP230 31/12/20 £999 £1,000,00 Repayment and Interest Only 1.05 £25.000 0 60 31 March 2022 FBP228 1.29 31/12/2026 £0 £25,000 £1,000,000 0 60 31 March 2022 FBP225 Repayment and Interest Only 1.14 31/12/20 £1,499 £250.00 £1,000,000 60 75 31 March 2022 FBP493 Repayment and Interest Only 75 1.16 31/12/202 £999 £25,000 £1,000,000 60 31 March 2022 FBP492 Repayment and Interest Only 31/12/202 £0 £1,000,00 60 75 Repayment and Interest Only 1.39 625.000 31 March 2023 FBP491 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 31/12/20 £999 £1,000,00 75 80 31 March 2022 FBP542 Only available when taken on a repay 5 year £0 80 1.91 31/12/202 £25,000 £1,000,000 75 31 March 2022 FBP541 Only available when taken on a repayment basis 2.04 31/12/20 £1,499 £1,000,00 80 85 Only available when taken on a repayment basis 31 March 2022 FBQ134 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 31/12/20 £0 £25,00 £1,000,000 80 85 2.17 31 March 2022 FBQ137 Only available when taken on a repay Only available when taken on a repayment Specific criteria applies to availability 2.51 31/12/202 £999 £25,000 £750,000 85 90 31 March 2022 FBQ396 £0 £750,000 85 90 FBQ395 Only available when taken on a repayment basis Specific criteria applies to availability 2.63 31/12/20 £25,00 31 March 2022 Only available when taken on a repayment basis 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 90 95 FBQ355 £25,000 £570,000 31 March 2022 2.07 31/12/20 £999 £25,000 £1,000,00 0 60 31 March 2022 FBP093 Repayment and Interest Only 0 60 Repayment and Interest Only 2.15 31/12/2 £0 £1,000,00 FBP091 31 March 2022 10 year 2.53 31/12/203 £999 £25,000 £1,000,000 60 75 31 March 2022 FBP094 Repayment and Interest Only 2.62 31/12/20 £0 £25,000 £1,000,000 60 75 Repayment and Interest Only 31 March 2022 FBP092

2.An enhanced 3.A maximum	credit scor 4.49x loan t	e requireme o income (L1	nt will be ap TI) cap will b	e applied as part of our af	fordability as		ongoing in our aff	ordability calculati	ion even where declared as 'to be repaid'				
	Fixed												

FTB

			-			Fi	xed			
Product Type	Rate(%)	Until	Fee	Availabl	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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
2 year	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
	2.68	31/12/2023	£999	£25,000	£570,000	90	95	31 March 2022	FBQ358	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	FBQ357	Only available when taken on a repayment basis Specific criteria applies to availability
	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
3 year	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
	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 Only available when taken on a repayment basis
5 year	1.77	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP548 FBP547	
	2.04	31/12/2026	£0 £1,499	£25,000	£1,000,000 £1,000,000	75	80	31 March 2022	FBP547 FBQ124	Only available when taken on a repayment basis Only available when taken on a repayment basis
	2.04	31/12/2026	£1,499 £999	£250,000 £25,000	£1,000,000 £1,000,000	80	85			Only available when taken on a repayment basis Only available when taken on a repayment basis
	2.05	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	FBQ125	Only available when taken on a repayment basis
	2.17	31/12/2026	£999	£25,000	£1,000,000	80	90	31 March 2022 31 March 2022	FBQ127 FBQ453	Only available when taken on a repayment basis
	2.63	31/12/2026	£0	£25,000	£750,000	85	90	31 March 2022	FBQ399	Specific criteria applies to availability 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	FBQ360	Only available when taken on a repayment basis
	3.36	31/12/2026	£0	£25,000	£570,000	90	95	31 March 2022	FBQ359	Specific criteria applies to availability Only available when taken on a repayment basis
	0.00		2.0	-20,000	23/0,000			31 March 2022	- snew12	Specific criteria applies to availability

Large Loans HMV & FTB These products are not available to Retirement Home plan or Consent to Lesse customers

