### 15 November 2021 нмν

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 4.4K ison to income. (M.T) cay will be applied as part of our alfordability assessment 4.Commitments to be repaid upon completion - any current credit commitments will be deducted as ongoing in our alfordability calculation even where declared as 'to be repaid' 4.Commitments to be repaid upon completion - any current credit commitments will be deducted as ongoing in our alfordability calculation even where declared as 'to be repaid'

ure on all prod

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

1.09 31/12/202 £1,000,000 0 60 Repayment and Interest Only £1,499 coro 00/ 31 March 2022 FBQ875 1.10 31/12/2023 £999 £25.000 £1.000.000 0 60 31 March 2022 FBO874 Repayment and Interest Only 1.36 31/12/202 £0 £25,000 £1,000,000 0 60 31 March 2022 FBQ856 Repayment and Interest Only 1.23 31/12/202 £1,499 £250,000 £1,000,000 60 75 31 March 2022 FBQ865 Repayment and Interest Only Repayment and Interest Only 31/12/202 £999 £1,000,000 60 75 1.24 £25,00 31 March 2022 FBQ864 1.46 31/12/2023 £0 £25,000 £1,000,000 60 75 31 March 2022 FBQ884 Repayment and Interest Only 1.41 31/12/2023 £1,499 £250,00 £1,000,00 75 80 31 March 2022 FBQ159 Only available when taken on a repayment basis 1.42 31/12/202 £999 £25.000 £1,000,000 75 80 31 March 2022 FBQ160 Only available when taken on a repayment basis 2 year 1.72 31/12/20 £0 £1,000,00 75 80 FBQ161 Only available when taken on a repayment basis 31 March 2022 1.42 31/12/2023 £1,499 £250.000 £1.000.000 80 85 31 March 2022 FBO139 Only available when taken on a repayment basis £999 Only available when taken on a repayment basis 1.43 £1,000,000 80 85 31 March 2022 FBQ140 31/12/202 £25,000 173 31/12/20 60 £25.000 £1.000.000 80 85 31 March 2022 FBQ142 Only available when taken on a repayment basis Only available when taken on a repayment basis Specific criteria applies to availability £999 90 1.64 31/12/20 £750,000 85 FBR335 £25,00 31 March 2022 Only available when taken on a repayment basis Specific criteria applies to availability 1 94 31/12/2022 60 £25.000 £750.000 85 90 31 March 2022 FBR334 Only available when taken on a repayment basis Specific criteria applies to availability 2.52 31/12/202 £999 90 95 FBR315 £25,000 £570,000 31 March 2022 Only available when taken on a repayment basis Specific criteria applies to availability 2.79 31/12/202 £0 £25.000 £570,000 90 95 31 March 2022 FBR314 1.28 £1,499 £1,000,000 0 60 Repayment and Interest Only 31/12/202 £250,000 31 March 2022 FBQ500 1.31 31/12/2026 £999 £25.000 £1,000,000 0 60 31 March 2022 FBQ496 Repayment and Interest Only 1.54 £1,000,000 0 60 Repayment and Interest Only 31/12/202 £0 £25,000 31 March 2022 FBQ490 1.39 31/12/202 £1,499 £250.000 £1,000,00 60 75 31 March 2022 Repayment and Interest Only FBQ501 £999 £1,000,000 75 Repayment and Interest Only 1.41 31/12/202 60 £25,000 31 March 2022 FBQ497 1.64 31/12/202 £0 625.000 £1,000,000 60 75 31 March 2022 FBQ491 Repayment and Interest Only 2.01 31/12/2026 £1,499 £250,000 £1,000,000 75 80 31 March 2022 FBQ502 Only available when taken on a repayment basis 2.02 31/12/20 £999 625.00 £1,000,00 75 80 31 March 2023 FBQ498 Only available when taken on a repayment basis 5 year £1,000,000 Only available when taken on a repayment basis 2.16 31/12/202 £0 £25,000 75 80 31 March 2022 FBQ492 FBR344 Only available when taken on a repayment basis 2.04 31/12/20 £1,499 £250.00 £1,000,00 80 85 31 March 2022 2.05 31/12/2026 £999 £25,000 £1,000,000 80 85 31 March 2022 FBR343 Only available when taken on a repayment basis Only available when taken on a repayment basis 2.17 31/12/202 £0 £25,00 £1,000,000 31 March 2022 FBR340 80 85 Only available when taken on a repayment basis Specific criteria applies to availability 90 2.51 31/12/202 £999 £25,000 £750,000 85 31 March 2022 FBR342 2.63 31/12/202 £0 £750,000 90 FBR339 Only available when taken on a repayment basis Specific criteria applies to availability £25.000 85 31 March 2022 Only available when taken on a repayment basis Specific criteria applies to availability 3.24 31/12/2026 £999 £25,000 £570,000 90 95 31 March 2022 FBR341 FBR338 Only available when taken on a repayment basis Specific criteria applies to availability 3.36 31/12/2026 £0 £25,000 £570,000 90 95 31 March 2022 2.27 31/12/203 £999 £25.000 £1.000.000 0 60 31 March 2022 FBO506 Repayment and Interest Only 2.35 31/12/20 £0 £25,00 £1,000,00 0 60 31 March 2022 FBQ504 Repayment and Interest Only 10 year 2.66 31/12/2031 £999 £25,000 £1,000,000 60 75 31 March 2022 FBQ507 Repayment and Interest Only Repayment and Interest Only 2.75 31/12/203 £0 £25,000 £1,000,000 60 75 31 March 2022 FBQ505

