

01 March 2021

HMV

Classification: Public

Products above 85%:

These products are not available for new build properties or other schemes

An enhanced credit score requirement will be applied

A maximum 4.49x 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'

Fixed											
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional info	
2 year	1.20	30/06/2023	£1,499	£250,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK790	Repayment and Interest Only
	1.28	30/06/2023	£999	£25,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK786	Repayment and Interest Only
	1.56	30/06/2023	£0	£25,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK781	Repayment and Interest Only
	1.30	30/06/2023	£1,499	£250,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL135	Repayment and Interest Only
	1.31	30/06/2023	£999	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL133	Repayment and Interest Only
	1.82	30/06/2023	£0	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL130	Repayment and Interest Only
	1.99	30/06/2023	£1,499	£250,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK793	Only available when taken on a repayment basis
	2.03	30/06/2023	£999	£25,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK788	Only available when taken on a repayment basis
	2.41	30/06/2023	£0	£25,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK783	Only available when taken on a repayment basis
	2.46	30/06/2023	£1,499	£250,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL136	Only available when taken on a repayment basis
	2.48	30/06/2023	£999	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL134	Only available when taken on a repayment basis
	2.81	30/06/2023	£0	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL131	Only available when taken on a repayment basis
	3.09	30/06/2023	£999	£25,000	£500,000	85	90	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL132	Only available when taken on a repayment basis Specific criteria applies to availability
3.32	30/06/2023	£0	£25,000	£500,000	85	90	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL129	Only available when taken on a repayment basis Specific criteria applies to availability	
3 year	1.36	30/06/2024	£999	£25,000	£1,000,000	0	60	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK799	Repayment and Interest Only
	1.64	30/06/2024	£0	£25,000	£1,000,000	0	60	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK795	Repayment and Interest Only
	1.63	30/06/2024	£999	£25,000	£1,000,000	60	75	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK800	Repayment and Interest Only
	1.84	30/06/2024	£0	£25,000	£1,000,000	60	75	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL137	Repayment and Interest Only
	2.27	30/06/2024	£999	£25,000	£1,000,000	75	80	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK801	Only available when taken on a repayment basis
	2.47	30/06/2024	£0	£25,000	£1,000,000	75	80	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK797	Only available when taken on a repayment basis
	2.69	30/06/2024	£999	£25,000	£1,000,000	80	85	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL138	Only available when taken on a repayment basis
3.00	30/06/2024	£0	£25,000	£1,000,000	80	85	2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK798	Only available when taken on a repayment basis	
5 year	1.43	30/06/2026	£1,499	£250,000	£1,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK813	Repayment and Interest Only
	1.63	30/06/2026	£999	£25,000	£1,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK809	Repayment and Interest Only
	1.82	30/06/2026	£0	£25,000	£1,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK804	Repayment and Interest Only
	1.64	30/06/2026	£1,499	£250,000	£1,000,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL145	Repayment and Interest Only
	1.66	30/06/2026	£999	£25,000	£1,000,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL143	Repayment and Interest Only
	1.87	30/06/2026	£0	£25,000	£1,000,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL140	Repayment and Interest Only
	2.30	30/06/2026	£1,499	£250,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK815	Only available when taken on a repayment basis
	2.32	30/06/2026	£999	£25,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK811	Only available when taken on a repayment basis
	2.51	30/06/2026	£0	£25,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK806	Only available when taken on a repayment basis
	2.81	30/06/2026	£1,499	£250,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL146	Only available when taken on a repayment basis
	2.83	30/06/2026	£999	£25,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL144	Only available when taken on a repayment basis
	3.04	30/06/2026	£0	£25,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL141	Only available when taken on a repayment basis
	3.41	30/06/2026	£999	£25,000	£500,000	85	90	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL142	Only available when taken on a repayment basis Specific criteria applies to availability
3.57	30/06/2026	£0	£25,000	£500,000	85	90	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL139	Only available when taken on a repayment basis Specific criteria applies to availability	
10 year	2.07	30/06/2031	£999	£25,000	£1,000,000	0	60	6% to 30/06/2026 5% to 30/06/2027 4% to 30/06/2028 3% to 30/06/2029 2% to 30/06/2030 1% to 30/06/2031	30 September 2021	FBK819	Repayment and Interest Only
	2.15	30/06/2031	£0	£25,000	£1,000,000	0	60	6% to 30/06/2026 5% to 30/06/2027 4% to 30/06/2028 3% to 30/06/2029 2% to 30/06/2030 1% to 30/06/2031	30 September 2021	FBK817	Repayment and Interest Only
	2.53	30/06/2031	£999	£25,000	£1,000,000	60	75	6% to 30/06/2026 5% to 30/06/2027 4% to 30/06/2028 3% to 30/06/2029 2% to 30/06/2030 1% to 30/06/2031	30 September 2021	FBK820	Repayment and Interest Only
	2.62	30/06/2031	£0	£25,000	£1,000,000	60	75	6% to 30/06/2026 5% to 30/06/2027 4% to 30/06/2028 3% to 30/06/2029 2% to 30/06/2030 1% to 30/06/2031	30 September 2021	FBK818	Repayment and Interest Only

