

08 June 2022

Homebuyer

Classification: Public

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 30/09/2023 and 1% to 30/09/2024

5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

10 year - 6% to 30/09/2027, 5% to 30/09/2028, 4% to 30/09/2029, 3% to 30/09/2030, 2% to 30/09/2031 and 1% to 30/09/2032

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	2.64	30/09/2024	E999	E25,000	E1,000,000	0	60	31 December 2022	FBW391	Repayment and Interest Only
	2.94	30/09/2024	E0	E25,000	E1,000,000	0	60	31 December 2022	FBW362	Repayment and Interest Only
	2.69	30/09/2024	E999	E25,000	E1,000,000	60	75	31 December 2022	FBW389	Repayment and Interest Only
	2.99	30/09/2024	E0	E25,000	E1,000,000	60	75	31 December 2022	FBW368	Repayment and Interest Only
	2.74	30/09/2024	E999	E25,000	E1,000,000	75	80	31 December 2022	FBW385	Only available when taken on a repayment basis
	3.04	30/09/2024	E0	E25,000	E1,000,000	75	80	31 December 2022	FBW361	Only available when taken on a repayment basis
	2.74	30/09/2024	E999	E25,000	E1,000,000	80	85	31 December 2022	FBW386	Only available when taken on a repayment basis
	3.04	30/09/2024	E0	E25,000	E1,000,000	80	85	31 December 2022	FBW367	Only available when taken on a repayment basis
	3.03	30/09/2024	E999	E25,000	E750,000	85	90	31 December 2022	FBW398	Only available when taken on a repayment basis Specific criteria applies to availability
	3.14	30/09/2024	E0	E25,000	E750,000	85	90	31 December 2022	FBW337	Only available when taken on a repayment basis Specific criteria applies to availability
	3.41	30/09/2024	E999	E25,000	E570,000	90	95	31 December 2022	FBW366	Only available when taken on a repayment basis Specific criteria applies to availability
	3.42	30/09/2024	E0	E25,000	E570,000	90	95	31 December 2022	FBW354	Only available when taken on a repayment basis Specific criteria applies to availability
5 year	2.73	30/09/2027	E999	E25,000	E1,000,000	0	60	31 December 2022	FBW379	Repayment and Interest Only
	2.85	30/09/2027	E0	E25,000	E1,000,000	0	60	31 December 2022	FBW399	Repayment and Interest Only
	2.78	30/09/2027	E999	E25,000	E1,000,000	60	75	31 December 2022	FBW380	Repayment and Interest Only
	2.98	30/09/2027	E0	E25,000	E1,000,000	60	75	31 December 2022	FBW379	Repayment and Interest Only
	2.93	30/09/2027	E999	E25,000	E1,000,000	75	80	31 December 2022	FBW377	Only available when taken on a repayment basis
	3.05	30/09/2027	E0	E25,000	E1,000,000	75	80	31 December 2022	FBW400	Only available when taken on a repayment basis
	2.93	30/09/2027	E999	E25,000	E1,000,000	80	85	31 December 2022	FBW367	Only available when taken on a repayment basis
	3.08	30/09/2027	E0	E25,000	E1,000,000	80	85	31 December 2022	FBW370	Only available when taken on a repayment basis
	3.03	30/09/2027	E999	E25,000	E750,000	85	90	31 December 2022	FBW372	Only available when taken on a repayment basis Specific criteria applies to availability
	3.16	30/09/2027	E0	E25,000	E750,000	85	90	31 December 2022	FBW371	Only available when taken on a repayment basis Specific criteria applies to availability
	3.53	30/09/2027	E999	E25,000	E570,000	90	95	31 December 2022	FBW370	Only available when taken on a repayment basis Specific criteria applies to availability
	3.54	30/09/2027	E0	E25,000	E570,000	90	95	31 December 2022	FBW369	Only available when taken on a repayment basis Specific criteria applies to availability
10 year	2.73	30/09/2032	E999	E25,000	E1,000,000	0	60	31 December 2022	FBW383	Repayment and Interest Only
	2.85	30/09/2032	E0	E25,000	E1,000,000	0	60	31 December 2022	FBW403	Repayment and Interest Only
	2.78	30/09/2032	E999	E25,000	E1,000,000	60	75	31 December 2022	FBW384	Repayment and Interest Only
	2.98	30/09/2032	E0	E25,000	E1,000,000	60	75	31 December 2022	FBW385	Repayment and Interest Only