Product Type         Reg(%)         Usil         Pea         Articly is stressed         Kit TY(%)         Kit TY(%)         Conjects for fields?         Product Code         Additional Code           1.00         31/12222         £1.499         £25.000         £1.00.000         0.0         0.0         31 March 2022         FB0377         Respondent and field for fields?           1.30         31/12222         £1.99         £25.000         £1.00.000         0.0         0.0         31 March 2022         FB0377         Respondent and field for fields?           1.30         31/12222         £1.99         £25.000         £1.00.000         0.0         0.0         31 March 2022         FB0377         Respondent and field for fields?           1.42         31/12222         £1.49         £25.000         £1.00.000         600         776         31 March 2022         FB0367         C04 washields when blant field for fi	
1         1	
2         1	nterest Only
1         1	
2 year         1 <th>nterest Only</th>	nterest Only
2 year         1 -12         31/12/2022         6.19         12.500         6.1000.000         6.00         7.5         31 March 2022         FBQ.165         FRequyment and           1.44         31/12/2022         6.00         6.20         6.00         7.5         31 March 2022         FBQ.065         FRequyment and           1.44         31/12/2022         6.00         6.20         6.1000.000         7.5         400         31 March 2022         FBQ.165         Oxly weakles when taken           1.42         31/12/2022         6.19         5.20.00         61/000.000         7.5         400         31 March 2022         FBQ.167         Oxly weakles when taken           1.42         31/12/2022         6.09         5.20.000         61/000.000         7.5         400         31 March 2022         FBQ.167         Oxly weakles when taken           1.42         31/12/2022         6.09         5.20.000         61/000.000         7.5         400         31 March 2022         FBQ.167         Oxly weakles when taken           1.42         31/12/2022         6.09         5.20.000         61/000.000         800         31 March 2022         FBQ.120         Oxly weakles when taken           1.43         31/12/2022         6.09         52.5000	interest Only
Image: space	interest Only
1         1	interest Only
2 year         1 <th>interest Only</th>	interest Only
1 per	on a repayment basis
1.72         31/12/202         L50         L55.000         L1000000         75         80         31 March 2022         FBD158         Cody available when taken           1.42         31/12/2023         £1.49         £25.000         £1.000.000         80         85         31 March 2022         FBD158         Cody available when taken           1.43         31/12/2023         £5.99         £25.000         £1.000.000         80         85         31 March 2022         FBD150         Cody available when taken           1.43         31/12/2023         £5.99         £25.000         £1.000.000         80         85         31 March 2022         FBD150         Cody available when taken           1.74         31/12/2023         £5.99         £25.000         £1.000.000         80         85         31 March 2022         FBD152         Cody available when taken           1.84         31/12/2023         £5.99         £25.000         £750.000         85         90         31 March 2022         FBD152         Cody available when taken           1.94         31/12/2023         £9.99         £25.000         £750.000         85         90         31 March 2022         FBB152         Cody available when taken           2.979         31/12/2023	on a repayment basis
1.43         3.17.2023         5.99         £25.000         £1.000.000         8.0         8.5         3.1 March 2022         FBQ.132         Odly available when taken           1.43         3.17.2023         £.0         £25.000         £1.000.000         8.0         6.5         3.1 March 2022         FBQ.132         Odly available when taken           1.43         3.17.2023         £.0         £25.000         £1.000.000         8.0         6.5         3.1 March 2022         FBQ.132         Odly available when taken           1.44         3.17.2023         £.00         £25.000         £75.000         8.5         9.0         3.1 March 2022         FBG.37         Odly available when taken           1.44         3.17.2023         £.00         £25.000         £76.000         8.5         9.0         3.1 March 2022         FBG.337         Odly available when taken           1.44         3.17.2023         £.00         £25.000         £76.000         8.5         9.0         3.1 March 2022         FBG.337         Odly available when taken           2.42         3.17.2023         £.90         £25.000         £27.000         9.0         5.5         3.1 March 2022         FBG.314         Odly available when taken           2.79         3.17.2023	on a repayment basis
Image: Non-State State         Image: Non-State         Image: Non-State <th>on a repayment basis</th>	on a repayment basis
1         3         1         2         Column and Specific caluma applications         1	on a repayment basis
Link         311/L2022         Link         Link         Link         Link         Specific criteria spit           1.94         311/L2022         E.0         E25.000         E75.000         E.0         31 March 2022         PBR237         Specific criteria spit           2.92         311/L2022         E.0         E25.000         E57.000         E0         95         31 March 2022         PBR236         Orly available when bins           2.92         311/L2022         E.09         E25.000         E57.000         90         95         31 March 2022         PBR317         Orly available when bins           2.97         311/L20223         E.0         E25.000         E37.000         90         95         31 March 2022         PBR316         Orly available when bins           2.97         311/L20223         E.0         E25.000         E37.000         90         95         31 March 2022         PBR316         Orly available when bins           2.97         31.02.2023         E.0         E25.000         E37.000         90         95         31 March 2022         PBR316         Orly available when bins           3.90         Separitic criteria application         Separitic criteria application         Separitic criteria application         Separitic criteria app	on a repayment basis
Line         Line         Line         Line         Line         Line         Line         Line         Specific chara app           2.62         31/122023         £599         £25.000         £570.000         90         95         31 March 2022         FBR317         Only multiple whom blan Specific chara app           2.79         31/122023         £0         £25.000         £570.000         90         95         31 March 2022         FBR316         Only available whom blan Specific chara app	on a repayment basis ies to availability
Low         Source         Low         Low         Low         Source         Low         Source         Low         Source         S	on a repayment basis ies to availability
2.07 31172022 2.0 2.000 1.5.10000 90 90 31 March 2022 2184316 Specific otheria app	on a repayment basis ies to availability
1.28 31/12/2026 £1,499 £250,000 £1,000,000 0 60 31 March 2022 FBQ520 Repayment and	on a repayment basis ies to availability
	interest Only
1.31 31/22028 E999 E25.000 E1.000.000 0 60 31 March 2022 PB0516 Repayment and	interest Only
1.54 31/22028 E0 E25.000 E1.000.000 0 60 31 March 2022 FB2.510 Repriment and	interest Only
1.39 31/122026 £1,499 £250,000 £1,000,000 60 75 31 March 2022 PB2,521 Repayment and	interest Only
1.41 31/22028 £999 £25,000 £1,000,000 60 75 31 March 2022 PB2517 Repayment and	interest Only
1.84 31/2/2028 E0 E25.000 E1.000.000 60 75 31 March 2022 PB02511 Repayment and	interest Only
2.01 31/122028 £1,499 £250,000 £1,000,000 75 80 31 March 2022 FBQ.522 Only available when taken	on a repayment basis
2.02 31/12/2028 E999 E25.000 E1/00.000 75 80 31 March 2022 FBQ518 Only available when taken 5 year	on a repayment basis
2.16 31/12/2028 £0 £25,000 £1,000,000 75 80 31 March 2022 FBQ.512 Only available when taken	on a repayment basis
2.04 31/12/2028 E1,499 E255.000 E1/000.000 B0 B5 31 March 2022 PBR351 Only available when taken	on a repayment basis
2.05         31/12/2026         E999         E25.000         E1.000.000         B0         B5         31 March 2022         PBR300         Only available when taken	
2.17         31/1 22026         ED         £25,000         £1,000,000         BD         B5         31 March 2022         PBH347         Only available when taken	on a repayment basis
2.51         31/12/2026         E999         E25.000         E750.000         85         90         31 March 2022         PBR349         Only weaklob when blances applied to the second	
2.63         31/12/2028         E/D         E/ES.000         E/ES.000         B/S         9/9         31 March 2022         PBR346         Only weakling age	on a repayment basis on a repayment basis ies to availability
3.24         31/12/2026         E999         E25.000         E570.000         90         95         31 March 2022         FBR348         Only smallable whom blanc Specific criteria appli	on a repayment basis on a repayment basis ies to availability
3.36         31/12/2026         ED         E25,000         E570,000         90         95         31 March 2022         FBR345         Only available when taken Specific criteria appli	on a repayment basis on a repayment basis ses to availability on a repayment basis les to availability on a repayment basis