**FTB**

Products above 85%:

These products are not available for new build properties or other schemes  
An enhanced credit score requirement will be applied

A maximum 4.49x 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'

Fixed											
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	1.20	30/06/2023	£1,499	£250,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK832	Repayment and Interest Only
	1.28	30/06/2023	£999	£25,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK827	Repayment and Interest Only
	1.56	30/06/2023	£0	£25,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK822	Repayment and Interest Only
	1.30	30/06/2023	£1,499	£250,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL153	Repayment and Interest Only
	1.31	30/06/2023	£999	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL151	Repayment and Interest Only
	1.82	30/06/2023	£0	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL148	Repayment and Interest Only
	1.99	30/06/2023	£1,499	£250,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK834	Only available when taken on a repayment basis
	2.03	30/06/2023	£999	£25,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK829	Only available when taken on a repayment basis
	2.41	30/06/2023	£0	£25,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK824	Only available when taken on a repayment basis
	2.46	30/06/2023	£1,499	£250,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL154	Only available when taken on a repayment basis
	2.48	30/06/2023	£999	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL152	Only available when taken on a repayment basis
	2.81	30/06/2023	£0	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL149	Only available when taken on a repayment basis
	3.09	30/06/2023	£999	£25,000	£500,000	85	90	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL150	Only available when taken on a repayment basis Specific criteria applies to availability
	3.32	30/06/2023	£0	£25,000	£500,000	85	90	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL147	Only available when taken on a repayment basis Specific criteria applies to availability
3 year	1.36	30/06/2024	£999	£25,000	£1,000,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK840	Repayment and Interest Only
	1.64	30/06/2024	£0	£25,000	£1,000,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK836	Repayment and Interest Only
	1.63	30/06/2024	£999	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBK841	Repayment and Interest Only
	1.84	30/06/2024	£0	£25,000	£1,000,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL155	Repayment and Interest Only
	2.27	30/06/2024	£999	£25,000	£1,000,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK842	Only available when taken on a repayment basis
	2.47	30/06/2024	£0	£25,000	£1,000,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK838	Only available when taken on a repayment basis
	2.69	30/06/2024	£999	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL156	Only available when taken on a repayment basis
	3.00	30/06/2024	£0	£25,000	£1,000,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBK839	Only available when taken on a repayment basis
5 year	1.43	30/06/2026	£1,499	£250,000	£1,000,000	0	60	4% to 30/06/2022 3% to 30/06/2023 2% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK854	Repayment and Interest Only
	1.63	30/06/2026	£999	£25,000	£1,000,000	0	60	4% to 30/06/2022 3% to 30/06/2023 2% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK850	Repayment and Interest Only
	1.82	30/06/2026	£0	£25,000	£1,000,000	0	60	4% to 30/06/2022 3% to 30/06/2023 2% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK845	Repayment and Interest Only
	1.64	30/06/2026	£1,499	£250,000	£1,000,000	60	75	4% to 30/06/2022 3% to 30/06/2023 2% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL163	Repayment and Interest Only
	1.66	30/06/2026	£999	£25,000	£1,000,000	60	75	4% to 30/06/2022 3% to 30/06/2023 2% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL161	Repayment and Interest Only
	1.87	30/06/2026	£0	£25,000	£1,000,000	60	75	4% to 30/06/2022 3% to 30/06/2023 2% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL158	Repayment and Interest Only
	2.30	30/06/2026	£1,499	£250,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK856	Only available when taken on a repayment basis
	2.32	30/06/2026	£999	£25,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK852	Only available when taken on a repayment basis
	2.51	30/06/2026	£0	£25,000	£1,000,000	75	80	4% to 30/06/2022 3% to 30/06/2023 2% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBK847	Only available when taken on a repayment basis
	2.81	30/06/2026	£1,499	£250,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL164	Only available when taken on a repayment basis
	2.83	30/06/2026	£999	£25,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL162	Only available when taken on a repayment basis
	3.04	30/06/2026	£0	£25,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL159	Only available when taken on a repayment basis
	3.41	30/06/2026	£999	£25,000	£500,000	85	90	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL160	Only available when taken on a repayment basis Specific criteria applies to availability
	3.57	30/06/2026	£0	£25,000	£500,000	85	90	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL157	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 (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	1.60	30/06/2023	£1,499	£1,000,000	£5,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL003	Repayment and Interest Only
	2.40	30/06/2023	£1,499	£1,000,000	£5,000,000	60	70	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL004	Repayment and Interest Only
	2.75	30/06/2023	£1,499	£1,000,000	£2,000,000	70	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL002	Repayment and Interest Only Interest only available <75% LTV
5 year	2.58	30/06/2026	£1,499	£1,000,000	£5,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL005	Repayment and Interest Only
	3.32	30/06/2026	£1,499	£1,000,000	£5,000,000	60	70	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL006	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

