Classification: Public

27 August 2021

HMV

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

ERC structure on all products:
2 year - 2% to 31/12/2022 and 1% to 31/12/2023
3 year - 3% to 31/12/2022, 2% to 31/12/2023 and 1% to 31/12/2024
5 year - 5% to 31/12/2022, 4% to 31/12/2023, 3% to 31/12/2024, 2% to 31/12/2025 and 1% to 31/12/2026
10 year - 6% to 31/12/2026, 5% to 31/12/2027, 4% to 31/12/2028, 3% to 31/12/2029, 2% to 31/12/2030 and 1% to 31/12/203

Fixed

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	0.89	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP579	Repayment and Interest Only
	0.90	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP577	Repayment and Interest Only
	1.16	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP213	Repayment and Interest Only
	1.03	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP488	Repayment and Interest Only
	1.04	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP487	Repayment and Interest Only
	1.31	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP486	Repayment and Interest Only
	1.47	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP540	Only available when taken on a repayment basis
	1.48	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP539	Only available when taken on a repayment basis
	1.77	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP538	Only available when taken on a repayment basis
	1.63	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBP580	Only available when taken on a repayment basis
	1.64	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP578	Only available when taken on a repayment basis
	1.94	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	FBP575	Only available when taken on a repayment basis
	2.02	31/12/2023	£999	£25,000	£570,000	85	90	31 March 2022	FBP576	Only available when taken on a repayment basis Specific criteria applies to availability
	2.31	31/12/2023	£0	£25,000	£570,000	85	90	31 March 2022	FBP574	Only available when taken on a repayment basis Specific criteria applies to availability
	3.38	31/12/2023	£999	£25,000	£570,000	90	95	31 March 2022	FBP205	Only available when taken on a repayment basis Specific criteria applies to availability
	3.65	31/12/2023	£0	£25,000	£570,000	90	95	31 March 2022	FBP204	Only available when taken on a repayment basis Specific criteria applies to availability
3 year	1.05	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP222	Repayment and Interest Only
	1.28	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP220	Repayment and Interest Only
	1.14	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP490	Repayment and Interest Only
	1.37	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP489	Repayment and Interest Only
	2.03	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP156	Only available when taken on a repayment basis
	2.25	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP155	Only available when taken on a repayment basis
	2.09	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP223	Only available when taken on a repayment basis
	2.29	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2022	FBP221	Only available when taken on a repayment basis
5 year	1.03	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP230	Repayment and Interest Only
	1.06	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP228	Repayment and Interest Only
	1.29	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP225	Repayment and Interest Only
	1.14	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP493	Repayment and Interest Only
	1.16	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP492	Repayment and Interest Only
	1.39	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP491	Repayment and Interest Only
	1.76	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP543	Only available when taken on a repayment basis
	1.77	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP542	Only available when taken on a repayment basis
	1.91	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP541	Only available when taken on a repayment basis
	2.16	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBP585	Only available when taken on a repayment basis
	2.17	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP584	Only available when taken on a repayment basis
	2.33	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	FBP582	Only available when taken on a repayment basis
	2.70	31/12/2026	£999	£25,000	£570,000	85	90	31 March 2022	FBP583	Only available when taken on a repayment basis Specific criteria applies to availability
	2.85	31/12/2026	£0	£25,000	£570,000	85	90	31 March 2022	FBP581	Only available when taken on a repayment basis Specific criteria applies to availability
	3.69	31/12/2026	£999	£25,000	£570,000	90	95	31 March 2022	FBP207	Only available when taken on a repayment basis Specific criteria applies to availability
	3.85	31/12/2026	£0	£25,000	£570,000	90	95	31 March 2022	FBP206	Only available when taken on a repayment basis Specific criteria applies to availability
10 year	2.07	31/12/2031	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP093	Repayment and Interest Only
	2.15	31/12/2031	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP091	Repayment and Interest Only
	2.53	31/12/2031	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP094	Repayment and Interest Only
	2.62	31/12/2031	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP092	Repayment and Interest Only

Classification: Public

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 4.49x 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'

