

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 31/03/2023 and 1% to 31/03/2024  
 5 year - 5% to 31/03/2023, 4% to 31/03/2024, 3% to 31/03/2025, 2% to 31/03/2026 and 1% to 31/03/2027  
 10 year - 6% to 31/03/2027, 5% to 31/03/2028, 4% to 31/03/2029, 3% to 31/03/2030, 2% to 31/03/2031 and 1% to 31/03/2032

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.30	31/03/2024	£1,499	£250,000	£1,000,000	0	60	30 June 2022	FBS297	Repayment and Interest Only
	1.31	31/03/2024	£999	£25,000	£1,000,000	0	60	30 June 2022	FBS296	Repayment and Interest Only
	1.61	31/03/2024	£0	£25,000	£1,000,000	0	60	30 June 2022	FBS276	Repayment and Interest Only
	1.36	31/03/2024	£1,499	£250,000	£1,000,000	60	75	30 June 2022	FBS287	Repayment and Interest Only
	1.37	31/03/2024	£999	£25,000	£1,000,000	60	75	30 June 2022	FBS286	Repayment and Interest Only
	1.67	31/03/2024	£0	£25,000	£1,000,000	60	75	30 June 2022	FBS306	Repayment and Interest Only
	1.41	31/03/2024	£1,499	£250,000	£1,000,000	75	80	30 June 2022	FBR425	Only available when taken on a repayment basis
	1.42	31/03/2024	£999	£25,000	£1,000,000	75	80	30 June 2022	FBR426	Only available when taken on a repayment basis
	1.72	31/03/2024	£0	£25,000	£1,000,000	75	80	30 June 2022	FBR427	Only available when taken on a repayment basis
	1.42	31/03/2024	£1,499	£250,000	£1,000,000	80	85	30 June 2022	FBR407	Only available when taken on a repayment basis
	1.43	31/03/2024	£999	£25,000	£1,000,000	80	85	30 June 2022	FBR408	Only available when taken on a repayment basis
	1.73	31/03/2024	£0	£25,000	£1,000,000	80	85	30 June 2022	FBR409	Only available when taken on a repayment basis
	1.64	31/03/2024	£999	£25,000	£750,000	85	90	30 June 2022	FBR543	Only available when taken on a repayment basis Specific criteria applies to availability
	1.94	31/03/2024	£0	£25,000	£750,000	85	90	30 June 2022	FBR542	Only available when taken on a repayment basis Specific criteria applies to availability
	2.52	31/03/2024	£999	£25,000	£570,000	90	95	30 June 2022	FBR523	Only available when taken on a repayment basis Specific criteria applies to availability
2.79	31/03/2024	£0	£25,000	£570,000	90	95	30 June 2022	FBR522	Only available when taken on a repayment basis Specific criteria applies to availability	
5 year	1.40	31/03/2027	£1,499	£250,000	£1,000,000	0	60	30 June 2022	FBS230	Repayment and Interest Only
	1.43	31/03/2027	£999	£25,000	£1,000,000	0	60	30 June 2022	FBS227	Repayment and Interest Only
	1.62	31/03/2027	£0	£25,000	£1,000,000	0	60	30 June 2022	FBS224	Repayment and Interest Only
	1.50	31/03/2027	£1,499	£250,000	£1,000,000	60	75	30 June 2022	FBS231	Repayment and Interest Only
	1.52	31/03/2027	£999	£25,000	£1,000,000	60	75	30 June 2022	FBS228	Repayment and Interest Only
	1.88	31/03/2027	£0	£25,000	£1,000,000	60	75	30 June 2022	FBS225	Repayment and Interest Only
	1.81	31/03/2027	£1,499	£250,000	£1,000,000	75	80	30 June 2022	FBS232	Only available when taken on a repayment basis
	1.82	31/03/2027	£999	£25,000	£1,000,000	75	80	30 June 2022	FBS229	Only available when taken on a repayment basis
	1.96	31/03/2027	£0	£25,000	£1,000,000	75	80	30 June 2022	FBS226	Only available when taken on a repayment basis