	Fixed														
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info					
	1.23	31/12/2023	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP485	Repayment and Interest Only					
2 year	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					
	1.28	31/12/2026	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP098	Repayment and Interest Only					
5 year	3.32	31/12/2026	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	FBP099	Repayment and Interest Only					

New Build HMV

Classification: Public

These product	New Build HMV hese products are only available for New Build houses/bungalows/flats. They are not available for conversions or renovations between 80-85% LTV Fixed													
				ş										
Product Type	Rate(%)					Min LTV (%)	Max LTV (%)	Complete by						
	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	30 September 2022	FBP599	New Build Cases Only Repayment and Interest Only				
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	30 September 2022	FBP252	New Build Cases Only Repayment and Interest Only				
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	30 September 2022	FBP503	New Build Cases Only Repayment and Interest Only				
2 year	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	FBQ074	New Build Cases Only Repayment and Interest Only				
- ,	1.62	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	FBQ154	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	FBQ155	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	FBQ122	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	FBQ123	New Build Cases Only Only available when taken on a repayment basis				
	1.25	31/12/2024	£999	£25,000	£1,000,000	0	60	30 September 2022	FBP258	New Build Cases Only Repayment and Interest Only				
	1.48	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2022	FBP256	New Build Cases Only Repayment and Interest Only				
	1.34	31/12/2024	£999	£25,000	£1,000,000	60	75	30 September 2022	FBP505	New Build Cases Only Repayment and Interest Only				
3 year	1.57	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2022	FBP504	New Build Cases Only Repayment and Interest Only				
	1.96	31/12/2024	£999	£25,000	£1,000,000	75	80	30 September 2022	FBQ089	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	FBQ088	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	FBQ172	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	FBQ173	New Build Cases Only Only available when taken on a repayment basis				
	1.26	31/12/2026	£999	£25,000	£1,000,000	0	60	30 September 2022	FBP262	New Build Cases Only Repayment and Interest Only				
	1.49	31/12/2026	£0	£25,000	£1,000,000	0	60	30 September 2022	FBP260	New Build Cases Only Repayment and Interest Only				
	1.36	31/12/2026	£999	£25,000	£1,000,000	60	75	30 September 2022	FBP507	New Build Cases Only Repayment and Interest Only				
5 year	1.59	31/12/2026	£0	£25,000	£1,000,000	60	75	30 September 2022	FBP506	New Build Cases Only Repayment and Interest Only				
	1.97	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	FBP553	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	FBP552	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	FBQ120	New Buld 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	FBQ121	New Build Cases Only Only available when taken on a repayment basis				

New Build FTB These products are only available for New Build houses/b s/flats. Th vations between 80-85% LTV

						Fi	xed			
Product Type	Rate(%)	Until	Fee	Available		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	30 September 2022	FBP604	New Build Cases Only Repayment and Interest Only
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	30 September 2022	FBP264	New Build Cases Only Repayment and Interest Only
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	30 September 2022	FBP509	New Build Cases Only Repayment and Interest Only
2 year	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	FBQ075	New Build Cases Only Repayment and Interest Only
1 year	1.62	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	FBQ152	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	FBQ153	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	FBQ118	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	FBQ119	New Build Cases Only Only available when taken on a repayment basis
	1.25	31/12/2024	£999	£25,000	£1,000,000	0	60	30 September 2022	FBP270	New Build Cases Only Repayment and Interest Only
	1.48	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2022	FBP268	New Build Cases Only Repayment and Interest Only
	1.34	31/12/2024	£999	£25,000	£1,000,000	60	75	30 September 2022	FBP511	New Build Cases Only Repayment and Interest Only
3 year	1.57	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2022	FBP510	New Build Cases Only Repayment and Interest Only
	1.96	31/12/2024	£999	£25,000	£1,000,000	75	80	30 September 2022	FBQ091	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	FBQ090	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	FBQ170	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	FBQ171	New Build Cases Only Only available when taken on a repayment basis
	1.26	31/12/2026	£999	£25,000	£1,000,000	0	60	30 September 2022	FBP274	New Build Cases Only Repayment and Interest Only
	1.49	31/12/2026	£0	£25,000	£1,000,000	0	60	30 September 2022	FBP272	New Build Cases Only Repayment and Interest Only
	1.36	31/12/2026	£999	£25,000	£1,000,000	60	75	30 September 2022	FBP513	New Build Cases Only Repayment and Interest Only
5 year	1.59	31/12/2026	£0	£25,000	£1,000,000	60	75	30 September 2022	FBP512	New Build Cases Only Repayment and Interest Only
- ,	1.97	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	FBP557	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	FBP556	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	FBQ116	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	FBQ117	New Build Cases Only Only available when taken on a repayment basis

