

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.04	30/09/2023	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBM886	Repayment and Interest Only
	1.08	30/09/2023	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM882	Repayment and Interest Only
	1.39	30/09/2023	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM876	Repayment and Interest Only
	1.30	30/09/2023	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBM887	Repayment and Interest Only
	1.31	30/09/2023	£999	£25,000	£1,000,000	60	75	31 December 2021	FBM883	Repayment and Interest Only
	1.82	30/09/2023	£0	£25,000	£1,000,000	60	75	31 December 2021	FBM877	Repayment and Interest Only
	1.99	30/09/2023	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBM888	Only available when taken on a repayment basis
	2.03	30/09/2023	£999	£25,000	£1,000,000	75	80	31 December 2021	FBM884	Only available when taken on a repayment basis
	2.41	30/09/2023	£0	£25,000	£1,000,000	75	80	31 December 2021	FBM878	Only available when taken on a repayment basis
	2.32	30/09/2023	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN169	Only available when taken on a repayment basis
	2.33	30/09/2023	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN168	Only available when taken on a repayment basis
	2.66	30/09/2023	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN166	Only available when taken on a repayment basis
	2.88	30/09/2023	£999	£25,000	£500,000	85	90	31 December 2021	FBN167	Only available when taken on a repayment basis Specific criteria applies to availability
	3.02	30/09/2023	£0	£25,000	£500,000	85	90	31 December 2021	FBN165	Only available when taken on a repayment basis Specific criteria applies to availability
	3.73	30/09/2023	£999	£25,000	£500,000	90	95	31 December 2021	FBM881	Only available when taken on a repayment basis Specific criteria applies to availability
	4.00	30/09/2023	£0	£25,000	£500,000	90	95	31 December 2021	FBM875	Only available when taken on a repayment basis Specific criteria applies to availability
3 year	1.20	30/09/2024	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM894	Repayment and Interest Only
	1.47	30/09/2024	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM890	Repayment and Interest Only
	1.63	30/09/2024	£999	£25,000	£1,000,000	60	75	31 December 2021	FBM895	Repayment and Interest Only
	1.84	30/09/2024	£0	£25,000	£1,000,000	60	75	31 December 2021	FBM891	Repayment and Interest Only
	2.27	30/09/2024	£999	£25,000	£1,000,000	75	80	31 December 2021	FBM896	Only available when taken on a repayment basis
	2.47	30/09/2024	£0	£25,000	£1,000,000	75	80	31 December 2021	FBM892	Only available when taken on a repayment basis
	2.57	30/09/2024	£999	£25,000	£1,000,000	80	85	31 December 2021	FBM897	Only available when taken on a repayment basis
	2.78	30/09/2024	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN170	Only available when taken on a repayment basis
5 year	1.22	30/09/2026	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBM910	Repayment and Interest Only
	1.25	30/09/2026	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM906	Repayment and Interest Only
	1.49	30/09/2026	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM900	Repayment and Interest Only
	1.73	30/09/2026	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBM911	Repayment and Interest Only
	1.75	30/09/2026	£999	£25,000	£1,000,000	60	75	31 December 2021	FBM907	Repayment and Interest Only
	1.97	30/09/2026	£0	£25,000	£1,000,000	60	75	31 December 2021	FBM901	Repayment and Interest Only
	2.30	30/09/2026	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBM912	Only available when taken on a repayment basis
	2.32	30/09/2026	£999	£25,000	£1,000,000	75	80	31 December 2021	FBM908	Only available when taken on a repayment basis
	2.51	30/09/2026	£0	£25,000	£1,000,000	75	80	31 December 2021	FBM902	Only available when taken on a repayment basis
	2.68	30/09/2026	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN175	Only available when taken on a repayment basis
	2.69	30/09/2026	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN174	Only available when taken on a repayment basis
	2.80	30/09/2026	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN172	Only available when taken on a repayment basis
	3.35	30/09/2026	£999	£25,000	£500,000	85	90	31 December 2021	FBN173	Only available when taken on a repayment basis Specific criteria applies to availability
	3.48	30/09/2026	£0	£25,000	£500,000	85	90	31 December 2021	FBN171	Only available when taken on a repayment basis Specific criteria applies to availability
4.00	30/09/2026	£999	£25,000	£500,000	90	95	31 December 2021	FBM905	Only available when taken on a repayment basis Specific criteria applies to availability	
4.20	30/09/2026	£0	£25,000	£500,000	90	95	31 December 2021	FBM899	Only available when taken on a repayment basis Specific criteria applies to availability	
10 year	2.07	30/09/2031	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM916	Repayment and Interest Only
	2.15	30/09/2031	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM914	Repayment and Interest Only
	2.53	30/09/2031	£999	£25,000	£1,000,000	60	75	31 December 2021	FBM917	Repayment and Interest Only
	2.62	30/09/2031	£0	£25,000	£1,000,000	60	75	31 December 2021	FBM915	Repayment and Interest Only