	2.04	31/03/2027	£1,499	£250,000	£1,000,000	80	85	30 June 2022	FBR552	Only available when taken on a repayment basis
	2.05	31/03/2027	£999	£25,000	£1,000,000	80	85	30 June 2022	FBR551	Only available when taken on a repayment basis
	2.17	31/03/2027	£0	£25,000	£1,000,000	80	85	30 June 2022	FBR548	Only available when taken on a repayment basis
	2.41	31/03/2027	£999	£25,000	£750,000	85	90	30 June 2022	FBS315	Only available when taken on a repayment basis Specific criteria applies to availability
	2.53	31/03/2027	£0	£25,000	£750,000	85	90	30 June 2022	FBS314	Only available when taken on a repayment basis Specific criteria applies to availability
	3.24	31/03/2027	£999	£25,000	£570,000	90	95	30 June 2022	FBR549	Only available when taken on a repayment basis Specific criteria applies to availability
3.36	31/03/2027	£0	£25,000	£570,000	90	95	30 June 2022	FBR546	Only available when taken on a repayment basis Specific criteria applies to availability	
10 year	1.93	31/03/2032	£999	£25,000	£1,000,000	0	60	30 June 2022	FBS340	Repayment and Interest Only
	2.01	31/03/2032	£0	£25,000	£1,000,000	0	60	30 June 2022	FBS338	Repayment and Interest Only
	2.33	31/03/2032	£999	£25,000	£1,000,000	60	75	30 June 2022	FBS341	Repayment and Interest Only
	2.41	31/03/2032	£0	£25,000	£1,000,000	60	75	30 June 2022	FBS339	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	1.30	31/03/2024	£1,499	£250,000	£1,000,000	0	60	30 June 2022	FBS299	Repayment and Interest Only
	1.31	31/03/2024	£999	£25,000	£1,000,000	0	60	30 June 2022	FBS298	Repayment and Interest Only
	1.61	31/03/2024	£0	£25,000	£1,000,000	0	60	30 June 2022	FBS279	Repayment and Interest Only
	1.36	31/03/2024	£1,499	£250,000	£1,000,000	60	75	30 June 2022	FBS289	Repayment and Interest Only
	1.37	31/03/2024	£999	£25,000	£1,000,000	60	75	30 June 2022	FBS288	Repayment and Interest Only
	1.67	31/03/2024	£0	£25,000	£1,000,000	60	75	30 June 2022	FBS307	Repayment and Interest Only
	1.41	31/03/2024	£1,499	£250,000	£1,000,000	75	80	30 June 2022	FBR422	Only available when taken on a repayment basis
	1.42	31/03/2024	£999	£25,000	£1,000,000	75	80	30 June 2022	FBR423	Only available when taken on a repayment basis
	1.72	31/03/2024	£0	£25,000	£1,000,000	75	80	30 June 2022	FBR424	Only available when taken on a repayment basis
	1.42	31/03/2024	£1,499	£250,000	£1,000,000	80	85	30 June 2022	FBR404	Only available when taken on a repayment basis
	1.43	31/03/2024	£999	£25,000	£1,000,000	80	85	30 June 2022	FBR405	Only available when taken on a repayment basis
	1.73	31/03/2024	£0	£25,000	£1,000,000	80	85	30 June 2022	FBR406	Only available when taken on a repayment basis
	1.64	31/03/2024	£999	£25,000	£750,000	85	90	30 June 2022	FBR545	Only available when taken on a repayment basis Specific criteria applies to availability
	1.94	31/03/2024	£0	£25,000	£750,000	85	90	30 June 2022	FBR544	Only available when taken on a repayment basis Specific criteria applies to availability
	2.52	31/03/2024	£999	£25,000	£570,000	90	95	30 June 2022	FBR525	Only available when taken on a repayment basis Specific criteria applies to availability