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	2.52	30/09/2024	£1,499	£1,000,001	£5,000,000	0	60	31 December 2022	FBW365	Repayment and Interest Only
	3.03	30/09/2024	£1,499	£1,000,001	£5,000,000	60	70	31 December 2022	FBW828	Repayment and Interest Only
	3.38	30/09/2024	£1,499	£1,000,001	£2,000,000	70	80	31 December 2022	FBW827	Repayment and Interest Only Interest only available <75% LTV
5 year	2.56	30/09/2027	£1,499	£1,000,001	£5,000,000	0	60	31 December 2022	FBW364	Repayment and Interest Only
	3.93	30/09/2027	£1,499	£1,000,001	£5,000,000	60	70	31 December 2022	FBW829	Repayment and Interest Only

New Build Homebuyer

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	2.84	30/09/2024	£999	£25,000	£1,000,000	0	60	30 June 2023	FBW392	New Build Cases Only Repayment and Interest Only
	3.14	30/09/2024	£0	£25,000	£1,000,000	0	60	30 June 2023	FBW363	New Build Cases Only Repayment and Interest Only
	2.89	30/09/2024	£999	£25,000	£1,000,000	60	75	30 June 2023	FBW390	New Build Cases Only Repayment and Interest Only
	3.19	30/09/2024	£0	£25,000	£1,000,000	60	75	30 June 2023	FBW369	New Build Cases Only Repayment and Interest Only
	2.84	30/09/2024	£999	£25,000	£1,000,000	75	80	30 June 2023	FBW387	New Build Cases Only Only available when taken on a repayment basis
	3.24	30/09/2024	£0	£25,000	£1,000,000	75	80	30 June 2023	FBW359	New Build Cases Only Only available when taken on a repayment basis
	2.84	30/09/2024	£999	£25,000	£1,000,000	80	85	30 June 2023	FBW385	New Build Cases Only Only available when taken on a repayment basis
	3.24	30/09/2024	£0	£25,000	£1,000,000	80	85	30 June 2023	FBW355	New Build Cases Only Only available when taken on a repayment basis
5 year	2.93	30/09/2027	£999	£25,000	£1,000,000	0	60	30 June 2023	FBW381	New Build Cases Only Repayment and Interest Only
	3.05	30/09/2027	£0	£25,000	£1,000,000	0	60	30 June 2023	FBW401	New Build Cases Only Repayment and Interest Only
	2.98	30/09/2027	£999	£25,000	£1,000,000	60	75	30 June 2023	FBW382	New Build Cases Only Repayment and Interest Only
	3.18	30/09/2027	£0	£25,000	£1,000,000	60	75	30 June 2023	FBW382	New Build Cases Only Repayment and Interest Only
	3.13	30/09/2027	£999	£25,000	£1,000,000	75	80	30 June 2023	FBW378	New Build Cases Only Only available when taken on a repayment basis
	3.25	30/09/2027	£0	£25,000	£1,000,000	75	80	30 June 2023	FBW402	New Build Cases Only Only available when taken on a repayment basis
	3.13	30/09/2027	£999	£25,000	£1,000,000	80	85	30 June 2023	FBW368	New Build Cases Only Only available when taken on a repayment basis
	3.28	30/09/2027	£0	£25,000	£1,000,000	80	85	30 June 2023	FBW371	New Build Cases Only Only available when taken on a repayment basis

First Homes - First Time Buyer Only

Available for the Government's First Homes scheme in England only
 All applicants must be First Time Buyers and be approved by their Local Authority before applying
 Maximum purchase price is £250,000 (£420,000 in London), and property must be a new build
 Min scheme LTV is 50%
 Repayment Only

ERC structure on all products:
 2 year - 2% to 30/09/2023 and 1% to 30/09/2024
 5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.19	30/09/2024	£0	£25,000	£300,000	0	75	30 June 2023	FBW332	Repayment Only

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
5 year	3.18	30/09/2027	£0	£25,000	£300,000	0	75	30 June 2023	FBW333	Repayment Only