06 October 2021

HIN C groups Full HIN C groups for the formation of the second s

Energy vencimance certificate register, an Energy vencimance certificate itself, or a valid velocited Energy vencima 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, 4% to 31/12/2023, 3% to 31/12/2024 5 year - 5% to 31/12/2022, 4% to 31/12/2023, 3% to 31/12/2025 and 1% to 31/12/2030 10 year - 6% to 31/12/2026, 5% to 31/12/2027, 4% to 31/12/2028, 3% to 31/12/2028, 2% to 31/12/2030 and 1% to 31/12/203

						Fi	ixed		1	
Product Type	Rate(%)	Until	Fee	Availabl	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	0.89	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRA825	£250 Cashback Repayment and Interest Only
	0.90	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA823	£250 Cashback Repayment and Interest Only
	1.16	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA563	£250 Cashback Repayment and Interest Only
	1.03	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA736	£250 Cashback Repayment and Interest Only
	1.04	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA735	£250 Cashback Repayment and Interest Only
2 year	1.26	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA868	£250 Cashback Repayment and Interest Only
- ,	1.41	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA947	£250 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	GRA948	£250 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	GRA949	£250 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	£250 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	£250 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	£250 Cashback Only available when taken on a repayment basis
	1.05	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA571	£250 Cashback Repayment and Interest Only
	1.28	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA569	£250 Cashback Repayment and Interest Only
	1.14	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA738	£250 Cashback Repayment and Interest Only
3 year	1.37	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA737	£250 Cashback Repayment and Interest Only
	1.76	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA881	£250 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	£250 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	£250 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	£250 Cashback Only available when taken on a repayment basis
	1.03	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRA577	£250 Cashback Repayment and Interest Only
	1.06	31/12/2026	£999	£25,000	£1,000,000	o	60	31 March 2022	GRA575	£250 Cashback Repayment and Interest Only
	1.29	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA573	£250 Cashback Repayment and Interest Only
	1.14	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA741	£250 Cashback Repayment and Interest Only
	1.16	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA740	£250 Cashback Repayment and Interest Only
5 year	1.39	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA739	£250 Cashback Repayment and Interest Only
	1.76	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA791	£250 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	£250 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	£250 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	£250 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	£250 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	£250 Cashback Only available when taken on a repayment basis
	2.07	31/12/2031	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA451	£250 Cashback Repayment and Interest Only
10 year	2.15	31/12/2031	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA450	£250 Cashback Repayment and Interest Only
.o year	2.53	31/12/2031	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA465	£250 Cashback Repayment and Interest Only
	2.62	31/12/2031	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA464	£250 Cashback Repayment and Interest Only

FTB Green Home A 2250 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.