2.79	31/03/2024	£0	£25,000	£570,000	90	95	30 June 2022	FBR524	Only available when taken on a repayment basis Specific criteria applies to availability	
5 year	1.40	31/03/2027	£1,499	£250,000	£1,000,000	0	60	30 June 2022	FBS239	Repayment and Interest Only
	1.43	31/03/2027	£999	£25,000	£1,000,000	0	60	30 June 2022	FBS236	Repayment and Interest Only
	1.62	31/03/2027	£0	£25,000	£1,000,000	0	60	30 June 2022	FBS233	Repayment and Interest Only
	1.50	31/03/2027	£1,499	£250,000	£1,000,000	60	75	30 June 2022	FBS240	Repayment and Interest Only
	1.52	31/03/2027	£999	£25,000	£1,000,000	60	75	30 June 2022	FBS237	Repayment and Interest Only
	1.68	31/03/2027	£0	£25,000	£1,000,000	60	75	30 June 2022	FBS234	Repayment and Interest Only
	1.81	31/03/2027	£1,499	£250,000	£1,000,000	75	80	30 June 2022	FBS241	Only available when taken on a repayment basis
	1.82	31/03/2027	£999	£25,000	£1,000,000	75	80	30 June 2022	FBS238	Only available when taken on a repayment basis
	1.96	31/03/2027	£0	£25,000	£1,000,000	75	80	30 June 2022	FBS235	Only available when taken on a repayment basis
	2.04	31/03/2027	£1,499	£250,000	£1,000,000	80	85	30 June 2022	FBR559	Only available when taken on a repayment basis
	2.05	31/03/2027	£999	£25,000	£1,000,000	80	85	30 June 2022	FBR558	Only available when taken on a repayment basis
	2.17	31/03/2027	£0	£25,000	£1,000,000	80	85	30 June 2022	FBR555	Only available when taken on a repayment basis
	2.41	31/03/2027	£999	£25,000	£750,000	85	90	30 June 2022	FBS317	Only available when taken on a repayment basis Specific criteria applies to availability
	2.53	31/03/2027	£0	£25,000	£750,000	85	90	30 June 2022	FBS316	Only available when taken on a repayment basis Specific criteria applies to availability
	3.24	31/03/2027	£999	£25,000	£570,000	90	95	30 June 2022	FBR556	Only available when taken on a repayment basis Specific criteria applies to availability
3.36	31/03/2027	£0	£25,000	£570,000	90	95	30 June 2022	FBR553	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	1.44	31/03/2024	£1,499	£1,000,000	£5,000,000	0	60	30 June 2022	FBS223	Repayment and Interest Only
	2.40	31/03/2024	£1,499	£1,000,000	£5,000,000	60	70	30 June 2022	FBR388	Repayment and Interest Only
	2.75	31/03/2024	£1,499	£1,000,000	£2,000,000	70	80	30 June 2022	FBR387	Repayment and Interest Only Interest only available <75% LTV
5 year	1.49	31/03/2027	£1,499	£1,000,000	£5,000,000	0	60	30 June 2022	FBS222	Repayment and Interest Only
	3.32	31/03/2027	£1,499	£1,000,000	£5,000,000	60	70	30 June 2022	FBR390	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	1.51	31/03/2024	£999	£25,000	£1,000,000	0	60	31 December 2022	FBS300	New Build Cases Only Repayment and Interest Only
	1.81	31/03/2024	£0	£25,000	£1,000,000	0	60	31 December 2022	FBS280	New Build Cases Only Repayment and Interest Only
	1.57	31/03/2024	£999	£25,000	£1,000,000	60	75	31 December 2022	FBS290	New Build Cases Only Repayment and Interest Only
	1.87	31/03/2024	£0	£25,000	£1,000,000	60	75	31 December 2022	FBS308	New Build Cases Only Repayment and Interest Only
	1.62	31/03/2024	£999	£25,000	£1,000,000	75	80	31 December 2022	FBR420	New Build Cases Only Only available when taken on a repayment basis