08 June 2022

Homebuyer 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 30/09/2023 and 1% to 30/09/2024

5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

10 year - 6% to 30/09/2027, 5% to 30/09/2028, 4% to 30/09/2029, 3% to 30/09/2030, 2% to 30/09/2031 and 1% to 30/09/2032

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	2.64	30/09/2024	£999	£25,000	£1,000,000	0	60	31 December 2022	GRD102	£250 Cashback Repayment and Interest Only
	2.94	30/09/2024	£0	£25,000	£1,000,000	0	60	31 December 2022	GRD050	£250 Cashback Repayment and Interest Only
	2.69	30/09/2024	£999	£25,000	£1,000,000	60	75	31 December 2022	GRD100	£250 Cashback Repayment and Interest Only
	2.99	30/09/2024	£0	£25,000	£1,000,000	60	75	31 December 2022	GRD056	£250 Cashback Repayment and Interest Only
	2.74	30/09/2024	£999	£25,000	£1,000,000	75	80	31 December 2022	GRD099	£250 Cashback Only available when taken on a repayment basis
	3.04	30/09/2024	£0	£25,000	£1,000,000	75	80	31 December 2022	GRD049	£250 Cashback Only available when taken on a repayment basis
	2.74	30/09/2024	£999	£25,000	£1,000,000	80	85	31 December 2022	GRD097	£250 Cashback Only available when taken on a repayment basis
	3.04	30/09/2024	£0	£25,000	£1,000,000	80	85	31 December 2022	GRD045	£250 Cashback Only available when taken on a repayment basis
5 year	2.73	30/09/2027	£999	£25,000	£1,000,000	0	60	31 December 2022	GRD090	£250 Cashback Repayment and Interest Only
	2.85	30/09/2027	£0	£25,000	£1,000,000	0	60	31 December 2022	GRD104	£250 Cashback Repayment and Interest Only
	2.78	30/09/2027	£999	£25,000	£1,000,000	60	75	31 December 2022	GRD091	£250 Cashback Repayment and Interest Only
	2.98	30/09/2027	£0	£25,000	£1,000,000	60	75	31 December 2022	GRD061	£250 Cashback Repayment and Interest Only
	2.93	30/09/2027	£999	£25,000	£1,000,000	75	80	31 December 2022	GRD088	£250 Cashback Only available when taken on a repayment basis
	3.05	30/09/2027	£0	£25,000	£1,000,000	75	80	31 December 2022	GRD105	£250 Cashback Only available when taken on a repayment basis
	2.93	30/09/2027	£999	£25,000	£1,000,000	80	85	31 December 2022	GRD086	£250 Cashback Only available when taken on a repayment basis
	3.08	30/09/2027	£0	£25,000	£1,000,000	80	85	31 December 2022	GRD058	£250 Cashback Only available when taken on a repayment basis
10 year	2.73	30/09/2032	£999	£25,000	£1,000,000	0	60	31 December 2022	GRD084	£250 Cashback Repayment and Interest Only
	2.85	30/09/2032	£0	£25,000	£1,000,000	0	60	31 December 2022	GRD108	£250 Cashback Repayment and Interest Only
	2.78	30/09/2032	£999	£25,000	£1,000,000	60	75	31 December 2022	GRD095	£250 Cashback Repayment and Interest Only
	2.98	30/09/2032	£0	£25,000	£1,000,000	60	75	31 December 2022	GRD067	£250 Cashback Repayment and Interest Only

Large Loans Homebuyer 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	2.52	30/09/2024	£1,499	£1,000,001 - £5,000,000	0	60	31 December 2022	GRD005	E250 Cashback Repayment and Interest Only
	3.03	30/09/2024	£1,499	£1,000,001 - £5,000,000	60	70	31 December 2022	GRD025	E250 Cashback Repayment and Interest Only
	3.38	30/09/2024	£1,499	£1,000,001 - £2,000,000	70	80	31 December 2022	GRD027	E250 Cashback Repayment and Interest Only Interest only available <75% LTV
5 year	2.56	30/09/2027	£1,499	£1,000,001 - £5,000,000	0	60	31 December 2022	GRD064	E250 Cashback Repayment and Interest Only
	3.93	30/09/2027	£1,499	£1,000,001 - £5,000,000	60	70	31 December 2022	GRD026	E250 Cashback Repayment and Interest Only

