

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

ERC structure on all products:

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.09	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBQ875	Repayment and Interest Only
	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	FBQ874	Repayment and Interest Only
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	FBQ856	Repayment and Interest Only
	1.23	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBQ865	Repayment and Interest Only
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	FBQ864	Repayment and Interest Only
	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	£250,000	£1,000,000	75	80	31 March 2022	FBQ159	Only available when taken on a repayment basis
	1.42	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	FBQ160	Only available when taken on a repayment basis
	1.72	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	FBQ161	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	FBQ139	Only available when taken on a repayment basis
	1.43	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	FBQ140	Only available when taken on a repayment basis
	1.73	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	FBQ142	Only available when taken on a repayment basis
	1.64	31/12/2023	£999	£25,000	£750,000	85	90	31 March 2022	FBR335	Only available when taken on a repayment basis Specific criteria applies to availability
	1.94	31/12/2023	£0	£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	31/12/2023	£999	£25,000	£570,000	90	95	31 March 2022	FBR315	Only available when taken on a repayment basis Specific criteria applies to availability	
2.79	31/12/2023	£0	£25,000	£570,000	90	95	31 March 2022	FBR314	Only available when taken on a repayment basis Specific criteria applies to availability	
5 year	1.28	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBQ500	Repayment and Interest Only
	1.31	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	FBQ496	Repayment and Interest Only
	1.54	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	FBQ490	Repayment and Interest Only
	1.39	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBQ501	Repayment and Interest Only
	1.41	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	FBQ497	Repayment and Interest Only
	1.64	31/12/2026	£0	£25,000	£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	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	FBQ498	Only available when taken on a repayment basis
	2.16	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	FBQ492	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	FBR344	Only available when taken on a repayment basis
	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
	2.17	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	FBR340	Only available when taken on a repayment basis
	2.51	31/12/2026	£999	£25,000	£750,000	85	90	31 March 2022	FBR342	Only available when taken on a repayment basis Specific criteria applies to availability
	2.63	31/12/2026	£0	£25,000	£750,000	85	90	31 March 2022	FBR339	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	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	FBR338	Only available when taken on a repayment basis Specific criteria applies to availability	
10 year	2.27	31/12/2031	£999	£25,000	£1,000,000	0	60	31 March 2022	FBQ506	Repayment and Interest Only
	2.35	31/12/2031	£0	£25,000	£1,000,000	0	60	31 March 2022	FBQ504	Repayment and Interest Only
	2.66	31/12/2031	£999	£25,000	£1,000,000	60	75	31 March 2022	FBQ507	Repayment and Interest Only
	2.75	31/12/2031	£0	£25,000	£1,000,000	60	75	31 March 2022	FBQ505	Repayment and Interest Only

FTB

For products above 85% the following four criteria rules will apply:

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.09	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBQ877	Repayment and Interest Only
	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	FBQ876	Repayment and Interest Only
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	FBQ857	Repayment and Interest Only
	1.23	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBQ867	Repayment and Interest Only
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	FBQ866	Repayment and Interest Only
	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	FBQ885	Repayment and Interest Only
	1.41	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBQ156	Only available when taken on a repayment basis
	1.42	31/12/2023	£999	£25,000	£1,000,000	75	80	31 March 2022	FBQ157	Only available when taken on a repayment basis
	1.72	31/12/2023	£0	£25,000	£1,000,000	75	80	31 March 2022	FBQ158	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	FBQ129	Only available when taken on a repayment basis
	1.43	31/12/2023	£999	£25,000	£1,000,000	80	85	31 March 2022	FBQ130	Only available when taken on a repayment basis
	1.73	31/12/2023	£0	£25,000	£1,000,000	80	85	31 March 2022	FBQ132	Only available when taken on a repayment basis
	1.64	31/12/2023	£999	£25,000	£750,000	85	90	31 March 2022	FBR337	Only available when taken on a repayment basis Specific criteria applies to availability
	1.94	31/12/2023	£0	£25,000	£750,000	85	90	31 March 2022	FBR336	Only available when taken on a repayment basis Specific criteria applies to availability
2.52	31/12/2023	£999	£25,000	£570,000	90	95	31 March 2022	FBR317	Only available when taken on a repayment basis Specific criteria applies to availability	
2.79	31/12/2023	£0	£25,000	£570,000	90	95	31 March 2022	FBR316	Only available when taken on a repayment basis Specific criteria applies to availability	
5 year	1.28	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	FBQ520	Repayment and Interest Only
	1.31	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	FBQ516	Repayment and Interest Only
	1.54	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	FBQ510	Repayment and Interest Only
	1.39	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	FBQ521	Repayment and Interest Only
	1.41	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	FBQ517	Repayment and Interest Only
	1.64	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	FBQ511	Repayment and Interest Only
	2.01	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	FBQ522	Only available when taken on a repayment basis
	2.02	31/12/2026	£999	£25,000	£1,000,000	75	80	31 March 2022	FBQ518	Only available when taken on a repayment basis
	2.16	31/12/2026	£0	£25,000	£1,000,000	75	80	31 March 2022	FBQ512	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	FBR351	Only available when taken on a repayment basis
	2.05	31/12/2026	£999	£25,000	£1,000,000	80	85	31 March 2022	FBR350	Only available when taken on a repayment basis
	2.17	31/12/2026	£0	£25,000	£1,000,000	80	85	31 March 2022	FBR347	Only available when taken on a repayment basis
	2.51	31/12/2026	£999	£25,000	£750,000	85	90	31 March 2022	FBR349	Only available when taken on a repayment basis Specific criteria applies to availability
	2.63	31/12/2026	£0	£25,000	£750,000	85	90	31 March 2022	FBR346	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	FBR348	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	FBR345	Only available when taken on a repayment basis Specific criteria applies to availability	

Large Loans HMV & FTB

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

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

New Build HMV

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	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	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
	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 basis
	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 basis
	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 basis
	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 basis
5 year	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
	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 basis
	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 basis
	2.25	31/12/2026	£999	£25,000	£1,000,000	80	85	30 September 2022	FBR303	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	FBR352	New Build Cases Only Only available when taken on a repayment basis

New Build FTB

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.30	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
	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
5 year	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
	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
	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	FBR308	New Build Cases Only Only available when taken on a repayment basis

15 November 2021

HMV Green Home

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application and a copy retained 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 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

10 year - 6% to 31/12/2026, 5% to 31/12/2027, 4% to 31/12/2028, 3% to 31/12/2029, 2% to 31/12/2030 and 1% to 31/12/2031

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.09	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRB208	E250 Cashback Repayment and Interest Only
	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	GRB207	E250 Cashback Repayment and Interest Only
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	GRB189	E250 Cashback Repayment and Interest Only
	1.23	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRB198	E250 Cashback Repayment and Interest Only
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	GRB197	E250 Cashback Repayment and Interest Only
	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRB217	E250 Cashback Repayment and Interest Only
	1.41	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA647	E250 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	GRA648	E250 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	GRA649	E250 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	GRA629	E250 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	GRA930	E250 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	GRA931	E250 Cashback Only available when taken on a repayment basis
5 year	1.28	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRB004	E250 Cashback Repayment and Interest Only
	1.31	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	GRB000	E250 Cashback Repayment and Interest Only
	1.54	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	GRA996	E250 Cashback Repayment and Interest Only
	1.39	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRB005	E250 Cashback Repayment and Interest Only
	1.41	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	GRB001	E250 Cashback Repayment and Interest Only
	1.64	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	GRA997	E250 Cashback Repayment and Interest Only
	2.01	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRB006	E250 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	GRB002	E250 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	GRA998	E250 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	GRB237	E250 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	GRB236	E250 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	GRB235	E250 Cashback Only available when taken on a repayment basis
10 year	2.27	31/12/2031	£999	£25,000	£1,000,000	0	60	31 March 2022	GRB010	E250 Cashback Repayment and Interest Only
	2.35	31/12/2031	£0	£25,000	£1,000,000	0	60	31 March 2022	GRB008	E250 Cashback Repayment and Interest Only
	2.66	31/12/2031	£999	£25,000	£1,000,000	60	75	31 March 2022	GRB011	E250 Cashback Repayment and Interest Only
	2.75	31/12/2031	£0	£25,000	£1,000,000	60	75	31 March 2022	GRB009	E250 Cashback Repayment and Interest Only

