

08 December 2020

HMV

Classification: Public

Fixed											
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	1.20	31/03/2023	£1,499	£250,000	£1,000,000	0	60	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ003	Repayment and Interest Only No MAF
	1.28	31/03/2023	£999	£25,000	£1,000,000	0	60	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ000	Repayment and Interest Only No MAF
	1.96	31/03/2023	£1,499	£250,000	£1,000,000	60	75	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ004	Repayment and Interest Only No MAF
	2.03	31/03/2023	£999	£25,000	£1,000,000	60	75	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ001	Repayment and Interest Only No MAF
	2.90	31/03/2023	£1,499	£250,000	£1,000,000	75	80	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ006	Only available when taken on a repayment basis No MAF
	3.11	31/03/2023	£999	£25,000	£1,000,000	75	80	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ002	Only available when taken on a repayment basis No MAF
3 year	1.36	31/03/2024	£999	£25,000	£1,000,000	0	60	2% to 31/03/2022 1% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ006	Repayment and Interest Only No MAF
	2.04	31/03/2024	£999	£25,000	£1,000,000	60	75	2% to 31/03/2022 1% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ007	Repayment and Interest Only No MAF
	3.11	31/03/2024	£999	£25,000	£1,000,000	75	85	2% to 31/03/2022 1% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ008	Only available when taken on a repayment basis No MAF
	1.43	31/03/2026	£1,499	£250,000	£1,000,000	0	60	2% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ012	Repayment and Interest Only No MAF
5 year	1.75	31/03/2026	£999	£25,000	£1,000,000	0	60	2% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ009	Repayment and Interest Only No MAF
	2.01	31/03/2026	£1,499	£250,000	£1,000,000	60	75	2% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ013	Repayment and Interest Only No MAF
	2.26	31/03/2026	£999	£25,000	£1,000,000	60	75	2% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ010	Repayment and Interest Only No MAF
	2.95	31/03/2026	£1,499	£250,000	£1,000,000	75	85	2% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ014	Only available when taken on a repayment basis No MAF
	3.12	31/03/2026	£999	£25,000	£1,000,000	75	85	2% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ011	Only available when taken on a repayment basis No MAF
	10 year	2.07	31/03/2031	£999	£25,000	£1,000,000	0	60	2% to 31/03/2022 6% to 31/03/2026 5% to 31/03/2027 4% to 31/03/2028 3% to 31/03/2029 2% to 31/03/2030 1% to 31/03/2031	30 June 2021	FBJ015
2.53		31/03/2031	£999	£25,000	£1,000,000	60	75	2% to 31/03/2022 6% to 31/03/2026 5% to 31/03/2027 4% to 31/03/2028 3% to 31/03/2029 2% to 31/03/2030 1% to 31/03/2031	30 June 2021	FBJ016	Repayment and Interest Only No MAF

FTB

Fixed											
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	1.20	31/03/2023	£1,499	£250,000	£1,000,000	0	60	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ020	Repayment and Interest Only No MAF
	1.28	31/03/2023	£999	£25,000	£1,000,000	0	60	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ017	Repayment and Interest Only No MAF
	1.96	31/03/2023	£1,499	£250,000	£1,000,000	60	75	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ021	Repayment and Interest Only No MAF
	2.03	31/03/2023	£999	£25,000	£1,000,000	60	75	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ018	Repayment and Interest Only No MAF
	2.90	31/03/2023	£1,499	£250,000	£1,000,000	75	85	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ022	Only available when taken on a repayment basis No MAF
	3.11	31/03/2023	£999	£25,000	£1,000,000	75	85	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ019	Only available when taken on a repayment basis No MAF
	3.54	31/03/2023	£999	£25,000	£500,000	85	90	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ015	Only available when taken on a repayment basis No MAF Specific criteria applies to availability These products are not available for new build properties or other schemes An enhanced credit score requirement will be applied A maximum 4.4% loan to income (LTI) cap will be applied as part of our affordability assessment 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
3 year	1.36	31/03/2024	£999	£25,000	£1,000,000	0	60	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ023	Repayment and Interest Only No MAF
	2.04	31/03/2024	£999	£25,000	£1,000,000	60	75	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ024	Repayment and Interest Only No MAF
	3.11	31/03/2024	£999	£25,000	£1,000,000	75	85	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ025	Only available when taken on a repayment basis No MAF
5 year	1.43	31/03/2026	£1,499	£250,000	£1,000,000	0	60	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ029	Repayment and Interest Only No MAF
	1.75	31/03/2026	£999	£25,000	£1,000,000	0	60	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ026	Repayment and Interest Only No MAF
	2.01	31/03/2026	£1,499	£250,000	£1,000,000	60	75	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ030	Repayment and Interest Only No MAF
	2.26	31/03/2026	£999	£25,000	£1,000,000	60	75	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ027	Repayment and Interest Only No MAF
	2.95	31/03/2026	£1,499	£250,000	£1,000,000	75	85	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ031	Only available when taken on a repayment basis No MAF
	3.12	31/03/2026	£999	£25,000	£1,000,000	75	85	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ028	Only available when taken on a repayment basis No MAF
	3.59	31/03/2026	£999	£25,000	£500,000	85	90	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ016	Only available when taken on a repayment basis No MAF Specific criteria applies to availability These products are not available for new build properties or other schemes An enhanced credit score requirement will be applied A maximum 4.4% loan to income (LTI) cap will be applied as part of our affordability assessment 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

