For products above 85% the following four criteria rules will apply: 1. These products are not available for new build properties or other schemes 3. Maximum 4.46 funa to income. (IT) 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"

cture on all produ

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, 4% 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 31/12/2024 10 year - 6% to 31/12/2025, 6% to 31/12/2027, 4% to 31/12/2028, 3% to 31/12/2028, 2% to 31/12/2039 and 1% to 31/12/2039

0.89 31/12/2022 £1.499 £1,000,000 0 60 coro 007 31 March 2022 FBP579 ent and Interest Only 0 0.90 31/12/2023 £999 £25,000 £1,000,000 60 31 March 2022 FBP577 Repayment and Interest Only ayment and Interest Only 1.16 31/12/20 £0 £25.00 £1,000,00 0 60 31 March 2022 FBP213 1.03 31/12/202 £1,499 £250,000 £1,000,000 60 75 31 March 2022 FBP488 Repayment and Interest Only Repayment and Interest Only 31/12/2 £999 £1,000,00 60 75 31 March 2023 1.26 31/12/202 £0 £25,000 £1,000,000 60 75 31 March 2022 FBQ072 Repayment and Interest Only 1.47 31/12/2 £1,499 £250,00 £1,000,00 75 80 FBP540 Only available when taken on a repayment basis 31 March 2022 1.48 31/12/202 £999 £25.000 £1.000.000 75 80 31 March 2022 FBP539 Only available when taken on a repayment basis 2 year 1.77 31/12/20 £0 £25,00 £1,000,00 75 80 FBP538 Only available when taken on a repayment basis 31 March 2022 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 £999 1.64 31/12/202 £25,00 £1,000,00 80 85 31 March 2022 FBP578 Only available when taken on a repayment basis 1.94 31/12/202 £0 £25,000 £1,000,000 80 85 31 March 2022 FBP575 Only available when taken on a repayment basis Only available when taken on a repayment basis Specific criteria applies to availability 2.02 31/12/2 £999 £570,000 85 90 31 March 2022 FBP576 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 31/12/20 £999 £570,000 90 95 FBP205 Only available when taken on a repayment basis Specific criteria applies to availability £25,00 31 March 2022 Only available when taken on a repayment basis Specific criteria applies to availability 3.65 31/12/20 £0 £25.000 £570.000 90 95 31 March 2022 FBP204 £999 0 60 Repayment and Interest Only 1.05 31/12/20 £1,000,000 £25,000 31 March 2022 FBP222 1.28 31/12/202 £0 £25.000 £1,000,000 0 60 31 March 2022 FBP220 Repayment and Interest Only 1.14 31/12/202 £999 £1,000,000 60 Repayment and Interest Only £25,000 75 31 March 2022 FBP490 1.37 31/12/20 £0 625.000 £1,000,00 60 75 31 March 2022 FBP489 Repayment and Interest Only 3 year 31/12/2 £999 £1,000,00 75 80 FBP156 Only available when taken on a repayment basis 2.03 £25,00 31 March 2022 2.25 31/12/202 £0 £25.000 £1,000,000 75 80 FBP155 Only available when taken on a repayment basis 31 March 2022 £999 £1,000,000 80 85 Only available when taken on a repayment basis 2.09 31/12/202 £25,000 31 March 2022 FBP223 2.29 31/12/20 £0 £25,00 £1,000,00 80 85 Only available when taken on a repayment basis 31 March 2022 FBP22 0 60 1.03 31/12/202 £1,499 £1,000,000 Repayment and Interest Only £250.00 31 March 2022 FBP230 31/12/20 £999 £1,000,00 Repayment and Interest Only 1.06 £25.000 0 60 31 March 2022 FBP228 1.29 31/12/2026 £0 £25,000 £1,000,000 0 60 31 March 2022 FBP225 Repayment and Interest Only 1.14 31/12/20 £1,499 £250.00 £1,000,000 60 75 31 March 2022 FBP493 Repayment and Interest Only 75 1.16 31/12/202 £999 £25,000 £1,000,000 60 31 March 2022 FBP492 Repayment and Interest Only 31/12/202 £0 £1,000,00 60 75 Repayment and Interest Only 1.39 625.000 31 March 2023 FBP491 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 31/12/20 £999 £1,000,00 75 80 31 March 2022 FBP542 Only available when taken on a repay 5 year £0 80 1.91 31/12/202 £25,000 £1,000,000 75 31 March 2022 FBP541 Only available when taken on a repayment basis 2.16 31/12/2 £1,499 £1,000,00 80 85 Only available when taken on a repayment basis 31 March 2022 FBP585 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 31/12/20 £0 £25,00 £1,000,000 80 85 2.33 31 March 2022 FBP582 Only available when taken on a repay Only available when taken on a repayment Specific criteria applies to availability 2.70 31/12/202 £999 £25,000 £570,000 85 90 31 March 2022 FBP583 £0 85 90 Only available when taken on a repayment basis Specific criteria applies to availability 2.85 31/12/20 £570,000 FBP581 £25,00 31 March 2022 Only available when taken on a repayment basis 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 31/12/2026 £0 90 FBP206 3.85 £25,000 £570,000 95 31 March 2022 2.07 31/12/20 £999 £25,000 £1,000,00 0 60 31 March 2022 FBP093 Repayment and Interest Only 0 60 Repayment and Interest Only 2.15 31/12/2 £0 £1,000,00 FBP091 31 March 2022 10 yea 2.53 31/12/203 £999 £25,000 £1,000,000 60 75 31 March 2022 FBP094 Repayment and Interest Only 2.62 31/12/20 £0 £25,000 £1,000,000 60 75 Repayment and Interest Only 31 March 2022 FBP092