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	0.89	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP591	Repayment and Interest Only
	0.90	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP589	Repayment and Interest Only
	1.16	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP233	Repayment and Interest Only
	1.03	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP496	Repayment and Interest Only
	1.04	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP495	Repayment and Interest Only
	1.31	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP494	Repayment and Interest Only
	1.47	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP546	Only available when taken on a repayment basis
	1.48	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP545	Only available when taken on a repayment basis
	1.77	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP544	Only available when taken on a repayment basis
	1.63	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBP592	Only available when taken on a repayment basis
	1.64	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP590	Only available when taken on a repayment basis
	1.94	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	FBP587	Only available when taken on a repayment basis
	2.02	31/12/2023	£999	£25,000	£570,000	85	90	31 March 2022	FBP588	Only available when taken on a repayment basis Specific criteria applies to availability
	2.31	31/12/2023	£0	£25,000	£570,000	85	90	31 March 2022	FBP586	Only available when taken on a repayment basis Specific criteria applies to availability
	3.38	31/12/2023	£999	£25,000	£570,000	90	95	31 March 2022	FBP209	Only available when taken on a repayment basis Specific criteria applies to availability
	3.65	31/12/2023	£0	£25,000	£570,000	90	95	31 March 2022	FBP208	Only available when taken on a repayment basis Specific criteria applies to availability
3 year	1.05	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP242	Repayment and Interest Only
	1.28	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP240	Repayment and Interest Only
	1.14	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP498	Repayment and Interest Only
	1.37	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP497	Repayment and Interest Only
	2.03	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP164	Only available when taken on a repayment basis
	2.25	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP163	Only available when taken on a repayment basis
	2.09	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP243	Only available when taken on a repayment basis
	2.29	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2022	FBP241	Only available when taken on a repayment basis
5 year	1.03	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP250	Repayment and Interest Only
	1.06	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP248	Repayment and Interest Only
	1.29	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP245	Repayment and Interest Only
	1.14	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP501	Repayment and Interest Only
	1.16	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP500	Repayment and Interest Only
	1.39	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP499	Repayment and Interest Only
	1.76	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP549	Only available when taken on a repayment basis
	1.77	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP548	Only available when taken on a repayment basis
	1.91	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP547	Only available when taken on a repayment basis
	2.16	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBP597	Only available when taken on a repayment basis
	2.17	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP596	Only available when taken on a repayment basis
	2.33	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	FBP594	Only available when taken on a repayment basis
	2.70	31/12/2026	£999	£25,000	£570,000	85	90	31 March 2022	FBP595	Only available when taken on a repayment basis Specific criteria applies to availability
	2.85	31/12/2026	£0	£25,000	£570,000	85	90	31 March 2022	FBP593	Only available when taken on a repayment basis Specific criteria applies to availability
	3.69	31/12/2026	£999	£25,000	£570,000	90	95	31 March 2022	FBP211	Only available when taken on a repayment basis Specific criteria applies to availability
	3.85	31/12/2026	£0	£25,000	£570,000	90	95	31 March 2022	FBP210	Only available when taken on a repayment basis Specific criteria applies to availability

Large Loans HMV & FTB

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.23	31/12/2023	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP485	Repayment and Interest Only
	2.40	31/12/2023	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	FBP097	Repayment and Interest Only
	2.75	31/12/2023	£1,499	£1,000,000	£2,000,000	70	80	31 March 2022	FBP095	Repayment and Interest Only Interest only available <75% LTV
5 year	1.28	31/12/2026	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP098	Repayment and Interest Only
	3.32	31/12/2026	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	FBP099	Repayment and Interest Only