New Build Homebuyer 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 (%)	Complete by	Product Code	Additional Info
2 year	2.84	30/09/2024	£999	£25,000	£1,000,000	0	60	30 June 2023	GRD103	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.14	30/09/2024	£0	£25,000	£1,000,000	0	60	30 June 2023	GRD051	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.89	30/09/2024	£999	£25,000	£1,000,000	60	75	30 June 2023	GRD101	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.19	30/09/2024	£0	£25,000	£1,000,000	60	75	30 June 2023	GRD057	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.94	30/09/2024	£999	£25,000	£1,000,000	75	80	30 June 2023	GRD098	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.24	30/09/2024	£0	£25,000	£1,000,000	75	80	30 June 2023	GRD047	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.94	30/09/2024	£999	£25,000	£1,000,000	80	85	30 June 2023	GRD096	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.24	30/09/2024	£0	£25,000	£1,000,000	80	85	30 June 2023	GRD043	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
5 year	2.93	30/09/2027	£999	£25,000	£1,000,000	0	60	30 June 2023	GRD093	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.05	30/09/2027	£0	£25,000	£1,000,000	0	60	30 June 2023	GRD107	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.98	30/09/2027	£999	£25,000	£1,000,000	60	75	30 June 2023	GRD092	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.18	30/09/2027	£0	£25,000	£1,000,000	60	75	30 June 2023	GRD063	£250 Cashback New Build Cases Only Repayment and Interest Only
	3.13	30/09/2027	£999	£25,000	£1,000,000	75	80	30 June 2023	GRD089	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.25	30/09/2027	£0	£25,000	£1,000,000	75	80	30 June 2023	GRD106	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.13	30/09/2027	£999	£25,000	£1,000,000	80	85	30 June 2023	GRD087	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	3.28	30/09/2027	£0	£25,000	£1,000,000	80	85	30 June 2023	GRD059	£250 Cashback New Build Cases Only Only available when taken on a repayment basis

First Homes - First Time Buyer Only Green Home

Available for the Governments First Homes scheme in England only
All applicants must be First Time Buyers and be approved by their Local Authority before applying
Maximum purchase price is £250,000 (£420,000 in London), and property must be a new build
Min scheme LTV is 50%
Repayment Only

ERC structure on all products:
2 year - 2% to 30/09/2023 and 1% to 30/09/2024
5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.19	30/09/2024	£0	£25,000	£300,000	0	75	30 June 2023	GRD030	£250 Cashback Repayment Only

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
5 year	3.18	30/09/2027	£0	£25,000	£300,000	0	75	30 June 2023	GRD031	£250 Cashback Repayment Only

08 June 2022

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 30/09/2023 and 1% to 30/09/2024

3 year - 3% to 30/09/2023, 2% to 30/09/2024 and 1% to 30/09/2025

5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

10 year - 6% to 30/09/2027, 5% to 30/09/2028, 4% to 30/09/2029, 3% to 30/09/2030, 2% to 30/09/2031 and 1% to 30/09/2032