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'	2.An enhanced	credit scor	e requireme	nt will be ap	operties or other scheme plied e applied as part of our at	ssessment			
	4.Commitmen	ts to be repa	ald upon com	pletion - an	y current credit commitm	 	ongoing in our affe	ordability calculati	on even where declared as 'to be repaid'
	Product Type								

Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Xed Max LTV (%)	Complete by	Product Code	Additional Info
	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	FBQ073	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
2 year	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 year	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
	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
3 year	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
	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
5 year	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 Only available when taken on a repayment basis
	2.70	31/12/2026	£999	£25,000	£570,000	85	90	31 March 2022	FBP595	Specific criteria applies to availability
	2.85	31/12/2026	03	£25,000	£570,000	85	90	31 March 2022	FBP593	Only available when taken on a repayment basis Specific criteria applies to availability Only available when taken on a repayment basis
	3.69	31/12/2026	£999	£25,000	£570,000	90	95	31 March 2022	FBP211	Specific criteria applies to availability Only available when taken on a repayment basis
	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 Lesse customers

						Fi	ixed			
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	1.23	31/12/2023	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP485	Repayment and Interest Only
2 year	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
5 year	3.32	31/12/2026	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	FBP099	Repayment and Interest Only

## New Build HMV

Classification: Public

These product	ts are only a	vailable for I	New Build he	ouses/bungal	ows/flats. Th		uild HN	IV onversions or rend	ovations between f	30-85% LTV
							ixed			
Product Type	Rate(%)	Until	Fee	Availabl		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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
2 year	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	FBQ074	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
	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
3 year	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
	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
5 year	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 Buld 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/b s/flats. Th vations between 80-85% LTV

						Fi	xed			
Product Type	Rate(%)	Until	Fee	Available		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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
2 year	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	FBQ075	New Build Cases Only Repayment and Interest Only
L year	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
	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
3 year	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
	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
5 year	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
5 year	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

06 September 2021 HMV Green Home A 250 stabback 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 Decry Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate Itself, or a valid Predicted Energy Performance Certificate for New Build properties

Centrace issen, or a Valia Predictes Energy Penormance Centracite for New Suits 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, % to 31/12/2023, 3% to 31/12/2024 5 year - 5% to 31/12/2022, % to 31/12/2023, 3% to 31/12/2025 and 1% to 31/12/2038 10 year - 6% to 31/12/2026, 5% to 31/12/2027, 4% to 31/12/2028, 3% to 31/12/2028, 2% to 31/12/2030 and 1% to 31/12/203

						Fi	ixed			
Product Type	Rate(%)	Until	Fee	Availabl	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	0.89	31/12/2023	£1,499	£250,000	£1,000,000	D	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	o	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
2 year	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
	1.05	31/12/2024	£999	£25,000	£1,000,000	o	60	31 March 2022	GRA571	£250 Cashback Repayment and Interest Only
	1.28	31/12/2024	£0	£25,000	£1,000,000	o	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
3 year	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
	1.03	31/12/2026	£1,499	£250,000	£1,000,000	D	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	o	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
5 year	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
	2.07	31/12/2031	£999	£25,000	£1,000,000	D	60	31 March 2022	GRA451	£250 Cashback Repayment and Interest Only
10 year	2.15	31/12/2031	£0	£25,000	£1,000,000	o	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 Inst.