Certificate itse	lf, or a valid	Predicted E	nergy Perfor	mance Certi	ficate for New		ixed			
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	0.89	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRA833	£250 Cashback Repayment and Interest Only
	0.90	31/12/2023	£999	£25,000	£1,000,000	o	60	31 March 2022	GRA831	£250 Cashback Repayment and Interest Only
	1.16	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA579	£250 Cashback Repayment and Interest Only
	1.03	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA744	£250 Cashback Repayment and Interest Only
	1.04	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA743	£250 Cashback Repayment and Interest Only
	1.26	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA869	£250 Cashback Repayment and Interest Only
2 year	1.41	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA944	£250 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	GRA945	£250 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	GRA946	£250 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	£250 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	£250 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	£250 Cashback Only available when taken on a repayment basis
	1.05	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA587	£250 Cashback Repayment and Interest Only
	1.28	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA585	£250 Cashback Repayment and Interest Only
	1.14	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA746	£250 Cashback Repayment and Interest Only
3 year	1.37	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA745	£250 Cashback Repayment and Interest Only
5 year	1.76	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA883	£250 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	£250 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	£250 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	£250 Cashback Only available when taken on a repayment basis
	1.03	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRA593	£250 Cashback Repayment and Interest Only
	1.06	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA591	£250 Cashback Repayment and Interest Only
	1.29	31/12/2026	£0	£25,000	£1,000,000	o	60	31 March 2022	GRA589	£250 Cashback Repayment and Interest Only
	1.14	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA749	£250 Cashback Repayment and Interest Only
	1.16	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA748	£250 Cashback Repayment and Interest Only
5 year	1.39	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA747	£250 Cashback Repayment and Interest Only
- /	1.76	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA797	£250 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	£250 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	£250 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	GRA920	£250 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	GRA921	£250 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	GRA922	£250 Cashback Only available when taken on a repayment basis

A £550 cashback is available on selected residential products, to throus purchasing a property with an Energy Efficiency Raing of 81 or higher. Evidence of this must be validated prior to application, via a valid Browg Performance Raing 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 of valiable to definement Home plan or Consent to Lease customers Interest Only available up to 75%, LTV

	Fixed														
Product Type				Available	e between	Min LTV (%)	Max LTV (%)		Product Code	Additional Info					
	1.23	31/12/2023	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	GRA733	£250 Cashback Repayment and Interest Only					
2 year	2.40	31/12/2023	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	GRA454	£250 Cashback Repayment and Interest Only					
	2.75	31/12/2023	£1,499	£1,000,000	£2,000,000	70	80	31 March 2022	GRA562	£250 Cashback Repayment and Interest Only Interest only available <75% LTV					
	1.28	31/12/2026	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	GRA453	£250 Cashback Repayment and Interest Only					
5 year	3.32	31/12/2026	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	GRA455	£250 Cashback Repayment and Interest Only					

New Build HMV Green Home
A £250 csabback 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 priot to application, via a valid Energy Performance Cartificate 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 housebungdiovafflass. They are not available for conversions or renovations between 80-85% LTV

Classification: Public

These product	s are only a	vailable for I	New Build ho	uses/bungal	ows/flats. Th		ailable for c	onversions or reno	ovations between 8	30-85% LTV
Product Type	Rate(%)	Until	Fee	Availabl	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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
2 year	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	GRA942	£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	GRA943	£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
	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
3 year	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
	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
5 year	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 Issid, ra valid Performance Certificate To New Build property Build Performance Certificate Register, an Energy Performance
These products are only available for New Build houses/bungalows/filats. They are not available for conversions or renovations between 80-85% LTV

These product	is are only a	valiable for i	New Build IIC	/uses/bullga	iows/nats. Th		xed	onversions or rend	valions between t	0-05/8 217
Product Type	Rate(%)	Until	Fee	Availabl	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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
2 year	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
2 year	1.62	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA940	£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	GRA941	£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
	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
3 year	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	GRA885	£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
	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
5 year	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
5 year	1.97	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA805	£250 Cashbaok 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 Cashbaok New Build Cases Only Only available when taken on a repayment basis

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

Classification: Public

ERC structure on all products: 2 year - 7% to 31/12/2022 and 1% to 31/12/2023 3 year - 7% to 31/12/2022, % to 31/12/2023 and 1% to 31/12/2024 5 year - 6% to 31/12/2022, % to 31/12/2023, % to 31/12/2024, % to 31/12/2025 and 1% to 31/12/2028 10 year - 6% to 31/12/2028, % to 31/12/2027, 4% to 31/12/2028, 3% to 31/12/2028, 2% to 31/12/2028, 2% to 31/12/2028