F I D For products above 85% the following four criteria nales will apply: 1. These products are not available for new build properties or other schemes 2. An enhanced credit score requirement will be applied as part of our affordability assessment 3. A mainum 4.4% Ioant on income (TT) cap will be applied as part of our affordability assessment 3. A mainum 4.4% to be schemer former comparison and the comparison of the deducted as a second the schemer former comparison and the compared comparison of the deducted as

FTB

# 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

						Fi	xed			
Product Type	Rate(%)	Until	Fee	Available	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
s 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

New Build HMV see products are only available for New Build houses/bungalows. They are not available for conversions or renovations between 80-85% LTV													
	_	_	_	_		Fi	xed						
Product Type	Rate(%)	Until	Fee	Availabl	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info			
	1.30	31/12/2023	£999	£25,000	£1,000,000	0	60	30 September 2022	FBQ878	New Build Cases Only Repayment and Interest Only			
	1.56	31/12/2023	£0	£25,000	£1,000,000	0	60	30 September 2022	FBQ858	New Build Cases Only Repayment and Interest Only			
	1.44	31/12/2023	£999	£25,000	£1,000,000	60	75	30 September 2022	FBQ868	New Build Cases Only Repayment and Interest Only			
2 year	1.66	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	FBQ886	New Build Cases Only Repayment and Interest Only			
	1.62	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	FBQ154	New Build Cases Only Only available when taken on a repayment basi			
	1.92	31/12/2023	£0	£25,000	£1,000,000	75	80	30 September 2022	FBQ155	New Build Cases Only Only available when taken on a repayment basi			
	1.63	31/12/2023	£999	£25,000	£1,000,000	80	85	30 September 2022	FBQ122	New Build Cases Only Only available when taken on a repayment bas			
	1.93	31/12/2023	£0	£25,000	£1,000,000	80	85	30 September 2022	FBQ123	New Build Cases Only Only available when taken on a repayment bas			
	1.51	31/12/2026	£999	£25,000	£1,000,000	0	60	30 September 2022	FBQ528	New Build Cases Only Repayment and Interest Only			
	1.74	31/12/2026	£0	£25,000	£1,000,000	0	60	30 September 2022	FBQ524	New Build Cases Only Repayment and Interest Only			
	1.61	31/12/2026	£999	£25,000	£1,000,000	60	75	30 September 2022	FBQ529	New Build Cases Only Repayment and Interest Only			
5 year	1.84	31/12/2026	£0	£25,000	£1,000,000	60	75	30 September 2022	FBQ525	New Build Cases Only Repayment and Interest Only			
- ,	2.22	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	FBQ530	New Build Cases Only Only available when taken on a repayment bas			
	2.36	31/12/2026	£0	£25,000	£1,000,000	75	80	30 September 2022	FBQ526	New Build Cases Only Only available when taken on a repayment bas			
	2.25	31/12/2026	£999	£25,000	£1,000,000	80	85	30 September 2022	FBR353	New Build Cases Only Only available when taken on a repayment bas			
	2.37	31/12/2026	£0	£25,000	£1,000,000	80	85	30 September 2022	FBR352	New Build Cases Only Only available when taken on a repayment bas			