FTB Green Home

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.09	31/12/2023	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRB210	E250 Cashback Repayment and Interest Only
	1.10	31/12/2023	£999	£25,000	£1,000,000	0	60	31 March 2022	GRB209	E250 Cashback Repayment and Interest Only
	1.36	31/12/2023	£0	£25,000	£1,000,000	0	60	31 March 2022	GRB190	E250 Cashback Repayment and Interest Only
	1.23	31/12/2023	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRB200	E250 Cashback Repayment and Interest Only
	1.24	31/12/2023	£999	£25,000	£1,000,000	60	75	31 March 2022	GRB199	E250 Cashback Repayment and Interest Only
	1.46	31/12/2023	£0	£25,000	£1,000,000	60	75	31 March 2022	GRB218	E250 Cashback Repayment and Interest Only
	1.41	31/12/2023	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRA644	E250 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	GRA645	E250 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	GRA646	E250 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	E250 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	E250 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	E250 Cashback Only available when taken on a repayment basis
5 year	1.28	31/12/2026	£1,499	£250,000	£1,000,000	0	60	31 March 2022	GRB020	E250 Cashback Repayment and Interest Only
	1.31	31/12/2026	£999	£25,000	£1,000,000	0	60	31 March 2022	GRB016	E250 Cashback Repayment and Interest Only
	1.54	31/12/2026	£0	£25,000	£1,000,000	0	60	31 March 2022	GRB012	E250 Cashback Repayment and Interest Only
	1.39	31/12/2026	£1,499	£250,000	£1,000,000	60	75	31 March 2022	GRB021	E250 Cashback Repayment and Interest Only
	1.41	31/12/2026	£999	£25,000	£1,000,000	60	75	31 March 2022	GRB017	E250 Cashback Repayment and Interest Only
	1.64	31/12/2026	£0	£25,000	£1,000,000	60	75	31 March 2022	GRB013	E250 Cashback Repayment and Interest Only
	2.01	31/12/2026	£1,499	£250,000	£1,000,000	75	80	31 March 2022	GRB022	E250 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	E250 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	E250 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	E250 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	E250 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	E250 Cashback Only available when taken on a repayment basis

Large Loans HMV & FTB Green Home

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

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

Interest Only available up to 75% LTV

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.23	31/12/2023	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	GRA733	E250 Cashback Repayment and Interest Only
	2.40	31/12/2023	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	GRA654	E250 Cashback Repayment and Interest Only
	2.75	31/12/2023	£1,499	£1,000,000	£2,000,000	70	80	31 March 2022	GRA652	E250 Cashback Repayment and Interest Only Interest only available <75% LTV
5 year	1.28	31/12/2026	£1,499	£1,000,000	£5,000,000	0	60	31 March 2022	GRA653	E250 Cashback Repayment and Interest Only
	3.32	31/12/2026	£1,499	£1,000,000	£5,000,000	60	70	31 March 2022	GRA655	E250 Cashback Repayment and Interest Only

New Build HMV Green Home

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

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complets by	Product Code	Additional Info	
2 year	1.30	31/12/2023	E999	£25,000	£1,000,000	0	60	30 September 2022	GRB211	E250 Cashback New Build Cases Only Repayment and Interest Only
	1.56	31/12/2023	E0	£25,000	£1,000,000	0	60	30 September 2022	GRB191	E250 Cashback New Build Cases Only Repayment and Interest Only
	1.44	31/12/2023	E999	£25,000	£1,000,000	60	75	30 September 2022	GRB201	E250 Cashback New Build Cases Only Repayment and Interest Only
	1.66	31/12/2023	E0	£25,000	£1,000,000	60	75	30 September 2022	GRB219	E250 Cashback New Build Cases Only Repayment and Interest Only
	1.62	31/12/2023	E999	£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	E0	£25,000	£1,000,000	75	80	30 September 2022	GRA943	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.63	31/12/2023	E999	£25,000	£1,000,000	80	85	30 September 2022	GRA918	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.93	31/12/2023	E0	£25,000	£1,000,000	80	85	30 September 2022	GRA919	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
5 year	1.51	31/12/2026	E999	£25,000	£1,000,000	0	60	30 September 2022	GRB162	E250 Cashback New Build Cases Only Repayment and Interest Only
	1.74	31/12/2026	E0	£25,000	£1,000,000	0	60	30 September 2022	GRB168	E250 Cashback New Build Cases Only Repayment and Interest Only
	1.61	31/12/2026	E999	£25,000	£1,000,000	60	75	30 September 2022	GRB029	E250 Cashback New Build Cases Only Repayment and Interest Only
	1.84	31/12/2026	E0	£25,000	£1,000,000	60	75	30 September 2022	GRB025	E250 Cashback New Build Cases Only Repayment and Interest Only
	2.22	31/12/2026	E999	£25,000	£1,000,000	75	80	30 September 2022	GRB030	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.36	31/12/2026	E0	£25,000	£1,000,000	75	80	30 September 2022	GRB026	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.25	31/12/2026	E999	£25,000	£1,000,000	80	85	30 September 2022	GRB250	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.37	31/12/2026	E0	£25,000	£1,000,000	80	85	30 September 2022	GRB249	E250 Cashback New Build Cases Only Only available when taken on a repayment basis