FTB

For products above 85% the following four criteria rules will apply:

1. These products are not available for new build properties or other schemes
2. An enhanced credit score requirement will be applied
3. A maximum 4.4% 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	1.04	30/09/2023	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBM930	Repayment and Interest Only
	1.08	30/09/2023	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM926	Repayment and Interest Only
	1.39	30/09/2023	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM920	Repayment and Interest Only
	1.30	30/09/2023	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBM931	Repayment and Interest Only
	1.31	30/09/2023	£999	£25,000	£1,000,000	60	75	31 December 2021	FBM927	Repayment and Interest Only
	1.82	30/09/2023	£0	£25,000	£1,000,000	60	75	31 December 2021	FBM921	Repayment and Interest Only
	1.99	30/09/2023	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBM932	Only available when taken on a repayment basis
	2.03	30/09/2023	£999	£25,000	£1,000,000	75	80	31 December 2021	FBM928	Only available when taken on a repayment basis
	2.41	30/09/2023	£0	£25,000	£1,000,000	75	80	31 December 2021	FBM922	Only available when taken on a repayment basis
	2.32	30/09/2023	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN190	Only available when taken on a repayment basis
	2.33	30/09/2023	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN179	Only available when taken on a repayment basis
	2.66	30/09/2023	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN177	Only available when taken on a repayment basis
	2.88	30/09/2023	£999	£25,000	£500,000	85	90	31 December 2021	FBN178	Only available when taken on a repayment basis Specific criteria applies to availability
	3.02	30/09/2023	£0	£25,000	£500,000	85	90	31 December 2021	FBN176	Only available when taken on a repayment basis Specific criteria applies to availability
	3.73	30/09/2023	£999	£25,000	£500,000	90	95	31 December 2021	FBM925	Only available when taken on a repayment basis Specific criteria applies to availability
4.00	30/09/2023	£0	£25,000	£500,000	90	95	31 December 2021	FBM919	Only available when taken on a repayment basis Specific criteria applies to availability	
3 year	1.20	30/09/2024	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM938	Repayment and Interest Only
	1.47	30/09/2024	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM934	Repayment and Interest Only
	1.63	30/09/2024	£999	£25,000	£1,000,000	60	75	31 December 2021	FBM939	Repayment and Interest Only
	1.84	30/09/2024	£0	£25,000	£1,000,000	60	75	31 December 2021	FBM935	Repayment and Interest Only
	2.27	30/09/2024	£999	£25,000	£1,000,000	75	80	31 December 2021	FBM940	Only available when taken on a repayment basis
	2.47	30/09/2024	£0	£25,000	£1,000,000	75	80	31 December 2021	FBM936	Only available when taken on a repayment basis
	2.57	30/09/2024	£999	£25,000	£1,000,000	80	85	31 December 2021	FBM941	Only available when taken on a repayment basis
	2.76	30/09/2024	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN191	Only available when taken on a repayment basis
5 year	1.22	30/09/2026	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBM954	Repayment and Interest Only
	1.25	30/09/2026	£999	£25,000	£1,000,000	0	60	31 December 2021	FBM950	Repayment and Interest Only
	1.49	30/09/2026	£0	£25,000	£1,000,000	0	60	31 December 2021	FBM944	Repayment and Interest Only
	1.73	30/09/2026	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBM955	Repayment and Interest Only
	1.75	30/09/2026	£999	£25,000	£1,000,000	60	75	31 December 2021	FBM951	Repayment and Interest Only
	1.97	30/09/2026	£0	£25,000	£1,000,000	60	75	31 December 2021	FBM945	Repayment and Interest Only
	2.30	30/09/2026	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBM956	Only available when taken on a repayment basis
	2.32	30/09/2026	£999	£25,000	£1,000,000	75	80	31 December 2021	FBM952	Only available when taken on a repayment basis
	2.51	30/09/2026	£0	£25,000	£1,000,000	75	80	31 December 2021	FBM946	Only available when taken on a repayment basis
	2.69	30/09/2026	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN196	Only available when taken on a repayment basis
	2.69	30/09/2026	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN185	Only available when taken on a repayment basis
	2.80	30/09/2026	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN183	Only available when taken on a repayment basis
	3.35	30/09/2026	£999	£25,000	£500,000	85	90	31 December 2021	FBN194	Only available when taken on a repayment basis Specific criteria applies to availability
	3.48	30/09/2026	£0	£25,000	£500,000	85	90	31 December 2021	FBN182	Only available when taken on a repayment basis Specific criteria applies to availability
	4.00	30/09/2026	£999	£25,000	£500,000	90	95	31 December 2021	FBM949	Only available when taken on a repayment basis Specific criteria applies to availability
4.20	30/09/2026	£0	£25,000	£500,000	90	95	31 December 2021	FBM943	Only available when taken on a repayment basis Specific criteria applies to availability	