Classification: Public

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	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	30 September 2022	FBP599	New Build Cases Only Repayment and Interest Only
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	30 September 2022	FBP252	New Build Cases Only Repayment and Interest Only
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	30 September 2022	FBP503	New Build Cases Only Repayment and Interest Only
	1.51	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	FBP502	New Build Cases Only Repayment and Interest Only
	1.68	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	FBP551	New Build Cases Only Only available when taken on a repayment basis
	1.97	31/12/2023	£0	£25,000	£1,000,000	75	80	30 September 2022	FBP550	New Build Cases Only Only available when taken on a repayment basis
	1.84	31/12/2023	£999	£25,000	£1,000,000	80	85	30 September 2022	FBP600	New Build Cases Only Only available when taken on a repayment basis
	2.14	31/12/2023	£0	£25,000	£1,000,000	80	85	30 September 2022	FBP598	New Build Cases Only Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£1,000,000	0	60	30 September 2022	FBP258	New Build Cases Only Repayment and Interest Only
	1.48	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2022	FBP256	New Build Cases Only Repayment and Interest Only
	1.34	31/12/2024	£999	£25,000	£1,000,000	60	75	30 September 2022	FBP505	New Build Cases Only Repayment and Interest Only
	1.57	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2022	FBP504	New Build Cases Only Repayment and Interest Only
	2.23	31/12/2024	£999	£25,000	£1,000,000	75	80	30 September 2022	FBP171	New Build Cases Only Only available when taken on a repayment basis
	2.45	31/12/2024	£0	£25,000	£1,000,000	75	80	30 September 2022	FBP170	New Build Cases Only Only available when taken on a repayment basis
	2.29	31/12/2024	£999	£25,000	£1,000,000	80	85	30 September 2022	FBP259	New Build Cases Only Only available when taken on a repayment basis
	2.49	31/12/2024	£0	£25,000	£1,000,000	80	85	30 September 2022	FBP257	New Build Cases Only Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£1,000,000	0	60	30 September 2022	FBP262	New Build Cases Only Repayment and Interest Only
	1.49	31/12/2026	£0	£25,000	£1,000,000	0	60	30 September 2022	FBP260	New Build Cases Only Repayment and Interest Only
	1.36	31/12/2026	£999	£25,000	£1,000,000	60	75	30 September 2022	FBP507	New Build Cases Only Repayment and Interest Only
	1.59	31/12/2026	£0	£25,000	£1,000,000	60	75	30 September 2022	FBP506	New Build Cases Only Repayment and Interest Only
	1.97	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	FBP553	New Build Cases Only Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£1,000,000	75	80	30 September 2022	FBP552	New Build Cases Only Only available when taken on a repayment basis
	2.37	31/12/2026	£999	£25,000	£1,000,000	80	85	30 September 2022	FBP602	New Build Cases Only Only available when taken on a repayment basis
	2.53	31/12/2026	£0	£25,000	£1,000,000	80	85	30 September 2022	FBP601	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	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	30 September 2022	FBP604	New Build Cases Only Repayment and Interest Only
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	30 September 2022	FBP264	New Build Cases Only Repayment and Interest Only
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	30 September 2022	FBP509	New Build Cases Only Repayment and Interest Only
	1.51	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	FBP508	New Build Cases Only Repayment and Interest Only
	1.68	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	FBP555	New Build Cases Only Only available when taken on a repayment basis
	1.97	31/12/2023	£0	£25,000	£1,000,000	75	80	30 September 2022	FBP554	New Build Cases Only Only available when taken on a repayment basis
	1.84	31/12/2023	£999	£25,000	£1,000,000	80	85	30 September 2022	FBP605	New Build Cases Only Only available when taken on a repayment basis
	2.14	31/12/2023	£0	£25,000	£1,000,000	80	85	30 September 2022	FBP603	New Build Cases Only Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£1,000,000	0	60	30 September 2022	FBP270	New Build Cases Only Repayment and Interest Only
	1.48	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2022	FBP268	New Build Cases Only Repayment and Interest Only
	1.34	31/12/2024	£999	£25,000	£1,000,000	60	75	30 September 2022	FBP511	New Build Cases Only Repayment and Interest Only
	1.57	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2022	FBP510	New Build Cases Only Repayment and Interest Only
	2.23	31/12/2024	£999	£25,000	£1,000,000	75	80	30 September 2022	FBP177	New Build Cases Only Only available when taken on a repayment basis
	2.45	31/12/2024	£0	£25,000	£1,000,000	75	80	30 September 2022	FBP176	New Build Cases Only Only available when taken on a repayment basis
	2.29	31/12/2024	£999	£25,000	£1,000,000	80	85	30 September 2022	FBP271	New Build Cases Only Only available when taken on a repayment basis
	2.49	31/12/2024	£0	£25,000	£1,000,000	80	85	30 September 2022	FBP269	New Build Cases Only Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£1,000,000	0	60	30 September 2022	FBP274	New Build Cases Only Repayment and Interest Only
	1.49	31/12/2026	£0	£25,000	£1,000,000	0	60	30 September 2022	FBP272	New Build Cases Only Repayment and Interest Only
	1.36	31/12/2026	£999	£25,000	£1,000,000	60	75	30 September 2022	FBP513	New Build Cases Only Repayment and Interest Only
	1.59	31/12/2026	£0	£25,000	£1,000,000	60	75	30 September 2022	FBP512	New Build Cases Only Repayment and Interest Only
	1.97	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	FBP557	New Build Cases Only Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£1,000,000	75	80	30 September 2022	FBP556	New Build Cases Only Only available when taken on a repayment basis
	2.37	31/12/2026	£999	£25,000	£1,000,000	80	85	30 September 2022	FBP607	New Build Cases Only Only available when taken on a repayment basis
	2.53	31/12/2026	£0	£25,000	£1,000,000	80	85	30 September 2022	FBP606	New Build Cases Only Only available when taken on a repayment basis

Classification: Public

27 August 2021

HMV Green Home

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

ERC structure on all products:
2 year - 2% to 31/12/2022 and 1% to 31/12/2023
3 year - 3% to 31/12/2022, 2% to 31/12/2023 and 1% to 31/12/2024
5 year - 5% to 31/12/2022, 4% to 31/12/2023, 3% to 31/12/2024, 2% to 31/12/2025 and 1% to 31/12/2026
10 year - 6% to 31/12/2026, 5% to 31/12/2027, 4% to 31/12/2028, 3% to 31/12/2029, 2% to 31/12/2030 and 1% to 31/12/203