Table with 12 columns: Product Type, Rate(%), Until, Fee, Available between, Min LTV (%), Max LTV (%), ERCs, Complete by, Product Code, Additional Info. Rows include 2-year and 3-year terms with various interest rates and LTVs.

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

Table with 12 columns: Product Type, Rate(%), Until, Fee, Available between, Min LTV (%), Max LTV (%), ERCs, Complete by, Product Code, Additional Info. Rows include 2-year, 3-year, and 5-year terms with various interest rates and LTVs.

01 March 2021

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	1.11	30/06/2023	£1,499	£250,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL374	Repayment and Interest Only
	1.14	30/06/2023	£999	£25,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL371	Repayment and Interest Only
	1.65	30/06/2023	£0	£25,000	£1,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL369	Repayment and Interest Only
	1.37	30/06/2023	£1,499	£250,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL375	Repayment and Interest Only
	1.45	30/06/2023	£999	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL372	Repayment and Interest Only
	1.79	30/06/2023	£0	£25,000	£1,000,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL008	Repayment and Interest Only
	1.97	30/06/2023	£1,499	£250,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL376	Only available when taken on a repayment basis
	2.02	30/06/2023	£999	£25,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL373	Only available when taken on a repayment basis
	2.61	30/06/2023	£0	£25,000	£1,000,000	75	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL370	Only available when taken on a repayment basis
	2.48	30/06/2023	£1,499	£250,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL018	Only available when taken on a repayment basis
	2.55	30/06/2023	£999	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL014	Only available when taken on a repayment basis
	2.88	30/06/2023	£0	£25,000	£1,000,000	80	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL010	Only available when taken on a repayment basis
3 year	1.18	30/06/2024	£1,499	£250,000	£1,000,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL382	Repayment and Interest Only
	1.23	30/06/2024	£999	£25,000	£1,000,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL379	Repayment and Interest Only
	1.65	30/06/2024	£0	£25,000	£1,000,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL377	Repayment and Interest Only
	1.44	30/06/2024	£1,499	£250,000	£1,000,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL383	Repayment and Interest Only
	1.54	30/06/2024	£999	£25,000	£1,000,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL380	Repayment and Interest Only
	1.79	30/06/2024	£0	£25,000	£1,000,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL022	Repayment and Interest Only
	2.04	30/06/2024	£1,499	£250,000	£1,000,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL384	Only available when taken on a repayment basis
	2.11	30/06/2024	£999	£25,000	£1,000,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL381	Only available when taken on a repayment basis
	2.61	30/06/2024	£0	£25,000	£1,000,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL378	Only available when taken on a repayment basis
	2.55	30/06/2024	£1,499	£250,000	£1,000,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL032	Only available when taken on a repayment basis
	2.64	30/06/2024	£999	£25,000	£1,000,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL028	Only available when taken on a repayment basis
	2.88	30/06/2024	£0	£25,000	£1,000,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	30 September 2021	FBL024	Only available when taken on a repayment basis
5 year	1.26	30/06/2026	£1,499	£250,000	£1,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL041	Repayment and Interest Only
	1.34	30/06/2026	£999	£25,000	£1,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL037	Repayment and Interest Only
	1.65	30/06/2026	£0	£25,000	£1,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL385	Repayment and Interest Only
	1.54	30/06/2026	£1,499	£250,000	£1,000,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL042	Repayment and Interest Only
	1.62	30/06/2026	£999	£25,000	£1,000,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL386	Repayment and Interest Only
	1.79	30/06/2026	£0	£25,000	£1,000,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL034	Repayment and Interest Only
	2.13	30/06/2026	£1,499	£250,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL043	Only available when taken on a repayment basis
	2.19	30/06/2026	£999	£25,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL389	Only available when taken on a repayment basis
	2.61	30/06/2026	£0	£25,000	£1,000,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL386	Only available when taken on a repayment basis
	2.60	30/06/2026	£1,499	£250,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL044	Only available when taken on a repayment basis
	2.72	30/06/2026	£999	£25,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL040	Only available when taken on a repayment basis
	2.88	30/06/2026	£0	£25,000	£1,000,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL036	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(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	2.15	30/06/2023	£1,499	£1,000,000	£5,000,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL051	Repayment and Interest Only
	2.80	30/06/2023	£1,499	£1,000,000	£5,000,000	60	70	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL052	Repayment and Interest Only
	3.05	30/06/2023	£1,499	£1,000,000	£2,000,000	70	80	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL050	Repayment and Interest Only
5 year	2.71	30/06/2026	£1,499	£1,000,000	£5,000,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL053	Repayment and Interest Only
	3.36	30/06/2026	£1,499	£1,000,000	£5,000,000	60	70	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	30 September 2021	FBL054	Repayment and Interest Only