Fixed										
Remortgage and Remortgage use own conveyancer										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	2.82	30/09/2024	£1,499	£250,000	£1,000,000	0	60	31 December 2022	FBW025	Repayment and Interest Only
	2.83	30/09/2024	£999	£25,000	£1,000,000	0	60	31 December 2022	FBW021	Repayment and Interest Only
	3.13	30/09/2024	£0	£25,000	£1,000,000	0	60	31 December 2022	FBW018	Repayment and Interest Only
	2.84	30/09/2024	£1,499	£250,000	£1,000,000	60	75	31 December 2022	FBW026	Repayment and Interest Only
	2.85	30/09/2024	£999	£25,000	£1,000,000	60	75	31 December 2022	FBW022	Repayment and Interest Only
	3.15	30/09/2024	£0	£25,000	£1,000,000	60	75	31 December 2022	FBW019	Repayment and Interest Only
	2.95	30/09/2024	£1,499	£250,000	£1,000,000	75	80	31 December 2022	FBW027	Only available when taken on a repayment basis
	2.96	30/09/2024	£999	£25,000	£1,000,000	75	80	31 December 2022	FBW023	Only available when taken on a repayment basis
	3.26	30/09/2024	£0	£25,000	£1,000,000	75	80	31 December 2022	FBW020	Only available when taken on a repayment basis
	2.96	30/09/2024	£1,499	£250,000	£1,000,000	80	85	31 December 2022	FBW028	Only available when taken on a repayment basis
	2.97	30/09/2024	£999	£25,000	£1,000,000	80	85	31 December 2022	FBW024	Only available when taken on a repayment basis
	3.31	30/09/2024	£0	£25,000	£1,000,000	80	85	31 December 2022	FBV910	Only available when taken on a repayment basis
	3.32	30/09/2024	£1,499	£250,000	£750,000	85	90	31 December 2022	FBV916	Only available when taken on a repayment basis
	3.33	30/09/2024	£999	£25,000	£750,000	85	90	31 December 2022	FBV911	Only available when taken on a repayment basis
	3.63	30/09/2024	£0	£25,000	£750,000	85	90	31 December 2022	FBV906	Only available when taken on a repayment basis
5 year	2.88	30/09/2027	£1,499	£250,000	£1,000,000	0	60	31 December 2022	FBW039	Repayment and Interest Only
	2.91	30/09/2027	£999	£25,000	£1,000,000	0	60	31 December 2022	FBW034	Repayment and Interest Only
	3.18	30/09/2027	£0	£25,000	£1,000,000	0	60	31 December 2022	FBW029	Repayment and Interest Only
	2.93	30/09/2027	£1,499	£250,000	£1,000,000	60	75	31 December 2022	FBW040	Repayment and Interest Only
	2.96	30/09/2027	£999	£25,000	£1,000,000	60	75	31 December 2022	FBW035	Repayment and Interest Only
	3.22	30/09/2027	£0	£25,000	£1,000,000	60	75	31 December 2022	FBW030	Repayment and Interest Only
	2.99	30/09/2027	£1,499	£250,000	£1,000,000	75	80	31 December 2022	FBW041	Only available when taken on a repayment basis
	3.02	30/09/2027	£999	£25,000	£1,000,000	75	80	31 December 2022	FBW036	Only available when taken on a repayment basis
	3.31	30/09/2027	£0	£25,000	£1,000,000	75	80	31 December 2022	FBW031	Only available when taken on a repayment basis
	3.06	30/09/2027	£1,499	£250,000	£1,000,000	80	85	31 December 2022	FBW042	Only available when taken on a repayment basis
	3.08	30/09/2027	£999	£25,000	£1,000,000	80	85	31 December 2022	FBW037	Only available when taken on a repayment basis
	3.34	30/09/2027	£0	£25,000	£1,000,000	80	85	31 December 2022	FBW032	Only available when taken on a repayment basis
	3.32	30/09/2027	£1,499	£250,000	£750,000	85	90	31 December 2022	FBW038	Only available when taken on a repayment basis
	3.40	30/09/2027	£999	£25,000	£750,000	85	90	31 December 2022	FBW033	Only available when taken on a repayment basis
	3.61	30/09/2027	£0	£25,000	£750,000	85	90	31 December 2022	FBV929	Only available when taken on a repayment basis

Large Loans

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

There is no charge for a property assessment

Interest Only available up to 75% LTV

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

Fixed										
Remortgage and Remortgage use own conveyancer										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	2.75	30/09/2024	£1,499	£1,000,000	£5,000,000	0	60	31 December 2022	FBW416	Repayment and Interest Only
	2.80	30/09/2024	£1,499	£1,000,000	£5,000,000	60	70	31 December 2022	FBV958	Repayment and Interest Only
	3.05	30/09/2024	£1,499	£1,000,000	£2,000,000	70	80	31 December 2022	FBV956	Repayment and Interest Only
5 year	2.71	30/09/2027	£1,499	£1,000,000	£5,000,000	0	60	31 December 2022	FBV959	Repayment and Interest Only
	3.36	30/09/2027	£1,499	£1,000,000	£5,000,000	60	70	31 December 2022	FBV960	Repayment and Interest Only