						Fix				
Product Type	Rate(%)	Until	Fee	Available	ge and R	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	1.26	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP332	Repayment and Interest Only
	1.27	31/12/2023	2999	£25,000	£1,000,000	0	60	31 March 2022	FBP328	Repayment and Interest Only
	1.57	31/12/2023	£D	£25,000	£1,000,000	0	60	31 March 2022	FBP324	Repayment and Interest Only
	1.44	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP333	Repayment and Interest Only
	1.53	31/12/2023	2999	£25,000	£1,000,000	60	75	31 March 2022	FBP329	Repayment and Interest Only
	1.91	31/12/2023	£D	£25,000	£1,000,000	60	75	31 March 2022	FBP325	Repayment and Interest Only
	1.73	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBQ296	Only available when taken on a repayment basis
2 year	1.80	31/12/2023	2999	£25,000	£1,000,000	75	80	31 March 2022	FBQ294	Only available when taken on a repayment basis
	2.21	31/12/2023	£D	£25,000	£1,000,000	75	80	31 March 2022	FBQ292	Only available when taken on a repayment basis
	1.88	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBQ297	Only available when taken on a repayment basis
	1.91	31/12/2023	2999	£25,000	£1,000,000	80	85	31 March 2022	FBQ295	Only available when taken on a repayment basis
	2.34	31/12/2023	£D	£25,000	£1,000,000	80	85	31 March 2022	FBQ293	Only available when taken on a repayment basis
	2.37	31/12/2023	£1,499	£25,000	£750,000	85	90	31 March 2022	FBQ445	Only available when taken on a repayment basis
	2.44	31/12/2023	2999	£25,000	£750,000	85	90	31 March 2022	FBQ444	Only available when taken on a repayment basis
	2.74	31/12/2023	ED	£25,000	£750,000	85	90	31 March 2022	FBQ443	Only available when taken on a repayment basis
	1.33	31/12/2024	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP356	Repayment and Interest Only
	1.36	31/12/2024	2999	£25,000	£1,000,000	0	60	31 March 2022	FBP352	Repayment and Interest Only
	1.57	31/12/2024	£D	£25,000	£1,000,000	0	60	31 March 2022	FBP348	Repayment and Interest Only
	1.51	31/12/2024	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP357	Repayment and Interest Only
	1.62	31/12/2024	2999	£25,000	£1,000,000	60	75	31 March 2022	FBP353	Repayment and Interest Only
	1.91	31/12/2024	£D	£25,000	£1,000,000	60	75	31 March 2022	FBP349	Repayment and Interest Only
	1.95	31/12/2024	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP638	Only available when taken on a repayment basis
3 year	2.03	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP636	Only available when taken on a repayment basis
	2.41	31/12/2024	£D	£25,000	£1,000,000	75	80	31 March 2022	FBP634	Only available when taken on a repayment basis
	2.20	31/12/2024	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBP639	Only available when taken on a repayment basis
	2.28	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP637	Only available when taken on a repayment basis
	2.56	31/12/2024	60	£25,000	£1,000,000	80	85	31 March 2022	FBP635	Only available when taken on a repayment basis
	2.88	31/12/2024	£1,499	£25,000	£750,000	85	90	31 March 2022	FBQ448	Only available when taken on a repayment basis
	2.97	31/12/2024	£999	£25,000	£750,000	85	90	31 March 2022	FBQ447	Only available when taken on a repayment basis
	3.31	31/12/2024	£D	£25,000	£750,000	85	90	31 March 2022	FBQ446	Only available when taken on a repayment basis
	1.46	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP368	Repayment and Interest Only
	1.49	31/12/2026	2999	£25,000	£1,000,000	0	60	31 March 2022	FBP364	Repayment and Interest Only
	1.70	31/12/2026	£D	£25,000	£1,000,000	0	60	31 March 2022	FBP360	Repayment and Interest Only
	1.78	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP369	Repayment and Interest Only
	1.81	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP365	Repayment and Interest Only
	2.05	31/12/2026	£D	£25,000	£1,000,000	60	75	31 March 2022	FBP361	Repayment and Interest Only
	2.20	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP644	Only available when taken on a repayment basis
5 year	2.22	31/12/2026	2999	£25,000	£1,000,000	75	80	31 March 2022	FBP642	Only available when taken on a repayment basis
	2.48	31/12/2026	£D	£25,000	£1,000,000	75	80	31 March 2022	FBP640	Only available when taken on a repayment basis
	2.59	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBP645	Only available when taken on a repayment basis
	2.62	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP643	Only available when taken on a repayment basis
	2.85	31/12/2026	£D	£25,000	£1,000,000	80	85	31 March 2022	FBP641	Only available when taken on a repayment basis
	3.31	31/12/2026	£1,499	£25,000	£750,000	85	90	31 March 2022	FBQ451	Only available when taken on a repayment basis
	3.32	31/12/2026	9999	£25,000	£750,000	85	90	31 March 2022	FBQ450	Only available when taken on a repayment basis

