

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 31/12/2031

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
	1.26	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	FBQ072	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

FTB

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1. These products are not available for new build properties or other schemes
2. An enhanced credit score requirement will be applied
3. A maximum 4.4% loan to income (LTI) cap will be applied as part of our affordability assessment
4. Commitments to be repaid upon completion - any current credit commitments will be deducted as ongoing in our affordability calculation even where declared as 'to be repaid'

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	0.89	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBP591	Repayment and Interest Only
	0.90	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	FBP589	Repayment and Interest Only
	1.16	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	FBP233	Repayment and Interest Only
	1.03	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBP496	Repayment and Interest Only
	1.04	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	FBP495	Repayment and Interest Only
	1.26	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	FBP2073	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



06 September 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 31/12/2031

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
	1.26	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA868	£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 (%)	Completes 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	E250 Cashback Repayment and Interest Only
	0.90	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA831	E250 Cashback Repayment and Interest Only
	1.16	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA579	E250 Cashback Repayment and Interest Only
	1.03	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA744	E250 Cashback Repayment and Interest Only
	1.04	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA743	E250 Cashback Repayment and Interest Only
	1.26	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA869	E250 Cashback Repayment and Interest Only
	1.47	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA794	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 Cashback Repayment and Interest Only
	1.28	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA585	E250 Cashback Repayment and Interest Only
	1.14	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA746	E250 Cashback Repayment and Interest Only
	1.37	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA745	E250 Cashback Repayment and Interest Only
	2.03	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA522	E250 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	E250 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	GRA568	E250 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	E250 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	E250 Cashback Repayment and Interest Only
	1.06	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	GRA591	E250 Cashback Repayment and Interest Only
	1.29	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA589	E250 Cashback Repayment and Interest Only
	1.14	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRA749	E250 Cashback Repayment and Interest Only
	1.16	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	GRA748	E250 Cashback Repayment and Interest Only
	1.39	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA747	E250 Cashback Repayment and Interest Only
	1.76	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA797	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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 (%)	Completes 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	E250 Cashback Repayment and Interest Only
	2.40	31/12/2023	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	GRA454	E250 Cashback Repayment and Interest Only
	2.75	31/12/2023	£1,499	£1,000,000	£2,000,000	70	80	31 March 2022	GRA562	E250 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	E250 Cashback Repayment and Interest Only
	3.32	31/12/2026	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	GRA455	E250 Cashback Repayment and Interest Only

### 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
	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA870	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.68	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	GRA796	£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
	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	GRA871	£250 Cashback New Build Cases Only Repayment and Interest Only
	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	GRA635	£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	GRA634	£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

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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(%)	Unit	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
	1.88	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP632	Only available when taken on a repayment basis
	1.94	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP630	Only available when taken on a repayment basis
	2.41	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP628	Only available when taken on a repayment basis
	2.13	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBP633	Only available when taken on a repayment basis
	2.19	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP631	Only available when taken on a repayment basis
	2.56	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	FBP629	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
	1.95	31/12/2024	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP638	Only available when taken on a repayment basis
	2.03	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP636	Only available when taken on a repayment basis
	2.41	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP634	Only available when taken on a repayment basis
	2.20	31/12/2024	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBP639	Only available when taken on a repayment basis
	2.28	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP637	Only available when taken on a repayment basis
	2.56	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2022	FBP635	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
	2.20	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBP644	Only available when taken on a repayment basis
	2.22	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	FBP642	Only available when taken on a repayment basis
	2.48	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	FBP640	Only available when taken on a repayment basis
	2.59	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBP645	Only available when taken on a repayment basis
	2.62	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	FBP643	Only available when taken on a repayment basis
	2.85	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	FBP641	Only available when taken on a repayment basis

Large Loans

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

There is no charge for a property assessment

Interest Only available up to 75% LTV

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

Fixed										
Remortgage and Remortgage use own conveyancer										
Product Type	Rate(%)	Unit	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	2.15	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

**06 September 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



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**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
	1.46	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	FBQ076	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**

Classification: Public

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
	1.46	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	FBP078	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

06 September 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	E250 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	E250 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	E250 Cashback Only available when taken on a repayment basis
	1.46	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	GRA872	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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	E250 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
	1.46	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	GRA874	£250 Cashback Only available when taken on a repayment basis
	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