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	0.89	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRA825	£250 Cashback Repayment and Interest Only
	0.90	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA823	£250 Cashback Repayment and Interest Only
	1.16	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA563	£250 Cashback Repayment and Interest Only
	1.03	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA736	£250 Cashback Repayment and Interest Only
	1.04	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA735	£250 Cashback Repayment and Interest Only
	1.31	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA734	£250 Cashback Repayment and Interest Only
	1.47	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA788	£250 Cashback Only available when taken on a repayment basis
	1.48	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA787	£250 Cashback Only available when taken on a repayment basis
	1.77	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA786	£250 Cashback Only available when taken on a repayment basis
	1.63	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	GRA826	£250 Cashback Only available when taken on a repayment basis
	1.64	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA824	£250 Cashback Only available when taken on a repayment basis
	1.94	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA822	£250 Cashback Only available when taken on a repayment basis
3 year	1.05	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA571	£250 Cashback Repayment and Interest Only
	1.28	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA569	£250 Cashback Repayment and Interest Only
	1.14	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA738	£250 Cashback Repayment and Interest Only
	1.37	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA737	£250 Cashback Repayment and Interest Only
	2.03	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA514	£250 Cashback Only available when taken on a repayment basis
	2.25	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA513	£250 Cashback Only available when taken on a repayment basis
	2.09	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA572	£250 Cashback Only available when taken on a repayment basis
	2.29	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA570	£250 Cashback Only available when taken on a repayment basis
5 year	1.03	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRA577	£250 Cashback Repayment and Interest Only
	1.06	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA575	£250 Cashback Repayment and Interest Only
	1.29	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA573	£250 Cashback Repayment and Interest Only
	1.14	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA741	£250 Cashback Repayment and Interest Only
	1.16	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA740	£250 Cashback Repayment and Interest Only
	1.39	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA739	£250 Cashback Repayment and Interest Only
	1.76	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA791	£250 Cashback Only available when taken on a repayment basis
	1.77	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA790	£250 Cashback Only available when taken on a repayment basis
	1.91	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA789	£250 Cashback Only available when taken on a repayment basis
	2.16	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	GRA829	£250 Cashback Only available when taken on a repayment basis
	2.17	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA828	£250 Cashback Only available when taken on a repayment basis
	2.33	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA827	£250 Cashback Only available when taken on a repayment basis
10 year	2.07	31/12/2031	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA451	£250 Cashback Repayment and Interest Only
	2.15	31/12/2031	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA450	£250 Cashback Repayment and Interest Only
	2.53	31/12/2031	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA465	£250 Cashback Repayment and Interest Only
	2.62	31/12/2031	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA464	£250 Cashback Repayment and Interest Only

FTB Green Home

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	0.89	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRA833	£250 Cashback Repayment and Interest Only
	0.90	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA831	£250 Cashback Repayment and Interest Only
	1.16	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA579	£250 Cashback Repayment and Interest Only
	1.03	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA744	£250 Cashback Repayment and Interest Only
	1.04	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA743	£250 Cashback Repayment and Interest Only
	1.31	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA742	£250 Cashback Repayment and Interest Only
	1.47	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA794	£250 Cashback Only available when taken on a repayment basis
	1.48	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA793	£250 Cashback Only available when taken on a repayment basis
	1.77	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA792	£250 Cashback Only available when taken on a repayment basis
	1.63	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	GRA834	£250 Cashback Only available when taken on a repayment basis
	1.64	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA832	£250 Cashback Only available when taken on a repayment basis
	1.94	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA830	£250 Cashback Only available when taken on a repayment basis
3 year	1.05	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA587	£250 Cashback Repayment and Interest Only
	1.28	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA585	£250 Cashback Repayment and Interest Only
	1.14	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA746	£250 Cashback Repayment and Interest Only
	1.37	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA745	£250 Cashback Repayment and Interest Only
	2.03	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA522	£250 Cashback Only available when taken on a repayment basis
	2.25	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA521	£250 Cashback Only available when taken on a repayment basis
	2.09	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA588	£250 Cashback Only available when taken on a repayment basis
	2.29	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA586	£250 Cashback Only available when taken on a repayment basis
5 year	1.03	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRA593	£250 Cashback Repayment and Interest Only
	1.06	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA591	£250 Cashback Repayment and Interest Only
	1.29	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA589	£250 Cashback Repayment and Interest Only
	1.14	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA749	£250 Cashback Repayment and Interest Only
	1.16	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA748	£250 Cashback Repayment and Interest Only
	1.39	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA747	£250 Cashback Repayment and Interest Only
	1.76	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA797	£250 Cashback Only available when taken on a repayment basis
	1.77	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA796	£250 Cashback Only available when taken on a repayment basis
	1.91	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA795	£250 Cashback Only available when taken on a repayment basis
	2.16	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	GRA837	£250 Cashback Only available when taken on a repayment basis
	2.17	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA836	£250 Cashback Only available when taken on a repayment basis
	2.33	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA835	£250 Cashback Only available when taken on a repayment basis

Large Loans HMV & FTB Green Home

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

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

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

Classification: Public

New Build HMV Green Home

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

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	30 September 2022	GRA839	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	30 September 2022	GRA595	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	30 September 2022	GRA751	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.51	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA750	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.68	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA799	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.97	31/12/2023	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA798	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.84	31/12/2023	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA840	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.14	31/12/2023	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA838	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£1,000,000	0	60	30 September 2022	GRA601	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.48	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2022	GRA599	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.34	31/12/2024	£999	£25,000	£1,000,000	60	75	30 September 2022	GRA753	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.57	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA752	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.23	31/12/2024	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA529	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.45	31/12/2024	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA528	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.29	31/12/2024	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA602	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.49	31/12/2024	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA600	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£1,000,000	0	60	30 September 2022	GRA605	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.49	31/12/2026	£0	£25,000	£1,000,000	0	60	30 September 2022	GRA603	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.36	31/12/2026	£999	£25,000	£1,000,000	60	75	30 September 2022	GRA755	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.59	31/12/2026	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA754	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.97	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA801	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA800	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.37	31/12/2026	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA842	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.53	31/12/2026	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA841	£250 Cashback New Build Cases Only Only available when taken on a repayment basis