There is no cha Interest Only a	This our remonstages services we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs. there is no change for a property assessment therese Day wallable up to 75% LTW these products are not available to freement Home plan or Consent to Lesse customers													
						Fix	ed							
			Re	mortgag	ge and R	emortg	age use	e own conve	yancer					
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info				
	2.15	31/12/2023	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP388	Repayment and Interest Only				
2 year	2.80	31/12/2023	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	FBP389	Repayment and Interest Only				
	3.05	31/12/2023	£1,499	£1,000,000	£2,000,000	70	80	31 March 2022	FBP387	Repayment and interest Only				
	2.71	31/12/2026	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP390	Repayment and Interest Only				
5 year	3.36	31/12/2026	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	FBP391	Repayment and Interest Only				

06 October 2021 Self Build FTB

	Fixed										
	First Time Buyer										
Product Type						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

							ixed Max LTV			
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	(%)	Complete by	Product Code	Additional Info
	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
2 vear	1.62	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	FBQ150	Only available when taken on a repayment basis
z year	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
	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
3 year	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
	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
5 year	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

Classification: Public		FTB Fixed										
	Product Type	Rate(%)	Until	Fee	Available	between	Min LTV (%)	Max LTV	Complete by	Product Code	Additional Info	
		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	
	2 year	1.62	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	FBQ146	Only available when taken on a repayment basis	
	2 year	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	
		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	
	3 year	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	
		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	
	5 year	2.11	31/12/2026	£999 £0	£25,000 £25,000	£500,000 £500,000	75	80	30 September 2022 30 September 2022	FBP571 FBP570	Only available when taken on a repayment basis Only available when taken on a repayment basis	
		2.25	31/12/2020	£999	£25,000	£500,000	80	85	30 September 2022	FBQ102	Only available when taken on a repayment basis	
		2.37	31/12/2020	£0	£25,000	£500,000	80	85	30 September 2022	FBQ102	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	
	L						F	REM				

CEM
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 providement of Marco and the allowed and the surrent value into a for

	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 mu 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 mus 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 mu instruct own conveyancer	
	2.64	31/12/2023	£999	£25,000	£500,000	85	90	31 March 2022	FBQ452	E250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legals - customer mu instruct own conveyancer	

06 October 2021

Classification: Public 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 a udit 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

						F	ixed			
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	1.10	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	GRA849	£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	GRA619	£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	GRA763	£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	GRA872	£250 Cashback Only available when taken on a repayment basis
2 year	1.62	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	GRA938	£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	GRA939	£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	GRA910	£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	GRA911	£250 Cashback Only available when taken on a repayment basis
	1.25	31/12/2024	£999	£25,000	£500,000	0	60	30 September 2022	GRA629	£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	GRA627	£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	GRA767	£250 Cashback Only available when taken on a repayment basis
3 year	1.57	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2022	GRA766	£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	GRA889	£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	GRA888	£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	GRA956	£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	GRA957	£250 Cashback Only available when taken on a repayment basis
	1.26	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	GRA637	£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	GRA635	£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	GRA771	£250 Cashback Only available when taken on a repayment basis
5 year	1.59	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	GRA770	£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	GRA811	£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	GRA810	£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	GRA906	£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	GRA907	£250 Cashback Only available when taken on a repayment basis

FTB Green Home

Classificatio	FTB Green Home										
	Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	IXEC Max LTV (%)	Complete by	Product Code	Additional Info
		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
	2 year	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
	2 year	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
		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
	3 year	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
		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
	5 year	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							