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 (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	1.60	31/03/2023	£1,499	£1,000,000	£5,000,000	0	60	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ087	Repayment and Interest Only No MAF
	2.40	31/03/2023	£1,499	£1,000,000	£5,000,000	60	70	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ088	Repayment and Interest Only No MAF
	2.75	31/03/2023	£1,499	£1,000,000	£2,000,000	70	80	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ086	Repayment and Interest Only Interest only available <75% LTV No MAF
5 year	2.58	31/03/2026	£1,499	£1,000,000	£5,000,000	0	60	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ089	Repayment and Interest Only No MAF
	3.32	31/03/2026	£1,499	£1,000,000	£5,000,000	60	70	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ090	Repayment and Interest Only No MAF

**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 (%)	ERCs	Complete by	Product Code	Additional info	
2 year	1.48	31/03/2023	£999	£25,000	£1,000,000	0	60	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	FBJ032	New Build Cases Only Repayment and Interest Only No MAF
	2.23	31/03/2023	£999	£25,000	£1,000,000	60	75	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	FBJ033	New Build Cases Only Repayment and Interest Only No MAF
	3.31	31/03/2023	£999	£25,000	£1,000,000	75	80	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	FBJ034	New Build Cases Only Only available when taken on a repayment basis No MAF
3 year	1.56	31/03/2024	£999	£25,000	£1,000,000	0	60	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	31 December 2021	FBJ035	New Build Cases Only Repayment and Interest Only No MAF
	2.24	31/03/2024	£999	£25,000	£1,000,000	60	75	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	31 December 2021	FBJ036	New Build Cases Only Repayment and Interest Only No MAF
	3.31	31/03/2024	£999	£25,000	£1,000,000	75	85	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	31 December 2021	FBJ037	New Build Cases Only Only available when taken on a repayment basis No MAF
5 year	1.95	31/03/2026	£999	£25,000	£1,000,000	0	60	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025	31 December 2021	FBJ038	New Build Cases Only Repayment and Interest Only No MAF
	2.46	31/03/2026	£999	£25,000	£1,000,000	60	75	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025	31 December 2021	FBJ039	New Build Cases Only Repayment and Interest Only No MAF
	3.32	31/03/2026	£999	£25,000	£1,000,000	75	85	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	31 December 2021	FBJ040	New Build Cases Only Only available when taken on a repayment basis No MAF

**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 (%)	ERCs	Complete by	Product Code	Additional info	
2 year	1.48	31/03/2023	£999	£25,000	£1,000,000	0	60	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	FBJ041	New Build Cases Only Repayment and Interest Only No MAF
	2.23	31/03/2023	£999	£25,000	£1,000,000	60	75	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	FBJ042	New Build Cases Only Repayment and Interest Only No MAF
	3.31	31/03/2023	£999	£25,000	£1,000,000	75	85	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	FBJ043	New Build Cases Only Only available when taken on a repayment basis No MAF
3 year	1.56	31/03/2024	£999	£25,000	£1,000,000	0	60	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	31 December 2021	FBJ044	New Build Cases Only Repayment and Interest Only No MAF
	2.24	31/03/2024	£999	£25,000	£1,000,000	60	75	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	31 December 2021	FBJ045	New Build Cases Only Repayment and Interest Only No MAF
	3.31	31/03/2024	£999	£25,000	£1,000,000	75	85	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	31 December 2021	FBJ046	New Build Cases Only Only available when taken on a repayment basis No MAF
5 year	1.95	31/03/2026	£999	£25,000	£1,000,000	0	60	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025	31 December 2021	FBJ047	New Build Cases Only Repayment and Interest Only No MAF
	2.46	31/03/2026	£999	£25,000	£1,000,000	60	75	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025	31 December 2021	FBJ048	New Build Cases Only Repayment and Interest Only No MAF
	3.32	31/03/2026	£999	£25,000	£1,000,000	75	85	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	31 December 2021	FBJ049	New Build Cases Only Only available when taken on a repayment basis No MAF