### New Build FTB

These product	These products are only available for New Build houses/bungalows. They are not available for conversions or renovations between 80-85% LTV Fixed													
Product Type	Rate(%)	Until	Fee	Availabl	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info				
	1.30	31/12/2023	£999	£25,000	£1,000,000	0	60	30 September 2022	FBQ879	New Build Cases Only Repayment and Interest Only				
	1.56	31/12/2023	£0	£25,000	£1,000,000	0	60	30 September 2022	FBQ859	New Build Cases Only Repayment and Interest Only				
	1.44	31/12/2023	£999	£25,000	£1,000,000	60	75	30 September 2022	FBQ869	New Build Cases Only Repayment and Interest Only				
2 year	1.66	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	FBQ887	New Build Cases Only Repayment and Interest Only				
- ,	1.62	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	FBQ152	New Build Cases Only Only available when taken on a repayment basis				
	1.92	31/12/2023	£0	£25,000	£1,000,000	75	80	30 September 2022	FBQ153	New Build Cases Only Only available when taken on a repayment basis				
	1.63	31/12/2023	£999	£25,000	£1,000,000	80	85	30 September 2022	FBQ118	New Build Cases Only Only available when taken on a repayment basis				
	1.93	31/12/2023	£0	£25,000	£1,000,000	80	85	30 September 2022	FBQ119	New Build Cases Only Only available when taken on a repayment basis				
	1.51	31/12/2026	£999	£25,000	£1,000,000	0	60	30 September 2022	FBQ540	New Build Cases Only Repayment and Interest Only				
	1.74	31/12/2026	£0	£25,000	£1,000,000	0	60	30 September 2022	FBQ536	New Build Cases Only Repayment and Interest Only				
	1.61	31/12/2026	£999	£25,000	£1,000,000	60	75	30 September 2022	FBQ541	New Build Cases Only Repayment and Interest Only				
5 year	1.84	31/12/2026	£0	£25,000	£1,000,000	60	75	30 September 2022	FBQ537	New Build Cases Only Repayment and Interest Only				
5 year	2.22	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	FBQ542	New Build Cases Only Only available when taken on a repayment basis				
	2.36	31/12/2026	£0	£25,000	£1,000,000	75	80	30 September 2022	FBQ538	New Build Cases Only Only available when taken on a repayment basis				
	2.25	31/12/2026	£999	£25,000	£1,000,000	80	85	30 September 2022	FBR359	New Build Cases Only Only available when taken on a repayment basis				
	2.37	31/12/2026	£0	£25,000	£1,000,000	80	85	30 September 2022	FBR358	New Build Cases Only Only available when taken on a repayment basis				

# 15 November 2021

HIN Creater Locat HIN Creater Home A £50 cashack 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 and a copy relatived on your file for audit purposes at a later date, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate level, or a valid Performance Certificate for New Build properties

your - one to	5 31/12/2026	s, 5% to 31/12	1/2027, 478 to	31/12/2020,	3% to 31/12/.			nd 1% to 31/12/203	rear - 6% to 31/12/2028, 5% to 31/12/2028, 4% to 31/12/2028, 3% to 31/12/2029, 2% to 31/12/2029 and 1% to 31/12/2029           Fixed           solution Type           Rate(%)           Until           Product Code           Additional Info														
roduct Type	Rate(%)	Until	Fee	Availabl	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info													
	1.09	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRB208	£250 Cashback Repayment and Interest O													
	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	GRB207	£250 Cashback Repayment and Interest C													
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	GRB189	£250 Cashback Repayment and Interest C													
	1.23	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRB198	£250 Cashback Repayment and Interest C													
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	GRB197	£250 Cashback Repayment and Interest 0													
2 year	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRB217	£250 Cashback Repayment and Interest 0													
2 year	1.41	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA947	£250 Cashback Only available when taken repayment basis													
	1.42	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA948	£250 Cashback Only available when taken repayment basis													
	1.72	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA949	£250 Cashback Only available when taken repayment basis													
	1.42	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	GRA929	£250 Cashback Only available when taken repayment basis													
	1.43	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA930	£250 Cashback Only available when taken repayment basis													
	1.73	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA931	£250 Cashback Only available when taken repayment basis													
	1.28	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRB004	£250 Cashback Repayment and Interest													
	1.31	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	GRB000	£250 Cashback Repayment and Interest													
	1.54	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA996	£250 Cashback Repayment and Interest 0													
	1.39	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRB005	£250 Cashback Repayment and Interest 0													
	1.41	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	GRB001	£250 Cashback Repayment and Interest I													
5 year	1.64	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA997	£250 Cashback Repayment and Interest 0													
-	2.01	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRB005	£250 Cashback Only available when taken repayment basis													
	2.02	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	GRB002	£250 Cashback Only available when taken repayment basis													
	2.16	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA998	£250 Cashback Only available when taken repayment basis													
	2.04	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	GRB237	£250 Cashback Only available when taken repayment basis													
	2.05	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	GRB235	£250 Cashback Only available when taken repayment basis													
	2.17	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	GRB235	£250 Cashback Only available when taken repayment basis													
	2.27	31/12/2031	£999	£25,000	£1,000,000	0	60	31 March 2022	GRB010	£250 Cashback Repayment and Interest 0													
10 year	2.35	31/12/2031	£0	£25,000	£1,000,000	0	60	31 March 2022	GRB008	£250 Cashback Repayment and Interest													
	2.66	31/12/2031	£999	£25,000	£1,000,000	60	75	31 March 2022	GRB011	£250 Cashback Repayment and Interest 0													
	2.75	31/12/2031	£0	£25,000	£1,000,000	60	75	31 March 2022	GRB009	£250 Cashback Repayment and Interest 0													

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 INE. A valid Energy Performance Certificate INE.

Certificate itse	Pertificate itself, or a valid Predicted Energy Performance Certificate for New Build properties Fixed													
Product Type	Rate(%)	Until	Fee	Availabi	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info				
Product Type	Kate(%)	ontil	Fee			MINIE I V (29)	max ETV (%)	Complete by	Product Code					
	1.09	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRB210	£250 Cashback Repayment and Interest Only				
	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	GRB209	£250 Cashback Repayment and Interest Only				
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	GRB190	£250 Cashback Repayment and Interest Only				
	1.23	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRB200	£250 Cashback Repayment and Interest Only				
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	GRB199	£250 Cashback Repayment and Interest Only				
2 year	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRB218	£250 Cashback Repayment and Interest Only				
	1.41	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA944	£250 Cashback Only available when taken on a repayment basis				
	1.42	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	GRA945	£250 Cashback Only available when taken on a repayment basis				
	1.72	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	GRA946	£250 Cashback Only available when taken on a repayment basis				
	1.42	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	GRA923	£250 Cashback Only available when taken on a repayment basis				
	1.43	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	GRA924	£250 Cashback Only available when taken on a repayment basis				
	1.73	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	GRA925	£250 Cashback Only available when taken on a repayment basis				
	1.28	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRB020	£250 Cashback Repayment and Interest Only				
	1.31	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	GRB016	£250 Cashback Repayment and Interest Only				
	1.54	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	GRB012	£250 Cashback Repayment and Interest Only				
	1.39	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRB021	£250 Cashback Repayment and Interest Only				
	1.41	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	GRB017	£250 Cashback Repayment and Interest Only				
5 year	1.64	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	GRB013	£250 Cashback Repayment and Interest Only				
	2.01	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRB022	£250 Cashback Only available when taken on a repayment basis				
	2.02	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	GRB018	£250 Cashback Only available when taken on a repayment basis				
	2.16	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	GRB014	£250 Cashback Only available when taken on a repayment basis				
	2.04	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	GRB240	£250 Cashback Only available when taken on a repayment basis				
	2.05	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	GRB239	£250 Cashback Only available when taken on a repayment basis				
	2.17	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	GRB238	£250 Cashback Only available when taken on a repayment basis				