	1.92	31/03/2024	£0	£25,000	£1,000,000	75	80	31 December 2022	FBR421	New Build Cases Only Only available when taken on a repayment basis
	1.63	31/03/2024	£999	£25,000	£1,000,000	80	85	31 December 2022	FBR402	New Build Cases Only Only available when taken on a repayment basis
	1.93	31/03/2024	£0	£25,000	£1,000,000	80	85	31 December 2022	FBR403	New Build Cases Only Only available when taken on a repayment basis
5 year	1.63	31/03/2027	£999	£25,000	£1,000,000	0	60	31 December 2022	FBS245	New Build Cases Only Repayment and Interest Only
	1.82	31/03/2027	£0	£25,000	£1,000,000	0	60	31 December 2022	FBS242	New Build Cases Only Repayment and Interest Only
	1.72	31/03/2027	£999	£25,000	£1,000,000	60	75	31 December 2022	FBS246	New Build Cases Only Repayment and Interest Only
	1.88	31/03/2027	£0	£25,000	£1,000,000	60	75	31 December 2022	FBS243	New Build Cases Only Repayment and Interest Only
	2.02	31/03/2027	£999	£25,000	£1,000,000	75	80	31 December 2022	FBS247	New Build Cases Only Only available when taken on a repayment basis
	2.16	31/03/2027	£0	£25,000	£1,000,000	75	80	31 December 2022	FBS244	New Build Cases Only Only available when taken on a repayment basis
	2.25	31/03/2027	£999	£25,000	£1,000,000	80	85	31 December 2022	FBR561	New Build Cases Only Only available when taken on a repayment basis
	2.37	31/03/2027	£0	£25,000	£1,000,000	80	85	31 December 2022	FBR560	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	1.51	31/03/2024	£999	£25,000	£1,000,000	0	60	31 December 2022	FBS301	New Build Cases Only Repayment and Interest Only
	1.81	31/03/2024	£0	£25,000	£1,000,000	0	60	31 December 2022	FBS281	New Build Cases Only Repayment and Interest Only
	1.57	31/03/2024	£999	£25,000	£1,000,000	60	75	31 December 2022	FBS291	New Build Cases Only Repayment and Interest Only
	1.87	31/03/2024	£0	£25,000	£1,000,000	60	75	31 December 2022	FBS309	New Build Cases Only Repayment and Interest Only
	1.62	31/03/2024	£999	£25,000	£1,000,000	75	80	31 December 2022	FBR418	New Build Cases Only Only available when taken on a repayment basis
	1.92	31/03/2024	£0	£25,000	£1,000,000	75	80	31 December 2022	FBR419	New Build Cases Only Only available when taken on a repayment basis
	1.63	31/03/2024	£999	£25,000	£1,000,000	80	85	31 December 2022	FBR400	New Build Cases Only Only available when taken on a repayment basis
	1.93	31/03/2024	£0	£25,000	£1,000,000	80	85	31 December 2022	FBR401	New Build Cases Only Only available when taken on a repayment basis
5 year	1.63	31/03/2027	£999	£25,000	£1,000,000	0	60	31 December 2022	FBS251	New Build Cases Only Repayment and Interest Only
	1.82	31/03/2027	£0	£25,000	£1,000,000	0	60	31 December 2022	FBS248	New Build Cases Only Repayment and Interest Only
	1.72	31/03/2027	£999	£25,000	£1,000,000	60	75	31 December 2022	FBS252	New Build Cases Only Repayment and Interest Only
	1.88	31/03/2027	£0	£25,000	£1,000,000	60	75	31 December 2022	FBS249	New Build Cases Only Repayment and Interest Only
	2.02	31/03/2027	£999	£25,000	£1,000,000	75	80	31 December 2022	FBS253	New Build Cases Only Only available when taken on a repayment basis
	2.16	31/03/2027	£0	£25,000	£1,000,000	75	80	31 December 2022	FBS250	New Build Cases Only Only available when taken on a repayment basis