New Build FTB Green Home

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

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complets by	Product Code	Additional Info	
2 year	1.30	31/12/2023	E999	£25,000	£1,000,000	0	60	30 September 2022	GRB212	E250 Cashback New Build Cases Only Repayment and Interest Only
	1.56	31/12/2023	E0	£25,000	£1,000,000	0	60	30 September 2022	GRB192	E250 Cashback New Build Cases Only Repayment and Interest Only
	1.44	31/12/2023	E999	£25,000	£1,000,000	60	75	30 September 2022	GRB202	E250 Cashback New Build Cases Only Repayment and Interest Only
	1.66	31/12/2023	E0	£25,000	£1,000,000	60	75	30 September 2022	GRB220	E250 Cashback New Build Cases Only Repayment and Interest Only
	1.62	31/12/2023	E999	£25,000	£1,000,000	75	80	30 September 2022	GRA940	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.92	31/12/2023	E0	£25,000	£1,000,000	75	80	30 September 2022	GRA941	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.63	31/12/2023	E999	£25,000	£1,000,000	80	85	30 September 2022	GRA914	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.93	31/12/2023	E0	£25,000	£1,000,000	80	85	30 September 2022	GRA915	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
	5 year	1.51	31/12/2026	E999	£25,000	£1,000,000	0	60	30 September 2022	GRB166
1.74		31/12/2026	E0	£25,000	£1,000,000	0	60	30 September 2022	GRB164	E250 Cashback New Build Cases Only Repayment and Interest Only
1.61		31/12/2026	E999	£25,000	£1,000,000	60	75	30 September 2022	GRB037	E250 Cashback New Build Cases Only Repayment and Interest Only
1.84		31/12/2026	E0	£25,000	£1,000,000	60	75	30 September 2022	GRB033	E250 Cashback New Build Cases Only Repayment and Interest Only
2.22		31/12/2026	E999	£25,000	£1,000,000	75	80	30 September 2022	GRB038	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
2.36		31/12/2026	E0	£25,000	£1,000,000	75	80	30 September 2022	GRB034	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
2.25		31/12/2026	E999	£25,000	£1,000,000	80	85	30 September 2022	GRB252	E250 Cashback New Build Cases Only Only available when taken on a repayment basis
2.37		31/12/2026	E0	£25,000	£1,000,000	80	85	30 September 2022	GRB251	E250 Cashback New Build Cases Only Only available when taken on a repayment basis

15 November 2021

REM

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

ERC structure on all products:

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

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

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

10 year - 6% to 31/12/2026, 5% to 31/12/2027, 4% to 31/12/2028, 3% to 31/12/2029, 2% to 31/12/2030 and 1% to 31/12/2031