08 June 2022
Self Build Homebuyer

Fixed											
Homemover											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional info
2 year	5.81	30/09/2024	£1,499	£25,000	£1,000,000	0	75	2% to 30/09/2023 1% to 30/09/2024	30 June 2023	SBL133	Repayment and Interest Only

08 June 2022

Affordable Housing - Shared Equity (including HTB Equity Loan), Shared Ownership and Resale Price Covenant Schemes Homebuyer

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 30/09/2023 and 1% to 30/09/2024
 5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	2.84	30/09/2024	£999	£25,000	£500,000	0	60	30 June 2023	FBW413	Only available when taken on a repayment basis
	3.14	30/09/2024	£0	£25,000	£500,000	0	60	30 June 2023	FBV896	Only available when taken on a repayment basis
	2.89	30/09/2024	£999	£25,000	£500,000	60	75	30 June 2023	FBW412	Only available when taken on a repayment basis
	3.19	30/09/2024	£0	£25,000	£500,000	60	75	30 June 2023	FBV899	Only available when taken on a repayment basis
	2.94	30/09/2024	£999	£25,000	£500,000	75	80	30 June 2023	FBW411	Only available when taken on a repayment basis
	3.24	30/09/2024	£0	£25,000	£500,000	75	80	30 June 2023	FBV895	Only available when taken on a repayment basis
	2.94	30/09/2024	£999	£25,000	£500,000	80	85	30 June 2023	FBW410	Only available when taken on a repayment basis
	3.24	30/09/2024	£0	£25,000	£500,000	80	85	30 June 2023	FBV893	Only available when taken on a repayment basis
	3.23	30/09/2024	£999	£25,000	£500,000	85	90	30 June 2023	FBW415	Only available when taken on a repayment basis
	3.34	30/09/2024	£0	£25,000	£500,000	85	90	30 June 2023	FBW414	Only available when taken on a repayment basis
5 year	2.93	30/09/2027	£999	£25,000	£500,000	0	60	30 June 2023	FBW408	Only available when taken on a repayment basis
	3.05	30/09/2027	£0	£25,000	£500,000	0	60	30 June 2023	FBW416	Only available when taken on a repayment basis
	2.98	30/09/2027	£999	£25,000	£500,000	60	75	30 June 2023	FBW409	Only available when taken on a repayment basis
	3.18	30/09/2027	£0	£25,000	£500,000	60	75	30 June 2023	FBV904	Only available when taken on a repayment basis
	3.13	30/09/2027	£999	£25,000	£500,000	75	80	30 June 2023	FBW407	Only available when taken on a repayment basis
	3.25	30/09/2027	£0	£25,000	£500,000	75	80	30 June 2023	FBW417	Only available when taken on a repayment basis
	3.13	30/09/2027	£999	£25,000	£500,000	80	85	30 June 2023	FBW404	Only available when taken on a repayment basis
	3.28	30/09/2027	£0	£25,000	£500,000	80	85	30 June 2023	FBV900	Only available when taken on a repayment basis
	3.23	30/09/2027	£999	£25,000	£500,000	85	90	30 June 2023	FBW406	Only available when taken on a repayment basis
	3.36	30/09/2027	£0	£25,000	£500,000	85	90	30 June 2023	FBW405	Only available when taken on a repayment basis

REM

Classification: Public

For Shared Equity Remortgages:

The customer must provide a minimum 10% deposit

The Equity loan term must be equal to or greater than the mortgage term

Lending to repay all or part of the Equity Loan is allowed, although other debt consolidation reasons are not

For Shared Ownership Remortgages:

The maximum LTV for customers remortgaging to Halifax is 90%, and is calculated on the current valuation of their share. The maximum LTV is 90% of the value of the part owned by the customer.