A £55 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 Raling of 81 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Raling 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 validated to efferement Home plan or Consent to Lease customers Interest Only validable up to 75% LTV

						Fi	xed			
Product Type	Rate(%)	Until	Fee		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	2250 Cashback Repayment and Interest Only Interest only available <75% LTV
5 year	1.28	31/12/2026	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	GRA453	£250 Cashback Repayment and Interest Only
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 Cartificate Register, an Energy Performance
These products are only available for New Build housebungalows. They are not available for conversions or renovations between 80-85%, LTV

Classification: Public

These produce	These products are only available for New Build houses build along the for available for conversions or renovations between or 05% LTV Fixed													
Product Type	Rate(%)	Until	Fee	Availabl	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info				
	1.30	31/12/2023	£999	£25,000	£1,000,000	0	60	30 September 2022	GRB211	£250 Cashback New Build Cases Only Repayment and Interest Only				
	1.56	31/12/2023	£0	£25,000	£1,000,000	0	60	30 September 2022	GRB191	£250 Cashback New Build Cases Only Repayment and Interest Only				
	1.44	31/12/2023	£999	£25,000	£1,000,000	60	75	30 September 2022	GRB201	£250 Cashback New Build Cases Only Repayment and Interest Only				
2 year	1.66	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	GRB219	£250 Cashback New Build Cases Only Repayment and Interest Only				
	1.62	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA942	E250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	1.92	31/12/2023	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA943	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	1.63	31/12/2023	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA918	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	1.93	31/12/2023	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA919	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	1.51	31/12/2026	£999	£25,000	£1,000,000	0	60	30 September 2022	GRB162	£250 Cashback New Build Cases Only Repayment and Interest Only				
	1.74	31/12/2026	£0	£25,000	£1,000,000	0	60	30 September 2022	GRB168	£250 Cashback New Build Cases Only Repayment and Interest Only				
	1.61	31/12/2026	£999	£25,000	£1,000,000	60	75	30 September 2022	GRB029	£250 Cashback New Build Cases Only Repayment and Interest Only				
5 year	1.84	31/12/2026	£0	£25,000	£1,000,000	60	75	30 September 2022	GRB025	£250 Cashback New Build Cases Only Repayment and Interest Only				
5 year	2.22	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	GRB030	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	2.36	31/12/2026	£0	£25,000	£1,000,000	75	80	30 September 2022	GRB025	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	2.25	31/12/2026	£999	£25,000	£1,000,000	80	85	30 September 2022	GRB250	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	2.37	31/12/2026	£0	£25,000	£1,000,000	80	85	30 September 2022	GRB249	£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 Isself. To valid Predicate Dergy Performance Certificate Isself.
These products are only available for New Build houses/bungalows. They are not available for conversions or renovations between 80-85%, LTV
Elivod

	Fixed													
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info				
	1.30	31/12/2023	£999	£25,000	£1,000,000	0	60	30 September 2022	GRB212	£250 Cashback New Build Cases Only Repayment and Interest Only				
	1.56	31/12/2023	£0	£25,000	£1,000,000	0	60	30 September 2022	GRB192	£250 Cashback New Build Cases Only Repayment and Interest Only				
	1.44	31/12/2023	£999	£25,000	£1,000,000	60	75	30 September 2022	GRB202	£250 Cashback New Build Cases Only Repayment and Interest Only				
2 year	1.66	31/12/2023	£0	£25,000	£1,000,000	60	75	30 September 2022	GRB220	£250 Cashback New Build Cases Only Repayment and Interest Only				
-,	1.62	31/12/2023	£999	£25,000	£1,000,000	75	80	30 September 2022	GRA940	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	1.92	31/12/2023	£0	£25,000	£1,000,000	75	80	30 September 2022	GRA941	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	1.63	31/12/2023	£999	£25,000	£1,000,000	80	85	30 September 2022	GRA914	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	1.93	31/12/2023	£0	£25,000	£1,000,000	80	85	30 September 2022	GRA915	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	1.51	31/12/2026	£999	£25,000	£1,000,000	0	60	30 September 2022	GRB166	£250 Cashback New Build Cases Only Repayment and Interest Only				
	1.74	31/12/2026	£0	£25,000	£1,000,000	0	60	30 September 2022	GRB164	£250 Cashback New Build Cases Only Repayment and Interest Only				
	1.61	31/12/2026	£999	£25,000	£1,000,000	60	75	30 September 2022	GRB037	£250 Cashback New Build Cases Only Repayment and Interest Only				
5 year	1.84	31/12/2026	£0	£25,000	£1,000,000	60	75	30 September 2022	GRB033	£250 Cashback New Build Cases Only Repayment and Interest Only				
5 year	2.22	31/12/2026	£999	£25,000	£1,000,000	75	80	30 September 2022	GRB038	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	2.36	31/12/2026	£0	£25,000	£1,000,000	75	80	30 September 2022	GRB034	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	2.25	31/12/2026	£999	£25,000	£1,000,000	80	85	30 September 2022	GRB252	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				
	2.37	31/12/2026	£0	£25,000	£1,000,000	80	85	30 September 2022	GRB251	£250 Cashback New Build Cases Only Only available when taken on a repayment basis				

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 pr 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 weyancer and pay their own fees, and there is also no charge for a property