Certificate itse	If, or a valid	Predicted E	nergy Perfor	mance Certi	licate for New		<sup>rties</sup>			
Product Type	Rate(%)	Until	Fee	Availabl	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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
2 year	1.26	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA869	£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
	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
3 year	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
	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
5 year	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

A £550 cashback is available on selected residential products, to throus purchasing a property with an Energy Efficiency Raing of 81 or higher. Evidence of this must be validated prior to application, via a valid Browg Performance Raing 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 of valiable to definement Home plan or Consent to Lease customers Interest Only available up to 75%, LTV

Interest Only av						Fi	xed			
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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 year	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
	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
5 year	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

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 Resident Ceritificate Re

Classification: Public

These product	s are only a	vailable for	New Build ho	ouses/bungal	ows/flats. Th		ailable for c	onversions or rend	ovations between 8	80-85% LTV
Product Type	Rate(%)	Until	Fee	Availabl	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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
2 year	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
r your	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
	1.25	31/12/2024	£999	£25,000	£1,000,000	o	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
3 year	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
	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
5 year	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 Issid, ra valid Performance Certificate To New Build property Build Performance Certificate Register, an Energy Performance
These products are only available for New Build houses/bungalows/filats. They are not available for conversions or renovations between 80-85% LTV

These product	is are only a	valiable for i	New Build IIC	/uses/bullga	iows/nats. Th		xed	onversions or rend	valions between c	0-05/8 21 4
Product Type	Rate(%)	Until	Fee	Availabl	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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
2 year	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
2 year	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
	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
3 year	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
	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
5 year	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

## 06 September 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 31/12/2024, 4% to 31/12/2023, 3% 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 31/12/2026 and 1% to 31/12/2031

						Fix	ed			
				nortgag	ge and R			e own conve		
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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	6663	£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
2 year	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
	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	6663	£25,000	£1,000,000	60	75	31 March 2022	FBP353	Repayment and Interest Only
3 year	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
	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
5 year	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	£D	£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

With our remo There is no ch Interest Only a These product	arge for a pr vailable up	operty asses to 75% LTV	sment			rrange their	Loans own convey	ancer and pay their	own costs.	
These product	s are not av	anable to Reti	rement Hom	e plan or Col	ISENT TO LEAS		ed			
			Re	nortgag	je and R	emortg	age use	e own conve	eyancer	
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	2.15	31/12/2023	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP388	Repayment and Interest Only
2 year	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
	2.71	31/12/2026	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	FBP390	Repayment and Interest Only
5 year	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	Product Type         Rate(%)         Until         Fee         Available between         Min LTV (%)         ERCs         Complete by         Product Code         Additional info								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	e 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	

# 06 September 2021

# Classification: Public 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

						F	ixed			
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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
2 year	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
	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
3 year	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
	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
5 year	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	e between		Max LTV (%)	Complete by	Product Code	Additional Info		
	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		
2 year	1.46	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	FBQ078	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		
	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		
3 year	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		
	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		
5 year	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 Ioan 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:

	r shared Ownership Remortgages: e 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	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info			
	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			
2 year	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	E250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legals - customer must instruct own conveyancer			

# 06 September 2021

## Classification: Public 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 valial 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

						F	ixed			
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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
0	1.46	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	GRA872	£250 Cashback Only available when taken on a repayment basis
2 year	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
	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
3 vear	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
	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
5 year	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

Classificatio	a: Public						FTB Gr		me		
	Product Type	Rate(%)	Until	Fee	Available	e between	Hin LTV (%)	ixed Max LTV (%)	Complete by	Product Code	Additional Info
		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
	2 year	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
		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
	3 year	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
		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
	5 year	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