**01 March 2021  
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
2 year	5.31	30/06/2023	£1,499	£25,000	£300,000	0	75	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	SBL121	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
2 year	5.31	30/06/2023	£1,499	£25,000	£1,000,000	0	75	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	SBL120	Repayment and Interest Only No MAF

01 March 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

Fixed											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info
2 year	1.48	30/06/2023	£999	£25,000	£500,000	0	60	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBK910	Only available when taken on a repayment basis
	1.76	30/06/2023	£0	£25,000	£500,000	0	60	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBK906	Only available when taken on a repayment basis
	1.51	30/06/2023	£999	£25,000	£500,000	60	75	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL187	Only available when taken on a repayment basis
	2.02	30/06/2023	£0	£25,000	£500,000	60	75	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL185	Only available when taken on a repayment basis
	2.23	30/06/2023	£999	£25,000	£500,000	75	80	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBK912	Only available when taken on a repayment basis
	2.61	30/06/2023	£0	£25,000	£500,000	75	80	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBK908	Only available when taken on a repayment basis
	2.68	30/06/2023	£999	£25,000	£500,000	80	85	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL188	Only available when taken on a repayment basis
	3.01	30/06/2023	£0	£25,000	£500,000	80	85	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL186	Only available when taken on a repayment basis
3 year	1.56	30/06/2024	£999	£25,000	£500,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK926	Only available when taken on a repayment basis
	1.84	30/06/2024	£0	£25,000	£500,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK922	Only available when taken on a repayment basis
	1.83	30/06/2024	£999	£25,000	£500,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK927	Only available when taken on a repayment basis
	2.04	30/06/2024	£0	£25,000	£500,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBL193	Only available when taken on a repayment basis
	2.47	30/06/2024	£999	£25,000	£500,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK928	Only available when taken on a repayment basis
	2.67	30/06/2024	£0	£25,000	£500,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK924	Only available when taken on a repayment basis
	2.89	30/06/2024	£999	£25,000	£500,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBL194	Only available when taken on a repayment basis
	3.20	30/06/2024	£0	£25,000	£500,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK925	Only available when taken on a repayment basis
5 year	1.83	30/06/2026	£999	£25,000	£500,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBK942	Only available when taken on a repayment basis
	2.02	30/06/2026	£0	£25,000	£500,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBK938	Only available when taken on a repayment basis
	1.86	30/06/2026	£999	£25,000	£500,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL199	Only available when taken on a repayment basis
	2.07	30/06/2026	£0	£25,000	£500,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL197	Only available when taken on a repayment basis
	2.52	30/06/2026	£999	£25,000	£500,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBK944	Only available when taken on a repayment basis
	2.71	30/06/2026	£0	£25,000	£500,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBK940	Only available when taken on a repayment basis
	3.03	30/06/2026	£999	£25,000	£500,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL200	Only available when taken on a repayment basis
	3.24	30/06/2026	£0	£25,000	£500,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL198	Only available when taken on a repayment basis