Classification: Public

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

						Fix	ed			
Product Type	Rate(%)	Until	Re Fee	mortga	ge and R	Min LTV (%)	age use Max LTV (%)	own conve	Product Code	Additional info
Product Type	1.36	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBQ903	Repayment and Interest Only
	1.37	31/12/2023	6663	£25,000	£1,000,000	0	60	31 March 2022	FBQ836	Repayment and Interest Only
	1.67	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	FBQ893	Repayment and Interest Only
	1.54	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBQ904	Repayment and Interest Only
	1.63	31/12/2023	6663	£25,000	£1,000,000	60	75	31 March 2022	FBQ899	Repayment and Interest Only
	2.01	31/12/2023	ED	£25,000	£1,000,000	60	75	31 March 2022	FBQ894	Repayment and interest Only
	1.83	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBQ905	Only available when taken on a repayment basis
2 year	1.90	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	FBQ900	Only available when taken on a repayment basis
	2.31	31/12/2023	£D	£25,000	£1,000,000	75	80	31 March 2022	FBQ895	Only available when taken on a repayment basis
	1.98	31/12/2023	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBQ906	Only available when taken on a repayment basis
	2.01	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	FBQ901	Only available when taken on a repayment basis
	2.44	31/12/2023	ED	£25,000	£1,000,000	80	85	31 March 2022	FBQ896	Only available when taken on a repayment basis
	2.47	31/12/2023	£1,499	£250,000	£750,000	85	90	31 March 2022	FBQ902	Only available when taken on a repayment basis
	2.54	31/12/2023	£999	£25,000	£750,000	85	90	31 March 2022	FBQ897	Only available when taken on a repayment basis
	2.84	31/12/2023	£D	£25,000	£750,000	85	90	31 March 2022	FBQ892	Only available when taken on a repayment basis
	1.43	31/12/2024	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBQ920	Repayment and Interest Only
	1.46	31/12/2024	£999	£25,000	£1,000,000	0	60	31 March 2022	FBQ915	Repayment and Interest Only
	1.67	31/12/2024	£D	£25,000	£1,000,000	0	60	31 March 2022	FBQ910	Repayment and Interest Only
	1.61	31/12/2024	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBQ921	Repayment and Interest Only
	1.72	31/12/2024	£999	£25,000	£1,000,000	60	75	31 March 2022	FBQ916	Repayment and Interest Only
	2.01	31/12/2024	ED	£25,000	£1,000,000	60	75	31 March 2022	FBQ911	Repayment and Interest Only
	2.05	31/12/2024	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBQ922	Only available when taken on a repayment basis
3 year	2.13	31/12/2024	£999	£25,000	£1,000,000	75	80	31 March 2022	FBQ917	Only available when taken on a repayment basis
	2.51	31/12/2024	£D	£25,000	£1,000,000	75	80	31 March 2022	FBQ912	Only available when taken on a repayment basis
	2.30	31/12/2024	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBQ923	Only available when taken on a repayment basis
	2.38	31/12/2024	£999	£25,000	£1,000,000	80	85	31 March 2022	FBQ918	Only available when taken on a repayment basis
	2.66	31/12/2024	£D	£25,000	£1,000,000	80	85	31 March 2022	FBQ913	Only available when taken on a repayment basis
	2.98	31/12/2024	£1,499	£250,000	£750,000	85	90	31 March 2022	FBQ919	Only available when taken on a repayment basis
	3.07	31/12/2024	£999	£25,000	£750,000	85	90	31 March 2022	FBQ914	Only available when taken on a repayment basis
	3.41	31/12/2024	£D	£25,000	£750,000	85	90	31 March 2022	FBQ909	Only available when taken on a repayment basis
	1.56	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBQ932	Repayment and Interest Only
	1.59	31/12/2026	6663	£25,000	£1,000,000	0	60	31 March 2022	FBQ928	Repayment and Interest Only
	1.80	31/12/2026	£D	£25,000	£1,000,000	0	60	31 March 2022	FBQ924	Repayment and Interest Only
	1.88	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBQ933	Repayment and Interest Only
	1.91	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	FBQ929	Repayment and Interest Only
	2.15	31/12/2026	60	£25,000	£1,000,000	60	75	31 March 2022	FBQ925	Repayment and Interest Only
	2.30	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBQ934	Only available when taken on a repayment basis
5 year	2.32	31/12/2026	6663	£25,000	£1,000,000	75	80	31 March 2022	FBQ930	Only available when taken on a repayment basis
	2.58	31/12/2026	£D	£25,000	£1,000,000	75	80	31 March 2022	FBQ926	Only available when taken on a repayment basis
	2.69	31/12/2026	£1,499	£250,000	£1,000,000	80	85	31 March 2022	FBQ935	Only available when taken on a repayment basis
	2.72	31/12/2026	6993	£25,000	£1,000,000	80	85	31 March 2022	FBQ931	Only available when taken on a repayment basis
	2.95	31/12/2026	£D	£25,000	£1,000,000	80	85	31 March 2022	FBQ927	Only available when taken on a repayment basis
	3.31	31/12/2026	£1,499	£250,000	£750,000	85	90	31 March 2022	FBQ451	Only available when taken on a repayment basis
	3.32	31/12/2026	£999	£25,000	£750,000	85	90	31 March 2022	FBQ450	Only available when taken on a repayment basis
	3.45	31/12/2026	£D	£25,000	£750,000	85	90	31 March 2022	FBQ449	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 progery assessment Interest Only waitable to pa 75%. LTV These products are not available to Retirement Home plan or Consent to Lease customers Transie Complete by Product Code PEPS88 Remortgage and Re Ava Min LTV (%) Max LTV (%) Fee £1,499 £1,000,000 £5,000,000 Repayment and Interest Only 2.15 31/12/2023 2.80 2 year 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 Repayment and Interest Only 60 31 March 2022 FBP390 2.71 31/12/2020 £1,499 £1,000,00 £5,000,000 0 5 year 3.36 £1,499 £5,000,000 60 70 31 March 2022 FBP391 Repayment and Interest Only 31/12/2026 £1,000,000

### 15 November 2021 Self Build FTB

	Fixed													
	First Time Buyer													
Product Type														
2 year	Type Kale(x) Until Pee Atlandar and stream militer (x) max ETV (x) EXCS Complete by Product code Additional mo													
	Self Build HMV													