New Build FTB Green Home

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

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	30 September 2022	GRA844	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	30 September 2022	GRA607	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	30 September 2022	GRA757	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.51	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA756	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.68	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA803	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.97	31/12/2023	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA802	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.84	31/12/2023	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA845	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.14	31/12/2023	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA843	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£1,000,000	0	60	30 September 2022	GRA613	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.48	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2022	GRA611	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.34	31/12/2024	£999	£25,000	£1,000,000	60	75	30 September 2022	GRA759	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.57	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA758	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.23	31/12/2024	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA535	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.45	31/12/2024	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA534	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.29	31/12/2024	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA614	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.49	31/12/2024	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA612	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£1,000,000	0	60	30 September 2022	GRA617	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.49	31/12/2026	£0	£25,000	£1,000,000	0	60	30 September 2022	GRA615	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.36	31/12/2026	£999	£25,000	£1,000,000	60	75	30 September 2022	GRA761	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.59	31/12/2026	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA760	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.97	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA805	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA804	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.37	31/12/2026	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA847	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.53	31/12/2026	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA846	£250 Cashback New Build Cases Only Only available when taken on a repayment basis

27 August 2021

REM

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

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

Fixed										
Remortgage and Remortgage use own conveyancer										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.26	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP332	Repayment and Interest Only
	1.27	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP328	Repayment and Interest Only
	1.57	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP324	Repayment and Interest Only
	1.44	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP333	Repayment and Interest Only
	1.53	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP329	Repayment and Interest Only
	1.91	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP325	Repayment and Interest Only
	2.13	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP334	Only available when taken on a repayment basis
	2.18	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP330	Only available when taken on a repayment basis
	2.60	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP326	Only available when taken on a repayment basis
	2.54	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBP335	Only available when taken on a repayment basis
	2.61	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP331	Only available when taken on a repayment basis
	2.91	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	FBP327	Only available when taken on a repayment basis
3 year	1.33	31/12/2024	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP356	Repayment and Interest Only
	1.36	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP352	Repayment and Interest Only
	1.57	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP348	Repayment and Interest Only
	1.51	31/12/2024	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP357	Repayment and Interest Only
	1.62	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP353	Repayment and Interest Only
	1.91	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP349	Repayment and Interest Only
	2.20	31/12/2024	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP358	Only available when taken on a repayment basis
	2.27	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP354	Only available when taken on a repayment basis
	2.60	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP350	Only available when taken on a repayment basis
	2.61	31/12/2024	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBP359	Only available when taken on a repayment basis
	2.70	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP355	Only available when taken on a repayment basis
	2.91	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2022	FBP351	Only available when taken on a repayment basis
5 year	1.46	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP368	Repayment and Interest Only
	1.49	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP364	Repayment and Interest Only
	1.70	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP360	Repayment and Interest Only
	1.78	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP369	Repayment and Interest Only
	1.81	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP365	Repayment and Interest Only
	2.05	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP361	Repayment and Interest Only
	2.39	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP370	Only available when taken on a repayment basis
	2.42	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP366	Only available when taken on a repayment basis
	2.67	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP362	Only available when taken on a repayment basis
	2.90	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBP371	Only available when taken on a repayment basis
	2.93	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP367	Only available when taken on a repayment basis
	3.15	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	FBP363	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 (%)	Complete by	Product Code	Additional Info
2 year	2.15	31/12/2023	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP388	Repayment and Interest Only
	2.80	31/12/2023	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	FBP389	Repayment and Interest Only
	3.05	31/12/2023	£1,499	£1,000,000	£2,000,000	70	80	31 March 2022	FBP387	Repayment and Interest Only
5 year	2.71	31/12/2026	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP390	Repayment and Interest Only
	3.36	31/12/2026	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	FBP391	Repayment and Interest Only

27 August 2021

Self Build FTB

Fixed											
First Time Buyer											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional info
2 year	5.31	31/12/2023	£1,499	£25,000	£300,000	0	75	2% to 31/12/2022 1% to 31/12/2023	30 September 2022	SBL125	Repayment and Interest Only

Self Build HMV

Fixed											
Homemover											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional info
2 year	5.31	31/12/2023	£1,499	£25,000	£1,000,000	0	75	2% to 31/12/2022 1% to 31/12/2023	30 September 2022	SBL124	Repayment and Interest Only

Classification: Public

27 August 2021
Affordable Housing - Shared Equity (including HTB Equity Loan) and Shared Ownership Schemes
HMV

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

ERC structure on all products:
2 year - 2% to 31/12/2022 and 1% to 31/12/2023
3 year - 3% to 31/12/2022, 2% to 31/12/2023 and 1% to 31/12/2024
5 year - 5% to 31/12/2022, 4% to 31/12/2023, 3% to 31/12/2024, 2% to 31/12/2025 and 1% to 31/12/2026