Fixed										
Remortgage - Own Conveyancer										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	3.03	30/09/2024	£999	£25,000	£500,000	0	60	31 December 2022	FBW043	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	3.05	30/09/2024	£999	£25,000	£500,000	60	75	31 December 2022	FBW044	£250 Cashback Repayment and Interest Only Includes free valuation but no free legal's - customer must instruct own conveyancer
	3.17	30/09/2024	£999	£25,000	£500,000	75	85	31 December 2022	FBW045	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legal's - customer must instruct own conveyancer
	3.53	30/09/2024	£999	£25,000	£500,000	85	90	31 December 2022	FBV955	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legal's - customer must instruct own conveyancer

08 June 2022

Classification: Public

**Affordable Housing - Shared Equity (including HTB Equity Loan), Shared Ownership and Resale Price Covenant Schemes
Homebuyer 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 30/09/2023 and 1% to 30/09/2024

5 year - 5% to 30/09/2023, 4% to 30/09/2024, 3% to 30/09/2025, 2% to 30/09/2026 and 1% to 30/09/2027

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	2.84	30/09/2024	£999	£25,000	£500,000	0	60	30 June 2023	GRD116	£250 Cashback Only available when taken on a repayment basis
	3.14	30/09/2024	£0	£25,000	£500,000	0	60	30 June 2023	GRD076	£250 Cashback Only available when taken on a repayment basis
	2.89	30/09/2024	£999	£25,000	£500,000	60	75	30 June 2023	GRD115	£250 Cashback Only available when taken on a repayment basis
	3.19	30/09/2024	£0	£25,000	£500,000	60	75	30 June 2023	GRD079	£250 Cashback Only available when taken on a repayment basis
	2.94	30/09/2024	£999	£25,000	£500,000	75	80	30 June 2023	GRD114	£250 Cashback Only available when taken on a repayment basis
	3.24	30/09/2024	£0	£25,000	£500,000	75	80	30 June 2023	GRD075	£250 Cashback Only available when taken on a repayment basis
	2.94	30/09/2024	£999	£25,000	£500,000	80	85	30 June 2023	GRD113	£250 Cashback Only available when taken on a repayment basis
	3.24	30/09/2024	£0	£25,000	£500,000	80	85	30 June 2023	GRD073	£250 Cashback Only available when taken on a repayment basis
5 year	2.93	30/09/2027	£999	£25,000	£500,000	0	60	30 June 2023	GRD111	£250 Cashback Only available when taken on a repayment basis
	3.05	30/09/2027	£0	£25,000	£500,000	0	60	30 June 2023	GRD117	£250 Cashback Only available when taken on a repayment basis
	2.98	30/09/2027	£999	£25,000	£500,000	60	75	30 June 2023	GRD112	£250 Cashback Only available when taken on a repayment basis
	3.18	30/09/2027	£0	£25,000	£500,000	60	75	30 June 2023	GRD082	£250 Cashback Only available when taken on a repayment basis
	3.13	30/09/2027	£999	£25,000	£500,000	75	80	30 June 2023	GRD110	£250 Cashback Only available when taken on a repayment basis
	3.25	30/09/2027	£0	£25,000	£500,000	75	80	30 June 2023	GRD118	£250 Cashback Only available when taken on a repayment basis
	3.13	30/09/2027	£999	£25,000	£500,000	80	85	30 June 2023	GRD109	£250 Cashback Only available when taken on a repayment basis
	3.28	30/09/2027	£0	£25,000	£500,000	80	85	30 June 2023	GRD080	£250 Cashback Only available when taken on a repayment basis

Withdrawn Products - 7/6/22			
FBV957	FBV890	FBV856	GRD044
FBV830	FBV891	FBV858	GRD046
FBV831	FBV892	FBV860	GRD048
FBV835	FBV894	FBV864	GRD052
FBV836	FBV897	FBV865	GRD053
FBV837	FBV898	FBV866	GRD054
FBV838	FBV901	FBV867	GRD055
FBV839	FBV902	FBV872	GRD060
FBV840	FBV903	FBV873	GRD062
FBV841	FBV905	FBV874	GRD064
FBV842	GRD028	FBV875	GRD065
FBV843	GRD029	FBV876	GRD066
FBV844	GRD032	FBV877	GRD068
FBV845	GRD033	FBV878	GRD069
FBV846	GRD034	FBV880	GRD070
FBV847	GRD035	FBV881	GRD071
FBV848	GRD036	FBV883	GRD072
FBV849	GRD037	FBV884	GRD074
FBV850	GRD038	FBV886	GRD077
FBV851	GRD039	FBV887	GRD078
FBV852	GRD040	FBV888	GRD081
FBV853	GRD041	FBV889	GRD083
FBV854	GRD042		