Large Loans HMV & FTB

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.17	30/09/2023	£1,499	£1,000,000	£5,000,000	0	60	31 December 2021	FBN103	Repayment and Interest Only
	2.40	30/09/2023	£1,499	£1,000,000	£5,000,000	60	70	31 December 2021	FBN104	Repayment and Interest Only
	2.75	30/09/2023	£1,499	£1,000,000	£2,000,000	70	80	31 December 2021	FBN102	Repayment and Interest Only Interest only available <75% LTV
5 year	1.28	30/09/2026	£1,499	£1,000,000	£5,000,000	0	60	31 December 2021	FBN105	Repayment and Interest Only
	3.32	30/09/2026	£1,499	£1,000,000	£5,000,000	60	70	31 December 2021	FBN106	Repayment and Interest Only

**New Build HMV**

These products are only available for New Build houses/bungalows/flats. They are not available for conversions or renovations between 80-85% LTV

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.28	30/09/2023	£999	£25,000	£1,000,000	0	60	30 June 2022	FBM962	New Build Cases Only Repayment and Interest Only
	1.59	30/09/2023	£0	£25,000	£1,000,000	0	60	30 June 2022	FBM958	New Build Cases Only Repayment and Interest Only
	1.51	30/09/2023	£999	£25,000	£1,000,000	60	75	30 June 2022	FBM963	New Build Cases Only Repayment and Interest Only
	2.02	30/09/2023	£0	£25,000	£1,000,000	60	75	30 June 2022	FBM959	New Build Cases Only Repayment and Interest Only
	2.23	30/09/2023	£999	£25,000	£1,000,000	75	80	30 June 2022	FBM964	New Build Cases Only Only available when taken on a repayment basis
	2.61	30/09/2023	£0	£25,000	£1,000,000	75	80	30 June 2022	FBM960	New Build Cases Only Only available when taken on a repayment basis
	2.53	30/09/2023	£999	£25,000	£1,000,000	80	85	30 June 2022	FBN188	New Build Cases Only Only available when taken on a repayment basis
2.86	30/09/2023	£0	£25,000	£1,000,000	80	85	30 June 2022	FBN187	New Build Cases Only Only available when taken on a repayment basis	
3 year	1.40	30/09/2024	£999	£25,000	£1,000,000	0	60	30 June 2022	FBM970	New Build Cases Only Repayment and Interest Only
	1.67	30/09/2024	£0	£25,000	£1,000,000	0	60	30 June 2022	FBM966	New Build Cases Only Repayment and Interest Only
	1.83	30/09/2024	£999	£25,000	£1,000,000	60	75	30 June 2022	FBM971	New Build Cases Only Repayment and Interest Only
	2.04	30/09/2024	£0	£25,000	£1,000,000	60	75	30 June 2022	FBM967	New Build Cases Only Repayment and Interest Only
	2.47	30/09/2024	£999	£25,000	£1,000,000	75	80	30 June 2022	FBM972	New Build Cases Only Only available when taken on a repayment basis
	2.67	30/09/2024	£0	£25,000	£1,000,000	75	80	30 June 2022	FBM968	New Build Cases Only Only available when taken on a repayment basis
	2.77	30/09/2024	£999	£25,000	£1,000,000	80	85	30 June 2022	FBM973	New Build Cases Only Only available when taken on a repayment basis
2.98	30/09/2024	£0	£25,000	£1,000,000	80	85	30 June 2022	FBN189	New Build Cases Only Only available when taken on a repayment basis	
5 year	1.45	30/09/2026	£999	£25,000	£1,000,000	0	60	30 June 2022	FBM978	New Build Cases Only Repayment and Interest Only
	1.69	30/09/2026	£0	£25,000	£1,000,000	0	60	30 June 2022	FBM974	New Build Cases Only Repayment and Interest Only
	1.95	30/09/2026	£999	£25,000	£1,000,000	60	75	30 June 2022	FBM979	New Build Cases Only Repayment and Interest Only
	2.17	30/09/2026	£0	£25,000	£1,000,000	60	75	30 June 2022	FBM975	New Build Cases Only Repayment and Interest Only
	2.52	30/09/2026	£999	£25,000	£1,000,000	75	80	30 June 2022	FBM980	New Build Cases Only Only available when taken on a repayment basis
	2.71	30/09/2026	£0	£25,000	£1,000,000	75	80	30 June 2022	FBM976	New Build Cases Only Only available when taken on a repayment basis
	2.89	30/09/2026	£999	£25,000	£1,000,000	80	85	30 June 2022	FBN191	New Build Cases Only Only available when taken on a repayment basis
3.00	30/09/2026	£0	£25,000	£1,000,000	80	85	30 June 2022	FBN190	New Build Cases Only Only available when taken on a repayment basis	

**New Build FTB**

These products are only available for New Build houses/bungalows/flats. They are not available for conversions or renovations between 80-85% LTV