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.10	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	FBP609	Only available when taken on a repayment basis
	1.36	31/12/2023	£0	£25,000	£500,000	0	60	30 September 2022	FBP276	Only available when taken on a repayment basis
	1.24	31/12/2023	£999	£25,000	£500,000	60	75	30 September 2022	FBP515	Only available when taken on a repayment basis
	1.51	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	FBP514	Only available when taken on a repayment basis
	1.68	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	FBP559	Only available when taken on a repayment basis
	1.97	31/12/2023	£0	£25,000	£500,000	75	80	30 September 2022	FBP558	Only available when taken on a repayment basis
	1.84	31/12/2023	£999	£25,000	£500,000	80	85	30 September 2022	FBP610	Only available when taken on a repayment basis
	2.14	31/12/2023	£0	£25,000	£500,000	80	85	30 September 2022	FBP608	Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£500,000	0	60	30 September 2022	FBP286	Only available when taken on a repayment basis
	1.48	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2022	FBP284	Only available when taken on a repayment basis
	1.34	31/12/2024	£999	£25,000	£500,000	60	75	30 September 2022	FBP519	Only available when taken on a repayment basis
	1.57	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2022	FBP518	Only available when taken on a repayment basis
	2.23	31/12/2024	£999	£25,000	£500,000	75	80	30 September 2022	FBP185	Only available when taken on a repayment basis
	2.45	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2022	FBP184	Only available when taken on a repayment basis
	2.29	31/12/2024	£999	£25,000	£500,000	80	85	30 September 2022	FBP287	Only available when taken on a repayment basis
	2.49	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2022	FBP285	Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	FBP294	Only available when taken on a repayment basis
	1.49	31/12/2026	£0	£25,000	£500,000	0	60	30 September 2022	FBP292	Only available when taken on a repayment basis
	1.36	31/12/2026	£999	£25,000	£500,000	60	75	30 September 2022	FBP523	Only available when taken on a repayment basis
	1.59	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	FBP522	Only available when taken on a repayment basis
	1.97	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	FBP563	Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£500,000	75	80	30 September 2022	FBP562	Only available when taken on a repayment basis
	2.37	31/12/2026	£999	£25,000	£500,000	80	85	30 September 2022	FBP615	Only available when taken on a repayment basis
	2.53	31/12/2026	£0	£25,000	£500,000	80	85	30 September 2022	FBP614	Only available when taken on a repayment basis

FTB

Fixed

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.10	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	FBP619	Only available when taken on a repayment basis
	1.36	31/12/2023	£0	£25,000	£500,000	0	60	30 September 2022	FBP300	Only available when taken on a repayment basis
	1.24	31/12/2023	£999	£25,000	£500,000	60	75	30 September 2022	FBP527	Only available when taken on a repayment basis
	1.51	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	FBP526	Only available when taken on a repayment basis
	1.68	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	FBP567	Only available when taken on a repayment basis
	1.97	31/12/2023	£0	£25,000	£500,000	75	80	30 September 2022	FBP566	Only available when taken on a repayment basis
	1.84	31/12/2023	£999	£25,000	£500,000	80	85	30 September 2022	FBP620	Only available when taken on a repayment basis
	2.14	31/12/2023	£0	£25,000	£500,000	80	85	30 September 2022	FBP618	Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£500,000	0	60	30 September 2022	FBP310	Only available when taken on a repayment basis
	1.48	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2022	FBP308	Only available when taken on a repayment basis
	1.34	31/12/2024	£999	£25,000	£500,000	60	75	30 September 2022	FBP531	Only available when taken on a repayment basis
	1.57	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2022	FBP530	Only available when taken on a repayment basis
	2.23	31/12/2024	£999	£25,000	£500,000	75	80	30 September 2022	FBP197	Only available when taken on a repayment basis
	2.45	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2022	FBP196	Only available when taken on a repayment basis
	2.29	31/12/2024	£999	£25,000	£500,000	80	85	30 September 2022	FBP311	Only available when taken on a repayment basis
	2.49	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2022	FBP309	Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	FBP318	Only available when taken on a repayment basis
	1.49	31/12/2026	£0	£25,000	£500,000	0	60	30 September 2022	FBP316	Only available when taken on a repayment basis
	1.36	31/12/2026	£999	£25,000	£500,000	60	75	30 September 2022	FBP535	Only available when taken on a repayment basis
	1.59	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	FBP534	Only available when taken on a repayment basis
	1.97	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	FBP571	Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£500,000	75	80	30 September 2022	FBP570	Only available when taken on a repayment basis
	2.37	31/12/2026	£999	£25,000	£500,000	80	85	30 September 2022	FBP625	Only available when taken on a repayment basis
	2.53	31/12/2026	£0	£25,000	£500,000	80	85	30 September 2022	FBP624	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	1.47	31/12/2023	£999	£25,000	£500,000	0	60	31 March 2022	FBP384	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	1.73	31/12/2023	£999	£25,000	£500,000	60	75	31 March 2022	FBP385	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	2.81	31/12/2023	£999	£25,000	£500,000	75	85	31 March 2022	FBP386	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legals - customer must instruct own conveyancer