Fixed										
Remortgage and Remortgage use own conveyancer										
Product Type	Rate (%)	Unit	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.36	31/12/2023	E1,499	E250,000	E1,000,000	0	60	31 March 2022	FBO903	Repayment and Interest Only
	1.37	31/12/2023	E999	E25,000	E1,000,000	0	60	31 March 2022	FBO898	Repayment and Interest Only
	1.67	31/12/2023	ED	E25,000	E1,000,000	0	60	31 March 2022	FBO893	Repayment and Interest Only
	1.54	31/12/2023	E1,499	E250,000	E1,000,000	60	75	31 March 2022	FBO904	Repayment and Interest Only
	1.63	31/12/2023	E999	E25,000	E1,000,000	60	75	31 March 2022	FBO899	Repayment and Interest Only
	2.01	31/12/2023	ED	E25,000	E1,000,000	60	75	31 March 2022	FBO894	Repayment and Interest Only
	1.83	31/12/2023	E1,499	E250,000	E1,000,000	75	80	31 March 2022	FBO905	Only available when taken on a repayment basis
	1.90	31/12/2023	E999	E25,000	E1,000,000	75	80	31 March 2022	FBO900	Only available when taken on a repayment basis
	2.31	31/12/2023	ED	E25,000	E1,000,000	75	80	31 March 2022	FBO895	Only available when taken on a repayment basis
	1.98	31/12/2023	E1,499	E250,000	E1,000,000	80	85	31 March 2022	FBO906	Only available when taken on a repayment basis
	2.01	31/12/2023	E999	E25,000	E1,000,000	80	85	31 March 2022	FBO901	Only available when taken on a repayment basis
	2.44	31/12/2023	ED	E25,000	E1,000,000	80	85	31 March 2022	FBO896	Only available when taken on a repayment basis
	2.47	31/12/2023	E1,499	E250,000	E750,000	85	90	31 March 2022	FBO902	Only available when taken on a repayment basis
	2.54	31/12/2023	E999	E25,000	E750,000	85	90	31 March 2022	FBO897	Only available when taken on a repayment basis
2.84	31/12/2023	ED	E25,000	E750,000	85	90	31 March 2022	FBO892	Only available when taken on a repayment basis	
3 year	1.43	31/12/2024	E1,499	E250,000	E1,000,000	0	60	31 March 2022	FBO920	Repayment and Interest Only
	1.46	31/12/2024	E999	E25,000	E1,000,000	0	60	31 March 2022	FBO915	Repayment and Interest Only
	1.67	31/12/2024	ED	E25,000	E1,000,000	0	60	31 March 2022	FBO910	Repayment and Interest Only
	1.61	31/12/2024	E1,499	E250,000	E1,000,000	60	75	31 March 2022	FBO921	Repayment and Interest Only
	1.72	31/12/2024	E999	E25,000	E1,000,000	60	75	31 March 2022	FBO916	Repayment and Interest Only
	2.01	31/12/2024	ED	E25,000	E1,000,000	60	75	31 March 2022	FBO911	Repayment and Interest Only
	2.05	31/12/2024	E1,499	E250,000	E1,000,000	75	80	31 March 2022	FBO922	Only available when taken on a repayment basis
	2.13	31/12/2024	E999	E25,000	E1,000,000	75	80	31 March 2022	FBO917	Only available when taken on a repayment basis
	2.51	31/12/2024	ED	E25,000	E1,000,000	75	80	31 March 2022	FBO912	Only available when taken on a repayment basis
	2.30	31/12/2024	E1,499	E250,000	E1,000,000	80	85	31 March 2022	FBO923	Only available when taken on a repayment basis
	2.38	31/12/2024	E999	E25,000	E1,000,000	80	85	31 March 2022	FBO918	Only available when taken on a repayment basis
	2.66	31/12/2024	ED	E25,000	E1,000,000	80	85	31 March 2022	FBO913	Only available when taken on a repayment basis
	2.98	31/12/2024	E1,499	E250,000	E750,000	85	90	31 March 2022	FBO919	Only available when taken on a repayment basis
	3.07	31/12/2024	E999	E25,000	E750,000	85	90	31 March 2022	FBO914	Only available when taken on a repayment basis
3.41	31/12/2024	ED	E25,000	E750,000	85	90	31 March 2022	FBO909	Only available when taken on a repayment basis	
5 year	1.56	31/12/2026	E1,499	E250,000	E1,000,000	0	60	31 March 2022	FBO932	Repayment and Interest Only
	1.59	31/12/2026	E999	E25,000	E1,000,000	0	60	31 March 2022	FBO928	Repayment and Interest Only
	1.80	31/12/2026	ED	E25,000	E1,000,000	0	60	31 March 2022	FBO924	Repayment and Interest Only
	1.88	31/12/2026	E1,499	E250,000	E1,000,000	60	75	31 March 2022	FBO933	Repayment and Interest Only
	1.91	31/12/2026	E999	E25,000	E1,000,000	60	75	31 March 2022	FBO929	Repayment and Interest Only
	2.15	31/12/2026	ED	E25,000	E1,000,000	60	75	31 March 2022	FBO925	Repayment and Interest Only
	2.30	31/12/2026	E1,499	E250,000	E1,000,000	75	80	31 March 2022	FBO934	Only available when taken on a repayment basis
	2.32	31/12/2026	E999	E25,000	E1,000,000	75	80	31 March 2022	FBO930	Only available when taken on a repayment basis
	2.58	31/12/2026	ED	E25,000	E1,000,000	75	80	31 March 2022	FBO926	Only available when taken on a repayment basis
	2.69	31/12/2026	E1,499	E250,000	E1,000,000	80	85	31 March 2022	FBO935	Only available when taken on a repayment basis
	2.72	31/12/2026	E999	E25,000	E1,000,000	80	85	31 March 2022	FBO931	Only available when taken on a repayment basis
	2.95	31/12/2026	ED	E25,000	E1,000,000	80	85	31 March 2022	FBO927	Only available when taken on a repayment basis
	3.31	31/12/2026	E1,499	E250,000	E750,000	85	90	31 March 2022	FBO451	Only available when taken on a repayment basis
	3.32	31/12/2026	E999	E25,000	E750,000	85	90	31 March 2022	FBO450	Only available when taken on a repayment basis
3.45	31/12/2026	ED	E25,000	E750,000	85	90	31 March 2022	FBO449	Only available when taken on a repayment basis	