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.28	30/09/2023	£999	£25,000	£1,000,000	0	60	30 June 2022	FBM985	New Build Cases Only Repayment and Interest Only
	1.59	30/09/2023	£0	£25,000	£1,000,000	0	60	30 June 2022	FBM982	New Build Cases Only Repayment and Interest Only
	1.51	30/09/2023	£999	£25,000	£1,000,000	60	75	30 June 2022	FBM987	New Build Cases Only Repayment and Interest Only
	2.02	30/09/2023	£0	£25,000	£1,000,000	60	75	30 June 2022	FBM983	New Build Cases Only Repayment and Interest Only
	2.23	30/09/2023	£999	£25,000	£1,000,000	75	80	30 June 2022	FBM988	New Build Cases Only Only available when taken on a repayment basis
	2.61	30/09/2023	£0	£25,000	£1,000,000	75	80	30 June 2022	FBM984	New Build Cases Only Only available when taken on a repayment basis
	2.53	30/09/2023	£999	£25,000	£1,000,000	80	85	30 June 2022	FBN193	New Build Cases Only Only available when taken on a repayment basis
2.86	30/09/2023	£0	£25,000	£1,000,000	80	85	30 June 2022	FBN192	New Build Cases Only Only available when taken on a repayment basis	
3 year	1.40	30/09/2024	£999	£25,000	£1,000,000	0	60	30 June 2022	FBM994	New Build Cases Only Repayment and Interest Only
	1.67	30/09/2024	£0	£25,000	£1,000,000	0	60	30 June 2022	FBM990	New Build Cases Only Repayment and Interest Only
	1.83	30/09/2024	£999	£25,000	£1,000,000	60	75	30 June 2022	FBM995	New Build Cases Only Repayment and Interest Only
	2.04	30/09/2024	£0	£25,000	£1,000,000	60	75	30 June 2022	FBM991	New Build Cases Only Repayment and Interest Only
	2.47	30/09/2024	£999	£25,000	£1,000,000	75	80	30 June 2022	FBM996	New Build Cases Only Only available when taken on a repayment basis
	2.67	30/09/2024	£0	£25,000	£1,000,000	75	80	30 June 2022	FBM992	New Build Cases Only Only available when taken on a repayment basis
	2.77	30/09/2024	£999	£25,000	£1,000,000	80	85	30 June 2022	FBM997	New Build Cases Only Only available when taken on a repayment basis
2.98	30/09/2024	£0	£25,000	£1,000,000	80	85	30 June 2022	FBN194	New Build Cases Only Only available when taken on a repayment basis	
5 year	1.45	30/09/2026	£999	£25,000	£1,000,000	0	60	30 June 2022	FBN002	New Build Cases Only Repayment and Interest Only
	1.69	30/09/2026	£0	£25,000	£1,000,000	0	60	30 June 2022	FBM998	New Build Cases Only Repayment and Interest Only
	1.95	30/09/2026	£999	£25,000	£1,000,000	60	75	30 June 2022	FBN003	New Build Cases Only Repayment and Interest Only
	2.17	30/09/2026	£0	£25,000	£1,000,000	60	75	30 June 2022	FBM999	New Build Cases Only Repayment and Interest Only
	2.52	30/09/2026	£999	£25,000	£1,000,000	75	80	30 June 2022	FBN004	New Build Cases Only Only available when taken on a repayment basis
	2.71	30/09/2026	£0	£25,000	£1,000,000	75	80	30 June 2022	FBN000	New Build Cases Only Only available when taken on a repayment basis
	2.89	30/09/2026	£999	£25,000	£1,000,000	80	85	30 June 2022	FBN196	New Build Cases Only Only available when taken on a repayment basis
3.00	30/09/2026	£0	£25,000	£1,000,000	80	85	30 June 2022	FBN195	New Build Cases Only Only available when taken on a repayment basis	

21 May 2021

REM

For remortgage service products we pay our legal fees or your customer can arrange their own conveyancer and pay their own fees, and there is also no charge for a property assessment.  
Where products include 'no conveyancing' in additional info we only provide a no charge property assessment as part of the service and no free conveyancing option

ERC structure on all products:

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

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

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

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

Fixed										
Remortgage and Remortgage use own conveyancer										
Product Type	Rate(%)	Unit	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.08	30/09/2023	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBN115	Repayment and Interest Only
	1.16	30/09/2023	£999	£25,000	£1,000,000	0	60	31 December 2021	FBN111	Repayment and Interest Only
	1.65	30/09/2023	£0	£25,000	£1,000,000	0	60	31 December 2021	FBN107	Repayment and Interest Only
	1.31	30/09/2023	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBN116	Repayment and Interest Only
	1.39	30/09/2023	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN112	Repayment and Interest Only
	1.95	30/09/2023	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN108	Repayment and Interest Only
	1.91	30/09/2023	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBN117	Only available when taken on a repayment basis
	1.98	30/09/2023	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN113	Only available when taken on a repayment basis
	2.70	30/09/2023	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN109	Only available when taken on a repayment basis
	2.43	30/09/2023	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN118	Only available when taken on a repayment basis
	2.50	30/09/2023	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN114	Only available when taken on a repayment basis
2.99	30/09/2023	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN110	Only available when taken on a repayment basis	
3 year	1.15	30/09/2024	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBN135	Repayment and Interest Only
	1.25	30/09/2024	£999	£25,000	£1,000,000	0	60	31 December 2021	FBN131	Repayment and Interest Only
	1.65	30/09/2024	£0	£25,000	£1,000,000	0	60	31 December 2021	FBN127	Repayment and Interest Only
	1.38	30/09/2024	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBN136	Repayment and Interest Only
	1.48	30/09/2024	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN132	Repayment and Interest Only
	1.95	30/09/2024	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN128	Repayment and Interest Only
	1.98	30/09/2024	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBN137	Only available when taken on a repayment basis
	2.07	30/09/2024	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN133	Only available when taken on a repayment basis
	2.70	30/09/2024	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN129	Only available when taken on a repayment basis
	2.50	30/09/2024	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN138	Only available when taken on a repayment basis
	2.59	30/09/2024	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN134	Only available when taken on a repayment basis
2.99	30/09/2024	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN130	Only available when taken on a repayment basis	