08 December 2020

REM

Classification: Public

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

Fixed											
Remortgage and Remortgage use own conveyancer											
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	1.19	31/03/2023	£1,499	£250,000	£1,000,000	0	60	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ587	Repayment and Interest Only No MAF
	1.26	31/03/2023	£999	£25,000	£1,000,000	0	60	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ583	Repayment and Interest Only No MAF
	1.80	31/03/2023	£0	£25,000	£1,000,000	0	60	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ091	Repayment and Interest Only No MAF
	1.43	31/03/2023	£1,499	£250,000	£1,000,000	60	75	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ588	Repayment and Interest Only No MAF
	1.53	31/03/2023	£999	£25,000	£1,000,000	60	75	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ584	Repayment and Interest Only No MAF
	2.06	31/03/2023	£0	£25,000	£1,000,000	60	75	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ580	Repayment and Interest Only No MAF
	2.02	31/03/2023	£1,499	£250,000	£1,000,000	75	80	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ589	Only available when taken on a repayment basis No MAF
	2.08	31/03/2023	£999	£25,000	£1,000,000	75	80	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ585	Only available when taken on a repayment basis No MAF
	2.62	31/03/2023	£0	£25,000	£1,000,000	75	80	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ581	Only available when taken on a repayment basis No MAF
	2.54	31/03/2023	£1,499	£250,000	£1,000,000	80	85	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ590	Only available when taken on a repayment basis No MAF
	2.65	31/03/2023	£999	£25,000	£1,000,000	80	85	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ586	Only available when taken on a repayment basis No MAF
	2.99	31/03/2023	£0	£25,000	£1,000,000	80	85	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ582	Only available when taken on a repayment basis No MAF
3 year	1.26	31/03/2024	£1,499	£250,000	£1,000,000	0	60	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ598	Repayment and Interest Only No MAF
	1.35	31/03/2024	£999	£25,000	£1,000,000	0	60	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ594	Repayment and Interest Only No MAF
	1.80	31/03/2024	£0	£25,000	£1,000,000	0	60	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ103	Repayment and Interest Only No MAF
	1.50	31/03/2024	£1,499	£250,000	£1,000,000	60	75	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ599	Repayment and Interest Only No MAF
	1.62	31/03/2024	£999	£25,000	£1,000,000	60	75	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ595	Repayment and Interest Only No MAF
	2.06	31/03/2024	£0	£25,000	£1,000,000	60	75	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ591	Repayment and Interest Only No MAF
	2.09	31/03/2024	£1,499	£250,000	£1,000,000	75	80	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ600	Only available when taken on a repayment basis No MAF
	2.17	31/03/2024	£999	£25,000	£1,000,000	75	80	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ596	Only available when taken on a repayment basis No MAF
	2.62	31/03/2024	£0	£25,000	£1,000,000	75	80	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ592	Only available when taken on a repayment basis No MAF
	2.61	31/03/2024	£1,499	£250,000	£1,000,000	80	85	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ601	Only available when taken on a repayment basis No MAF
	2.74	31/03/2024	£999	£25,000	£1,000,000	80	85	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ597	Only available when taken on a repayment basis No MAF
	2.99	31/03/2024	£0	£25,000	£1,000,000	80	85	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	30 June 2021	FBJ593	Only available when taken on a repayment basis No MAF
5 year	1.31	31/03/2026	£1,499	£250,000	£1,000,000	0	60	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ608	Repayment and Interest Only No MAF
	1.43	31/03/2026	£999	£25,000	£1,000,000	0	60	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ605	Repayment and Interest Only No MAF
	1.80	31/03/2026	£0	£25,000	£1,000,000	0	60	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ115	Repayment and Interest Only No MAF
	1.55	31/03/2026	£1,499	£250,000	£1,000,000	60	75	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ609	Repayment and Interest Only No MAF
	1.70	31/03/2026	£999	£25,000	£1,000,000	60	75	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ606	Repayment and Interest Only No MAF
	2.06	31/03/2026	£0	£25,000	£1,000,000	60	75	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ602	Repayment and Interest Only No MAF
	2.14	31/03/2026	£1,499	£250,000	£1,000,000	75	80	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ610	Only available when taken on a repayment basis No MAF
	2.25	31/03/2026	£999	£25,000	£1,000,000	75	80	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ607	Only available when taken on a repayment basis No MAF
	2.62	31/03/2026	£0	£25,000	£1,000,000	75	80	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ603	Only available when taken on a repayment basis No MAF
	2.67	31/03/2026	£1,499	£250,000	£1,000,000	80	85	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ611	Only available when taken on a repayment basis No MAF
	2.73	31/03/2026	£999	£25,000	£1,000,000	80	85	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ122	Only available when taken on a repayment basis No MAF
	3.05	31/03/2026	£0	£25,000	£1,000,000	80	85	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ604	Only available when taken on a repayment basis No MAF