27 August 2021
Affordable Housing - Shared Equity (including HTB Equity Loan) and Shared Ownership Schemes
HMV Green Home

Products available for Help to Buy 'Equity Loan' scheme
These products are not available to Retirement Home plan or Consent to Lease customers
A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties

ERC structure on all products:

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

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

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.10	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	GRA849	£250 Cashback Only available when taken on a repayment basis
	1.36	31/12/2023	£0	£25,000	£500,000	0	60	30 September 2022	GRA619	£250 Cashback Only available when taken on a repayment basis
	1.24	31/12/2023	£999	£25,000	£500,000	60	75	30 September 2022	GRA763	£250 Cashback Only available when taken on a repayment basis
	1.51	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	GRA762	£250 Cashback Only available when taken on a repayment basis
	1.68	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	GRA807	£250 Cashback Only available when taken on a repayment basis
	1.97	31/12/2023	£0	£25,000	£500,000	75	80	30 September 2022	GRA806	£250 Cashback Only available when taken on a repayment basis
	1.84	31/12/2023	£999	£25,000	£500,000	80	85	30 September 2022	GRA850	£250 Cashback Only available when taken on a repayment basis
	2.14	31/12/2023	£0	£25,000	£500,000	80	85	30 September 2022	GRA848	£250 Cashback Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£500,000	0	60	30 September 2022	GRA629	£250 Cashback Only available when taken on a repayment basis
	1.48	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2022	GRA627	£250 Cashback Only available when taken on a repayment basis
	1.34	31/12/2024	£999	£25,000	£500,000	60	75	30 September 2022	GRA767	£250 Cashback Only available when taken on a repayment basis
	1.57	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2022	GRA766	£250 Cashback Only available when taken on a repayment basis
	2.23	31/12/2024	£999	£25,000	£500,000	75	80	30 September 2022	GRA543	£250 Cashback Only available when taken on a repayment basis
	2.45	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2022	GRA542	£250 Cashback Only available when taken on a repayment basis
	2.29	31/12/2024	£999	£25,000	£500,000	80	85	30 September 2022	GRA630	£250 Cashback Only available when taken on a repayment basis
	2.49	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2022	GRA628	£250 Cashback Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	GRA637	£250 Cashback Only available when taken on a repayment basis
	1.49	31/12/2026	£0	£25,000	£500,000	0	60	30 September 2022	GRA635	£250 Cashback Only available when taken on a repayment basis
	1.36	31/12/2026	£999	£25,000	£500,000	60	75	30 September 2022	GRA771	£250 Cashback Only available when taken on a repayment basis
	1.59	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	GRA770	£250 Cashback Only available when taken on a repayment basis
	1.97	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	GRA811	£250 Cashback Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£500,000	75	80	30 September 2022	GRA810	£250 Cashback Only available when taken on a repayment basis
	2.37	31/12/2026	£999	£25,000	£500,000	80	85	30 September 2022	GRA855	£250 Cashback Only available when taken on a repayment basis
	2.53	31/12/2026	£0	£25,000	£500,000	80	85	30 September 2022	GRA854	£250 Cashback Only available when taken on a repayment basis

FTB Green Home

Fixed										
Product Type	**Rate(%)**	**Until**	**Fee**	**Available between**		**Min LTV (%)**	**Max LTV (%)**	**Complete by**	**Product Code**	**Additional Info**
2 year	1.10	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	GRA859	£250 Cashback Only available when taken on a repayment basis
	1.36	31/12/2023	£0	£25,000	£500,000	0	60	30 September 2022	GRA643	£250 Cashback Only available when taken on a repayment basis
	1.24	31/12/2023	£999	£25,000	£500,000	60	75	30 September 2022	GRA775	£250 Cashback Only available when taken on a repayment basis
	1.51	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	GRA774	£250 Cashback Only available when taken on a repayment basis
	1.68	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	GRA815	£250 Cashback Only available when taken on a repayment basis
	1.97	31/12/2023	£0	£25,000	£500,000	75	80	30 September 2022	GRA814	£250 Cashback Only available when taken on a repayment basis
	1.84	31/12/2023	£999	£25,000	£500,000	80	85	30 September 2022	GRA860	£250 Cashback Only available when taken on a repayment basis
	2.14	31/12/2023	£0	£25,000	£500,000	80	85	30 September 2022	GRA858	£250 Cashback Only available when taken on a repayment basis
3 year	1.25	31/12/2024	£999	£25,000	£500,000	0	60	30 September 2022	GRA653	£250 Cashback Only available when taken on a repayment basis
	1.48	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2022	GRA651	£250 Cashback Only available when taken on a repayment basis
	1.34	31/12/2024	£999	£25,000	£500,000	60	75	30 September 2022	GRA779	£250 Cashback Only available when taken on a repayment basis
	1.57	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2022	GRA778	£250 Cashback Only available when taken on a repayment basis
	2.23	31/12/2024	£999	£25,000	£500,000	75	80	30 September 2022	GRA555	£250 Cashback Only available when taken on a repayment basis
	2.45	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2022	GRA554	£250 Cashback Only available when taken on a repayment basis
	2.29	31/12/2024	£999	£25,000	£500,000	80	85	30 September 2022	GRA654	£250 Cashback Only available when taken on a repayment basis
	2.49	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2022	GRA652	£250 Cashback Only available when taken on a repayment basis
5 year	1.26	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	GRA661	£250 Cashback Only available when taken on a repayment basis
	1.49	31/12/2026	£0	£25,000	£500,000	0	60	30 September 2022	GRA659	£250 Cashback Only available when taken on a repayment basis
	1.36	31/12/2026	£999	£25,000	£500,000	60	75	30 September 2022	GRA783	£250 Cashback Only available when taken on a repayment basis
	1.59	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	GRA782	£250 Cashback Only available when taken on a repayment basis
	1.97	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	GRA819	£250 Cashback Only available when taken on a repayment basis
	2.11	31/12/2026	£0	£25,000	£500,000	75	80	30 September 2022	GRA818	£250 Cashback Only available when taken on a repayment basis
	2.37	31/12/2026	£999	£25,000	£500,000	80	85	30 September 2022	GRA865	£250 Cashback Only available when taken on a repayment basis
	2.53	31/12/2026	£0	£25,000	£500,000	80	85	30 September 2022	GRA864	£250 Cashback Only available when taken on a repayment basis