5 year	1.23	30/09/2026	£1,499	£250,000	£1,000,000	0	60	31 December 2021	FBN147	Repayment and Interest Only
	1.33	30/09/2026	£999	£25,000	£1,000,000	0	60	31 December 2021	FBN143	Repayment and Interest Only
	1.74	30/09/2026	£0	£25,000	£1,000,000	0	60	31 December 2021	FBN139	Repayment and Interest Only
	1.54	30/09/2026	£1,499	£250,000	£1,000,000	60	75	31 December 2021	FBN148	Repayment and Interest Only
	1.58	30/09/2026	£999	£25,000	£1,000,000	60	75	31 December 2021	FBN144	Repayment and Interest Only
	2.05	30/09/2026	£0	£25,000	£1,000,000	60	75	31 December 2021	FBN140	Repayment and Interest Only
	2.21	30/09/2026	£1,499	£250,000	£1,000,000	75	80	31 December 2021	FBN149	Only available when taken on a repayment basis
	2.23	30/09/2026	£999	£25,000	£1,000,000	75	80	31 December 2021	FBN145	Only available when taken on a repayment basis
	2.70	30/09/2026	£0	£25,000	£1,000,000	75	80	31 December 2021	FBN141	Only available when taken on a repayment basis
	2.67	30/09/2026	£1,499	£250,000	£1,000,000	80	85	31 December 2021	FBN150	Only available when taken on a repayment basis
	2.71	30/09/2026	£999	£25,000	£1,000,000	80	85	31 December 2021	FBN146	Only available when taken on a repayment basis
3.15	30/09/2026	£0	£25,000	£1,000,000	80	85	31 December 2021	FBN142	Only available when taken on a repayment basis	

Large Loans

With our remortgage service we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs.

There is no charge for a property assessment

Interest Only available up to 75% LTV

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

Fixed										
Remortgage and Remortgage use own conveyancer										
Product Type	Rate(%)	Unit	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	2.15	30/09/2023	£1,499	£1,000,000	£5,000,000	0	60	31 December 2021	FBN161	Repayment and Interest Only
	2.80	30/09/2023	£1,499	£1,000,000	£5,000,000	60	70	31 December 2021	FBN162	Repayment and Interest Only
	3.05	30/09/2023	£1,499	£1,000,000	£2,000,000	70	80	31 December 2021	FBN160	Repayment and Interest Only
5 year	2.71	30/09/2026	£1,499	£1,000,000	£5,000,000	0	60	31 December 2021	FBN163	Repayment and Interest Only
	3.36	30/09/2026	£1,499	£1,000,000	£5,000,000	60	70	31 December 2021	FBN164	Repayment and Interest Only

**21 May 2021  
Self Build FTB**

Fixed											
First Time Buyer											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional info
2 year	5.31	30/09/2023	£1,499	£25,000	£300,000	0	75	2% to 30/09/2022 1% to 30/09/2023	30 June 2022	SBL123	Repayment and Interest Only

**Self Build HMV**

Fixed											
Homemover											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional info
2 year	5.31	30/09/2023	£1,499	£25,000	£1,000,000	0	75	2% to 30/09/2022 1% to 30/09/2023	30 June 2022	SBL122	Repayment and Interest Only

21 May 2021

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

Products available for Help to Buy 'Equity Loan' scheme  
These products are not available to Retirement Home plan or Consent to Lease customers

ERC structure on all products:

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

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

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.28	30/09/2023	£999	£25,000	£500,000	0	60	30 June 2022	FBN010	Only available when taken on a repayment basis
	1.59	30/09/2023	£0	£25,000	£500,000	0	60	30 June 2022	FBN006	Only available when taken on a repayment basis
	1.51	30/09/2023	£999	£25,000	£500,000	60	75	30 June 2022	FBN011	Only available when taken on a repayment basis
	2.02	30/09/2023	£0	£25,000	£500,000	60	75	30 June 2022	FBN007	Only available when taken on a repayment basis
	2.23	30/09/2023	£999	£25,000	£500,000	75	80	30 June 2022	FBN012	Only available when taken on a repayment basis
	2.61	30/09/2023	£0	£25,000	£500,000	75	80	30 June 2022	FBN008	Only available when taken on a repayment basis
	2.53	30/09/2023	£999	£25,000	£500,000	80	85	30 June 2022	FBN198	Only available when taken on a repayment basis
	2.86	30/09/2023	£0	£25,000	£500,000	80	85	30 June 2022	FBN197	Only available when taken on a repayment basis
3 year	1.40	30/09/2024	£999	£25,000	£500,000	0	60	30 June 2022	FBN026	Only available when taken on a repayment basis
	1.67	30/09/2024	£0	£25,000	£500,000	0	60	30 June 2022	FBN022	Only available when taken on a repayment basis
	1.83	30/09/2024	£999	£25,000	£500,000	60	75	30 June 2022	FBN027	Only available when taken on a repayment basis
	2.04	30/09/2024	£0	£25,000	£500,000	60	75	30 June 2022	FBN023	Only available when taken on a repayment basis
	2.47	30/09/2024	£999	£25,000	£500,000	75	80	30 June 2022	FBN028	Only available when taken on a repayment basis
	2.67	30/09/2024	£0	£25,000	£500,000	75	80	30 June 2022	FBN024	Only available when taken on a repayment basis
	2.77	30/09/2024	£999	£25,000	£500,000	80	85	30 June 2022	FBN029	Only available when taken on a repayment basis
2.98	30/09/2024	£0	£25,000	£500,000	80	85	30 June 2022	FBN201	Only available when taken on a repayment basis	
5 year	1.45	30/09/2026	£999	£25,000	£500,000	0	60	30 June 2022	FBN042	Only available when taken on a repayment basis
	1.69	30/09/2026	£0	£25,000	£500,000	0	60	30 June 2022	FBN038	Only available when taken on a repayment basis
	1.95	30/09/2026	£999	£25,000	£500,000	60	75	30 June 2022	FBN043	Only available when taken on a repayment basis
	2.17	30/09/2026	£0	£25,000	£500,000	60	75	30 June 2022	FBN039	Only available when taken on a repayment basis
	2.52	30/09/2026	£999	£25,000	£500,000	75	80	30 June 2022	FBN044	Only available when taken on a repayment basis
	2.71	30/09/2026	£0	£25,000	£500,000	75	80	30 June 2022	FBN040	Only available when taken on a repayment basis
	2.89	30/09/2026	£999	£25,000	£500,000	80	85	30 June 2022	FBN204	Only available when taken on a repayment basis
	3.00	30/09/2026	£0	£25,000	£500,000	80	85	30 June 2022	FBN203	Only available when taken on a repayment basis