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(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	2.15	31/03/2023	£1,499	£1,000,000	£5,000,000	0	60	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ131	Repayment and Interest Only No MAF
	2.80	31/03/2023	£1,499	£1,000,000	£5,000,000	60	70	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ132	Repayment and Interest Only No MAF
	3.05	31/03/2023	£1,499	£1,000,000	£2,000,000	70	80	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ130	Repayment and Interest Only No MAF
5 year	2.71	31/03/2026	£1,499	£1,000,000	£5,000,000	0	60	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ133	Repayment and Interest Only No MAF
	3.36	31/03/2026	£1,499	£1,000,000	£5,000,000	60	70	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	30 June 2021	FBJ134	Repayment and Interest Only No MAF

**08 December 2020  
Self Build FTB**

<b>Fixed</b>											
<b>First Time Buyer</b>											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional info
<b>2 year</b>	5.31	31/03/2023	£1,499	£25,000	£300,000	0	75	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	SBL119	Repayment and Interest Only No MAF

**Self Build HMV**

<b>Fixed</b>											
<b>Homemover</b>											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional info
<b>2 year</b>	5.31	31/03/2023	£1,499	£25,000	£1,000,000	0	75	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	SBL118	Repayment and Interest Only No MAF

08 December 2020

## 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

Fixed											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info
2 year	1.48	31/03/2023	£999	£25,000	£500,000	0	60	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	FBJ050	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
	2.23	31/03/2023	£999	£25,000	£500,000	60	75	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	FBJ051	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
	3.31	31/03/2023	£999	£25,000	£500,000	75	80	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	FBJ052	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
3 year	1.56	31/03/2024	£999	£25,000	£500,000	0	60	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	31 December 2021	FBJ056	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
	2.24	31/03/2024	£999	£25,000	£500,000	60	75	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	31 December 2021	FBJ057	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
	3.31	31/03/2024	£999	£25,000	£500,000	75	85	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	31 December 2021	FBJ058	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
5 year	1.95	31/03/2026	£999	£25,000	£500,000	0	60	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	31 December 2021	FBJ062	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
	2.46	31/03/2026	£999	£25,000	£500,000	60	75	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	31 December 2021	FBJ063	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
	3.32	31/03/2026	£999	£25,000	£500,000	75	85	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	31 December 2021	FBJ064	Only available when taken on a repayment basis Cannot be mixed and matched No MAF

**FTB**

**Fixed**

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERGs	Complete by	Product Code	Additional Info
2 year	1.48	31/03/2023	£999	£25,000	£500,000	0	60	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	FBJ068	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
	2.23	31/03/2023	£999	£25,000	£500,000	60	75	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	FBJ069	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
	3.31	31/03/2023	£999	£25,000	£500,000	75	85	2% to 31/03/2022 1% to 31/03/2023	31 December 2021	FBJ070	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
3 year	1.56	31/03/2024	£999	£25,000	£500,000	0	60	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	31 December 2021	FBJ074	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
	2.24	31/03/2024	£999	£25,000	£500,000	60	75	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	31 December 2021	FBJ075	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
	3.31	31/03/2024	£999	£25,000	£500,000	75	85	3% to 31/03/2022 2% to 31/03/2023 1% to 31/03/2024	31 December 2021	FBJ076	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
5 year	1.95	31/03/2026	£999	£25,000	£500,000	0	60	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	31 December 2021	FBJ080	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
	2.46	31/03/2026	£999	£25,000	£500,000	60	75	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	31 December 2021	FBJ081	Only available when taken on a repayment basis Cannot be mixed and matched No MAF
	3.32	31/03/2026	£999	£25,000	£500,000	75	85	5% to 31/03/2022 4% to 31/03/2023 3% to 31/03/2024 2% to 31/03/2025 1% to 31/03/2026	31 December 2021	FBJ082	Only available when taken on a repayment basis Cannot be mixed and matched No MAF

**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 allowed

**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 (%)	ERGs	Complete by	Product Code	Additional Info
2 year	1.46	31/03/2023	£999	£25,000	£500,000	0	60	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ612	£250 Cashback Repayment and Interest Only Cannot be mixed and matched Includes free valuation but no free legals - customer must instruct own conveyancer No MAF
	1.73	31/03/2023	£999	£25,000	£500,000	60	75	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ613	£250 Cashback Repayment and Interest Only Cannot be mixed and matched Includes free valuation but no free legals - customer must instruct own conveyancer No MAF
	2.85	31/03/2023	£999	£25,000	£500,000	75	85	2% to 31/03/2022 1% to 31/03/2023	30 June 2021	FBJ614	£250 Cashback Only available when taken on a repayment basis Cannot be mixed and matched Includes free valuation but no free legals - customer must instruct own conveyancer No MAF

Classification: Public

Withdrawn Products - N/A

Withdrawn Product Codes
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