Withdrawn Products - 26/08/2021			
FBP338	FBP174	FBP236	GRA638
FBP339	GRA532	GRA581	FBP138
FBP342	FBP265	FBP109	GRA496
FBP343	GRA608	GRA467	FBP190
FBP344	FBP266	FBP161	GRA548
FBP346	GRA609	GRA519	FBP297
FBP347	FBP123	FBP237	GRA640
FBP372	GRA481	GRA582	FBP139
FBP373	FBP175	FBP238	GRA497
FBP374	GRA533	GRA583	FBP191
FBP375	FBP267	FBP110	GRA549
FBP376	GRA610	GRA468	FBP299
FBP377	FBP124	FBP162	GRA642
FBP378	GRA482	GRA520	FBP140
FBP379	FBP125	FBP239	GRA498
FBP380	GRA483	GRA584	FBP192
FBP381	FBP126	FBP111	GRA550
FBP382	GRA484	GRA469	FBP301
FBP383	FBP178	FBP112	GRA644
FBP212	GRA536	GRA470	FBP302
FBP100	FBP273	FBP244	GRA645
GRA456	GRA616	FBP113	FBP141
FBP152	FBP127	GRA471	GRA499
GRA510	GRA485	FBP165	FBP193
FBP214	FBP179	GRA523	GRA551
GRA564	GRA537	FBP246	FBP303
FBP215	FBP275	GRA590	GRA646
FBP216	GRA618	FBP247	FBP142
GRA565	FBP128	FBP114	GRA500
FBP101	GRA486	GRA472	FBP194
GRA457	FBP180	FBP166	GRA552
FBP153	GRA538	GRA524	FBP305
GRA511	FBP277	FBP249	GRA648
FBP217	GRA620	GRA592	FBP306
GRA566	FBP278	FBP115	GRA649
FBP218	GRA621	GRA473	FBP143
GRA567	FBP129	FBP167	GRA501
FBP102	GRA487	GRA525	FBP195
GRA458	FBP181	FBP251	GRA553
FBP154	GRA539	GRA594	FBP307
GRA512	FBP279	FBP116	GRA650
FBP219	GRA622	GRA474	FBP144
GRA568	FBP130	FBP168	GRA502
FBP103	GRA488	GRA526	FBP145
GRA459	FBP182	FBP253	GRA503
FBP104	GRA540	GRA596	FBP146
GRA460	FBP281	FBP254	GRA504
FBP224	GRA624	GRA597	FBP147
FBP105	FBP282	FBP117	GRA505
GRA461	GRA625	GRA475	FBP148
FBP157	FBP131	FBP169	GRA506
GRA515	GRA489	GRA527	FBP200
FBP226	FBP183	FBP255	GRA558
GRA574	GRA541	GRA598	FBP317
FBP227	FBP283	FBP118	GRA660
FBP106	GRA626	GRA476	FBP149
GRA462	FBP132	FBP119	GRA507
FBP158	GRA490	GRA477	FBP201
GRA516	FBP133	FBP120	GRA559
FBP229	GRA491	GRA478	FBP319
GRA576	FBP134	FBP172	GRA662
FBP107	GRA492	GRA530	FBP150
GRA463	FBP135	FBP261	GRA508
FBP159	GRA493	GRA604	FBP202
GRA517	FBP136	FBP121	GRA560
FBP231	GRA494	GRA479	FBP321
GRA578	FBP188	FBP173	GRA664
FBP232	GRA546	GRA531	FBP151
FBP108	FBP293	FBP263	GRA509
GRA466	GRA636	GRA606	FBP203
FBP160	FBP137	FBP122	GRA561
GRA518	GRA495	GRA480	FBP323
FBP234	FBP189	GRA666	
GRA580	GRA547	FBP096	
FBP235	FBP295	GRA452	