**FTB**

Classification: Public

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.28	30/09/2023	£999	£25,000	£500,000	0	60	30 June 2022	FBN058	Only available when taken on a repayment basis
	1.59	30/09/2023	£0	£25,000	£500,000	0	60	30 June 2022	FBN054	Only available when taken on a repayment basis
	1.51	30/09/2023	£999	£25,000	£500,000	60	75	30 June 2022	FBN059	Only available when taken on a repayment basis
	2.02	30/09/2023	£0	£25,000	£500,000	60	75	30 June 2022	FBN055	Only available when taken on a repayment basis
	2.23	30/09/2023	£999	£25,000	£500,000	75	80	30 June 2022	FBN060	Only available when taken on a repayment basis
	2.61	30/09/2023	£0	£25,000	£500,000	75	80	30 June 2022	FBN056	Only available when taken on a repayment basis
	2.53	30/09/2023	£999	£25,000	£500,000	80	85	30 June 2022	FBN208	Only available when taken on a repayment basis
	2.86	30/09/2023	£0	£25,000	£500,000	80	85	30 June 2022	FBN207	Only available when taken on a repayment basis
3 year	1.40	30/09/2024	£999	£25,000	£500,000	0	60	30 June 2022	FBN074	Only available when taken on a repayment basis
	1.67	30/09/2024	£0	£25,000	£500,000	0	60	30 June 2022	FBN070	Only available when taken on a repayment basis
	1.83	30/09/2024	£999	£25,000	£500,000	60	75	30 June 2022	FBN075	Only available when taken on a repayment basis
	2.04	30/09/2024	£0	£25,000	£500,000	60	75	30 June 2022	FBN071	Only available when taken on a repayment basis
	2.47	30/09/2024	£999	£25,000	£500,000	75	80	30 June 2022	FBN076	Only available when taken on a repayment basis
	2.67	30/09/2024	£0	£25,000	£500,000	75	80	30 June 2022	FBN072	Only available when taken on a repayment basis
	2.77	30/09/2024	£999	£25,000	£500,000	80	85	30 June 2022	FBN077	Only available when taken on a repayment basis
2.98	30/09/2024	£0	£25,000	£500,000	80	85	30 June 2022	FBN211	Only available when taken on a repayment basis	
5 year	1.45	30/09/2026	£999	£25,000	£500,000	0	60	30 June 2022	FBN090	Only available when taken on a repayment basis
	1.69	30/09/2026	£0	£25,000	£500,000	0	60	30 June 2022	FBN086	Only available when taken on a repayment basis
	1.95	30/09/2026	£999	£25,000	£500,000	60	75	30 June 2022	FBN091	Only available when taken on a repayment basis
	2.17	30/09/2026	£0	£25,000	£500,000	60	75	30 June 2022	FBN087	Only available when taken on a repayment basis
	2.52	30/09/2026	£999	£25,000	£500,000	75	80	30 June 2022	FBN092	Only available when taken on a repayment basis
	2.71	30/09/2026	£0	£25,000	£500,000	75	80	30 June 2022	FBN088	Only available when taken on a repayment basis
	2.89	30/09/2026	£999	£25,000	£500,000	80	85	30 June 2022	FBN214	Only available when taken on a repayment basis
	3.00	30/09/2026	£0	£25,000	£500,000	80	85	30 June 2022	FBN213	Only available when taken on a repayment basis

**REM**

**For Shared Equity Remortgages:**

The customer must provide a minimum 10% deposit

The Equity loan term must be equal to or greater than the mortgage term

Lending to repay all or part of the Equity Loan is allowed, although other debt consolidation reasons are not

**For Shared Ownership Remortgages:**

The maximum LTV for customers remortgaging to Halifax is 90%, and is calculated on the current valuation of their share. The maximum LTV is 90% of the value of the part owned by the customer.

Fixed										
Remortgage - Own Conveyancer										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.35	30/09/2023	£999	£25,000	£500,000	0	60	31 December 2021	FBN157	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	1.60	30/09/2023	£999	£25,000	£500,000	60	75	31 December 2021	FBN158	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	2.73	30/09/2023	£999	£25,000	£500,000	75	85	31 December 2021	FBN159	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legals - customer must instruct own conveyancer

<b>Withdrawn Products - 20/05/2021</b>			
FBM874	FBM981	FBM924	FBN045
FBM879	FBM985	FBM929	FBN049
FBM880	FBM989	FBM933	FBN053
FBM885	FBM993	FBM937	FBN057
FBM889	FBN001	FBM942	FBN061
FBM893	FBN005	FBM947	FBN065
FBM898	FBN009	FBM948	FBN069
FBM903	FBN013	FBM953	FBN073
FBM904	FBN017	FBM957	FBN081
FBM909	FBN021	FBM961	FBN089
FBM913	FBN025	FBM965	FBN093
FBM918	FBN033	FBM969	FBN097
FBM923	FBN041	FBM977	FBN101