	Fixed													
	Homemover													
Product Type	Rate(%)	Until	Fee	Availabl	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			

### 15 November 2021

### Classification: Public Affordable Housing - Shared Equity (including HTB Equity Loan) and Shared Ownership Schemes

НМΥ

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 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	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
	1.30	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	FBQ880	Only available when taken on a repayment basis	
	1.56	31/12/2023	£0	£25,000	£500,000	0	60	30 September 2022	FBQ860	Only available when taken on a repayment basis	
	1.44	31/12/2023	£999	£25,000	£500,000	60	75	30 September 2022	FBQ870	Only available when taken on a repayment basis	
	1.66	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	FBQ888	Only available when taken on a repayment basis	
2 year	1.62	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	FBQ150	Only available when taken on a repayment basis	
2 your	1.92	31/12/2023	£0	£25,000	£500,000	75	80	30 September 2022	FBQ151	Only available when taken on a repayment basis	
	1.63	31/12/2023	£999	£25,000	£500,000	80	85	30 September 2022	FBQ114	Only available when taken on a repayment basis	
	1.93	31/12/2023	£0	£25,000	£500,000	80	85	30 September 2022	FBQ115	Only available when taken on a repayment basis	
	1.84	31/12/2023	£999	£25,000	£500,000	85	90	30 September 2022	FBR327	Only available when taken on a repayment basis	
	2.14	31/12/2023	£0	£25,000	£500,000	85	90	30 September 2022	FBR326	Only available when taken on a repayment basis	
	1.51	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	FBQ553	Only available when taken on a repayment basis	
	1.74	31/12/2026	£0	£25,000	£500,000	0	60	30 September 2022	FBQ548	Only available when taken on a repayment basis	
	1.61	31/12/2026	£999	£25,000	£500,000	60	75	30 September 2022	FBQ554	Only available when taken on a repayment basis	
	1.84	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	FBQ549	Only available when taken on a repayment basis	
5 year	2.22	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	FBQ555	Only available when taken on a repayment basis	
U your	2.36	31/12/2026	£0	£25,000	£500,000	75	80	30 September 2022	FBQ550	Only available when taken on a repayment basis	
	2.25	31/12/2026	£999	£25,000	£500,000	80	85	30 September 2022	FBR366	Only available when taken on a repayment basis	
	2.37	31/12/2026	£0	£25,000	£500,000	80	85	30 September 2022	FBR364	Only available when taken on a repayment basis	
	2.71	31/12/2026	£999	£25,000	£500,000	85	90	30 September 2022	FBR367	Only available when taken on a repayment basis	
	2.83	31/12/2026	£0	£25,000	£500,000	85	90	30 September 2022	FBR365	Only available when taken on a repayment basis	

Classification: F	ublic FTB										
								ixed			
	Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
		1.30	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	FBQ882	Only available when taken on a repayment basis
		1.56	31/12/2023	£0	£25,000	£500,000	0	60	30 September 2022	FBQ862	Only available when taken on a repayment basis
		1.44	31/12/2023	£999	£25,000	£500,000	60	75	30 September 2022	FBQ872	Only available when taken on a repayment basis
		1.66	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	FBQ890	Only available when taken on a repayment basis
	2 year	1.62	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	FBQ146	Only available when taken on a repayment basis
		1.92	31/12/2023	£0	£25,000	£500,000	75	80	30 September 2022	FBQ147	Only available when taken on a repayment basis
		1.63	31/12/2023	£999	£25,000	£500,000	80	85	30 September 2022	FBQ106	Only available when taken on a repayment basis
		1.93	31/12/2023	£0	£25,000	£500,000	80	85	30 September 2022	FBQ107	Only available when taken on a repayment basis
		1.84	31/12/2023	£999	£25,000	£500,000	85	90	30 September 2022	FBR331	Only available when taken on a repayment basis
		2.14	31/12/2023	£0	£25,000	£500,000	85	90	30 September 2022	FBR330	Only available when taken on a repayment basis
		1.51	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	FBQ573	Only available when taken on a repayment basis
		1.74	31/12/2026	£0	£25,000	£500,000	0	60	30 September 2022	FBQ568	Only available when taken on a repayment basis
		1.61	31/12/2026	£999	£25,000	£500,000	60	75	30 September 2022	FBQ574	Only available when taken on a repayment basis
		1.84	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	FBQ569	Only available when taken on a repayment basis
	5 year	2.22	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	FBQ575	Only available when taken on a repayment basis
		2.36	31/12/2026	£0	£25,000	£500,000	75	80	30 September 2022	FBQ570	Only available when taken on a repayment basis
		2.25	31/12/2026	£999	£25,000	£500,000	80	85	30 September 2022	FBR374	Only available when taken on a repayment basis
		2.37	31/12/2026	£0	£25,000	£500,000	80	85	30 September 2022	FBR372	Only available when taken on a repayment basis
		2.71	31/12/2026	£999	£25,000	£500,000	85	90	30 September 2022	FBR375	Only available when taken on a repayment basis
		2.83	31/12/2026	£0	£25,000	£500,000	85	90	30 September 2022	FBR373	Only available when taken on a repayment basis

### REM

	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	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info		
	1.57	31/12/2023	£999	£25,000	£500,000	0	60	31 March 2022	FBQ938	E250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer		
0	1.83	31/12/2023	£999	£25,000	£500,000	60	75	31 March 2022	FBQ939	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer		
2 year	2.63	31/12/2023	£999	£25,000	£500,000	75	85	31 March 2022	FBQ940	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legals - customer must instruct own conveyancer		
	2.74	31/12/2023	£999	£25,000	£500,000	85	90	31 March 2022	FBQ941	E250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legals - customer must instruct own conveyancer		

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 a 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 maxim

### 15 November 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 and a copy retained on your file for a udit purposes at a later date, 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