Large Loans

With our remortgage service we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs.
There is no charge for a property assessment.
Interest Only available up to 75% LTV
These products are not available to Retirement Home plan or Consent to Lease customers

Fixed										
Remortgage and Remortgage use own conveyancer										
Product Type	Rate (%)	Unit	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	2.15	31/12/2023	E1,499	E1,000,000	E5,000,000	0	60	31 March 2022	FBP388	Repayment and Interest Only
	2.80	31/12/2023	E1,499	E1,000,000	E5,000,000	60	70	31 March 2022	FBP389	Repayment and Interest Only
	3.05	31/12/2023	E1,499	E1,000,000	E2,000,000	70	80	31 March 2022	FBP387	Repayment and Interest Only
5 year	2.71	31/12/2026	E1,499	E1,000,000	E5,000,000	0	60	31 March 2022	FBP390	Repayment and Interest Only
	3.36	31/12/2026	E1,499	E1,000,000	E5,000,000	60	70	31 March 2022	FBP391	Repayment and Interest Only

**15 November 2021
Self Build FTB**

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

Self Build HMV

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

15 November 2021

**Affordable Housing - Shared Equity (including HTB Equity Loan) and Shared Ownership Schemes
HMV**

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

ERC structure on all products:

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

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

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.30	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
	1.62	31/12/2023	£999	£25,000	£500,000	75	80	30 September 2022	FBQ150	Only available when taken on a repayment basis
	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
5 year	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
	2.22	31/12/2026	£999	£25,000	£500,000	75	80	30 September 2022	FBQ555	Only available when taken on a repayment basis
	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

FTB

Classification: Public

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	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
	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
5 year	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
	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 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 maximum LTV is 90% of the value of the part owned by the customer.

Fixed										
Remortgage - Own Conveyancer										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.57	31/12/2023	£999	£25,000	£500,000	0	60	31 March 2022	FBQ938	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	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 legal's - customer must instruct own conveyancer
	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 legal's - customer must instruct own conveyancer
	2.74	31/12/2023	£999	£25,000	£500,000	85	90	31 March 2022	FBQ941	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legal's - customer must instruct own conveyancer

15 November 2021

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

Products available for Help to Buy 'Equity Loan' scheme

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

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application and a copy retained 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 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 between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	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
	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
	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
5 year	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
	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
	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: Public

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	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
	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
5 year	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
	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		