**FTB**

**Fixed**

Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	1.48	30/06/2023	£999	£25,000	£500,000	0	60	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBK958	Only available when taken on a repayment basis
	1.76	30/06/2023	£0	£25,000	£500,000	0	60	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBK954	Only available when taken on a repayment basis
	1.51	30/06/2023	£999	£25,000	£500,000	60	75	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL207	Only available when taken on a repayment basis
	2.02	30/06/2023	£0	£25,000	£500,000	60	75	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL205	Only available when taken on a repayment basis
	2.23	30/06/2023	£999	£25,000	£500,000	75	80	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBK960	Only available when taken on a repayment basis
	2.61	30/06/2023	£0	£25,000	£500,000	75	80	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBK956	Only available when taken on a repayment basis
	2.68	30/06/2023	£999	£25,000	£500,000	80	85	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL208	Only available when taken on a repayment basis
	3.01	30/06/2023	£0	£25,000	£500,000	80	85	2% to 30/06/2022 1% to 30/06/2023	31 March 2022	FBL206	Only available when taken on a repayment basis
3 year	1.56	30/06/2024	£999	£25,000	£500,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK974	Only available when taken on a repayment basis
	1.84	30/06/2024	£0	£25,000	£500,000	0	60	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK970	Only available when taken on a repayment basis
	1.83	30/06/2024	£999	£25,000	£500,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK975	Only available when taken on a repayment basis
	2.04	30/06/2024	£0	£25,000	£500,000	60	75	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBL213	Only available when taken on a repayment basis
	2.47	30/06/2024	£999	£25,000	£500,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK976	Only available when taken on a repayment basis
	2.67	30/06/2024	£0	£25,000	£500,000	75	80	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK972	Only available when taken on a repayment basis
	2.89	30/06/2024	£999	£25,000	£500,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBL214	Only available when taken on a repayment basis
	3.20	30/06/2024	£0	£25,000	£500,000	80	85	3% to 30/06/2022 2% to 30/06/2023 1% to 30/06/2024	31 March 2022	FBK973	Only available when taken on a repayment basis
5 year	1.83	30/06/2026	£999	£25,000	£500,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBK990	Only available when taken on a repayment basis
	2.02	30/06/2026	£0	£25,000	£500,000	0	60	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBK986	Only available when taken on a repayment basis
	1.86	30/06/2026	£999	£25,000	£500,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL219	Only available when taken on a repayment basis
	2.07	30/06/2026	£0	£25,000	£500,000	60	75	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL217	Only available when taken on a repayment basis
	2.52	30/06/2026	£999	£25,000	£500,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBK992	Only available when taken on a repayment basis
	2.71	30/06/2026	£0	£25,000	£500,000	75	80	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBK988	Only available when taken on a repayment basis
	3.03	30/06/2026	£999	£25,000	£500,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL220	Only available when taken on a repayment basis
	3.24	30/06/2026	£0	£25,000	£500,000	80	85	5% to 30/06/2022 4% to 30/06/2023 3% to 30/06/2024 2% to 30/06/2025 1% to 30/06/2026	31 March 2022	FBL218	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 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 (%)	ERCs	Complete by	Product Code	Additional Info	
2 year	1.34	30/06/2023	£999	£25,000	£500,000	0	60	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL390	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	1.65	30/06/2023	£999	£25,000	£500,000	60	75	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL391	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	2.75	30/06/2023	£999	£25,000	£500,000	75	85	2% to 30/06/2022 1% to 30/06/2023	30 September 2021	FBL049	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legal's - customer must instruct own conveyancer

Classification: Public

<b>Withdrawn Products - 28/2/21</b>
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FBL015

FBL011

FBL007

FBL016