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	Available between		Max LTV (%)	Complete by	Product Code	Additional Info	
	1.30	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	GRB213	£250 Cashback Only available when taken on a repayment basis	
	1.56	31/12/2023	£0	£25,000	£500,000	0	60	30 September 2022	GRB193	£250 Cashback Only available when taken on a repayment basis	
	1.44	31/12/2023	£999	£25,000	£500,000	60	75	30 September 2022	GRB203	£250 Cashback Only available when taken on a repayment basis	
2 year	1.66	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	GRB221	£250 Cashback Only available when taken on a repayment basis	
2 year	1.62	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	GRA938	£250 Cashback Only available when taken on a repayment basis	
	1.92	31/12/2023	£0	£25,000	£500,000	75	80	30 September 2022	GRA939	£250 Cashback Only available when taken on a repayment basis	
	1.63	31/12/2023	£999	£25,000	£500,000	80	85	30 September 2022	GRA910	£250 Cashback Only available when taken on a repayment basis	
	1.93	31/12/2023	£0	£25,000	£500,000	80	85	30 September 2022	GRA911	£250 Cashback Only available when taken on a repayment basis	
	1.51	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	GRB044	£250 Cashback Only available when taken on a repayment basis	
	1.74	31/12/2026	£0	£25,000	£500,000	0	60	30 September 2022	GRB040	£250 Cashback Only available when taken on a repayment basis	
	1.61	31/12/2026	£999	£25,000	£500,000	60	75	30 September 2022	GRB045	£250 Cashback Only available when taken on a repayment basis	
5 year	1.84	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	GRB041	£250 Cashback Only available when taken on a repayment basis	
e your	2.22	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	GRB046	£250 Cashback Only available when taken on a repayment basis	
	2.36	31/12/2026	£0	£25,000	£500,000	75	80	30 September 2022	GRB042	£250 Cashback Only available when taken on a repayment basis	
	2.25	31/12/2026	£999	£25,000	£500,000	80	85	30 September 2022	GRB242	£250 Cashback Only available when taken on a repayment basis	
	2.37	31/12/2026	£0	£25,000	£500,000	80	85	30 September 2022	GRB241	£250 Cashback Only available when taken on a repayment basis	

### FTB Green Home

Classification	ification: Public FTB Green Home										
classificatio							F	ixed			
	Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
		1.30	31/12/2023	£999	£25,000	£500,000	0	60	30 September 2022	GRB215	£250 Cashback Only available when taken on a repayment basis
		1.56	31/12/2023	£0	£25,000	£500,000	0	60	30 September 2022	GRB195	£250 Cashback Only available when taken on a repayment basis
		1.44	31/12/2023	£999	£25,000	£500,000	60	75	30 September 2022	GRB205	£250 Cashback Only available when taken on a repayment basis
	2 year	1.66	31/12/2023	£0	£25,000	£500,000	60	75	30 September 2022	GRB223	£250 Cashback Only available when taken on a repayment basis
	_,	1.62	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	GRA934	£250 Cashback Only available when taken on a repayment basis
		1.92	31/12/2023	£0	£25,000	£500,000	75	80	30 September 2022	GRA935	£250 Cashback Only available when taken on a repayment basis
		1.63	31/12/2023	£999	£25,000	£500,000	80	85	30 September 2022	GRA902	£250 Cashback Only available when taken on a repayment basis
		1.93	31/12/2023	£0	£25,000	£500,000	80	85	30 September 2022	GRA903	£250 Cashback Only available when taken on a repayment basis
		1.51	31/12/2026	£999	£25,000	£500,000	0	60	30 September 2022	GRB060	£250 Cashback Only available when taken on a repayment basis
		1.74	31/12/2026	£0	£25,000	£500,000	0	60	30 September 2022	GRB056	£250 Cashback Only available when taken on a repayment basis
		1.61	31/12/2026	£999	£25,000	£500,000	60	75	30 September 2022	GRB061	£250 Cashback Only available when taken on a repayment basis
	5 year	1.84	31/12/2026	£0	£25,000	£500,000	60	75	30 September 2022	GRB057	£250 Cashback Only available when taken on a repayment basis
		2.22	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	GRB062	£250 Cashback Only available when taken on a repayment basis
		2.36	31/12/2026	£0	£25,000	£500,000	75	80	30 September 2022	GRB058	£250 Cashback Only available when taken on a repayment basis
		2.25	31/12/2026	£999	£25,000	£500,000	80	85	30 September 2022	GRB246	£250 Cashback Only available when taken on a repayment basis
		2.37	31/12/2026	£0	£25,000	£500,000	80	85	30 September 2022	GRB245	£250 Cashback Only available when taken on a repayment basis

# Classification: Public

Withdrawn Products - 14.11.2021										
FBQ353	FBQ545	GRB019	FBQ572							
FBQ393	FBQ546	FBQ523	FBQ576							
FBQ354	FBQ547	GRB023	GRB063							
FBQ394	FBQ377	FBQ361	FBQ577							
FBQ488	FBQ378	FBQ369	FBQ581							
FBQ489	FBQ379	FBQ362	GRB067							
FBQ493	FBQ380	FBQ370	FBQ582							
GRA999	FBQ551	FBQ527	FBQ586							
FBQ494	GRB043	GRB161	GRB071							
FBQ495	FBQ552	FBQ531	FBQ587							
FBQ499	FBQ556	GRB163	FBQ907							
GRB003	GRB047	FBQ532	FBQ454							
FBQ503	FBQ557	FBQ533	FBQ908							
GRB007	FBQ561	FBQ534	FBQ457							
FBQ357	GRB051	FBQ535	FBQ460							
FBQ397	FBQ562	FBQ365	FBQ461							
FBQ358	FBQ566	FBQ373	FBQ462							
FBQ398	GRB055	FBQ366	FBQ936							
FBQ508	FBQ567	FBQ374	FBQ463							
FBQ509	FBQ385	FBQ539	FBQ937							
FBQ513	FBQ386	GRB165	FBQ469							
GRB015	FBQ387	FBQ543	FBQ470							
FBQ514	FBQ388	GRB167	FBQ471							
FBQ515	FBQ571	FBQ544								
FBQ519	GRB059		•							