	2.25	31/03/2027	£999	£25,000	£1,000,000	80	85	31 December 2022	FBR567	New Build Cases Only Only available when taken on a repayment basis
	2.37	31/03/2027	£0	£25,000	£1,000,000	80	85	31 December 2022	FBR566	New Build Cases Only Only available when taken on a repayment basis

13 December 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 31/03/2023 and 1% to 31/03/2024

5 year - 5% to 31/03/2023, 4% to 31/03/2024, 3% to 31/03/2025, 2% to 31/03/2026 and 1% to 31/03/2027

10 year - 6% to 31/03/2027, 5% to 31/03/2028, 4% to 31/03/2029, 3% to 31/03/2030, 2% to 31/03/2031 and 1% to 31/03/2032

Fixed										
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
2 year	1.30	31/03/2024	£1,499	£250,000	£1,000,000	0	60	30 June 2022	GRB533	E250 Cashback Repayment and Interest Only
	1.31	31/03/2024	£999	£25,000	£1,000,000	0	60	30 June 2022	GRB532	E250 Cashback Repayment and Interest Only
	1.61	31/03/2024	£0	£25,000	£1,000,000	0	60	30 June 2022	GRB614	E250 Cashback Repayment and Interest Only
	1.36	31/03/2024	£1,499	£250,000	£1,000,000	60	75	30 June 2022	GRB523	E250 Cashback Repayment and Interest Only
	1.37	31/03/2024	£999	£25,000	£1,000,000	60	75	30 June 2022	GRB522	E250 Cashback Repayment and Interest Only
	1.67	31/03/2024	£0	£25,000	£1,000,000	60	75	30 June 2022	GRB542	E250 Cashback Repayment and Interest Only
	1.41	31/03/2024	£1,499	£250,000	£1,000,000	75	80	30 June 2022	GRB291	E250 Cashback Only available when taken on a repayment basis
	1.42	31/03/2024	£999	£25,000	£1,000,000	75	80	30 June 2022	GRB292	E250 Cashback Only available when taken on a repayment basis
	1.72	31/03/2024	£0	£25,000	£1,000,000	75	80	30 June 2022	GRB293	E250 Cashback Only available when taken on a repayment basis
	1.42	31/03/2024	£1,499	£250,000	£1,000,000	80	85	30 June 2022	GRB273	E250 Cashback Only available when taken on a repayment basis
	1.43	31/03/2024	£999	£25,000	£1,000,000	80	85	30 June 2022	GRB274	E250 Cashback Only available when taken on a repayment basis
	1.73	31/03/2024	£0	£25,000	£1,000,000	80	85	30 June 2022	GRB275	E250 Cashback Only available when taken on a repayment basis
5 year	1.40	31/03/2027	£1,499	£250,000	£1,000,000	0	60	30 June 2022	GRB466	E250 Cashback Repayment and Interest Only
	1.43	31/03/2027	£999	£25,000	£1,000,000	0	60	30 June 2022	GRB463	E250 Cashback Repayment and Interest Only
	1.62	31/03/2027	£0	£25,000	£1,000,000	0	60	30 June 2022	GRB460	E250 Cashback Repayment and Interest Only
	1.50	31/03/2027	£1,499	£250,000	£1,000,000	60	75	30 June 2022	GRB467	E250 Cashback Repayment and Interest Only
	1.52	31/03/2027	£999	£25,000	£1,000,000	60	75	30 June 2022	GRB464	E250 Cashback Repayment and Interest Only
	1.68	31/03/2027	£0	£25,000	£1,000,000	60	75	30 June 2022	GRB461	E250 Cashback Repayment and Interest Only
	1.81	31/03/2027	£1,499	£250,000	£1,000,000	75	80	30 June 2022	GRB468	E250 Cashback Only available when taken on a repayment basis
	1.82	31/03/2027	£999	£25,000	£1,000,000	75	80	30 June 2022	GRB465	E250 Cashback Only available when taken on a repayment basis
	1.96	31/03/2027	£0	£25,000	£1,000,000	75	80	30 June 2022	GRB462	E250 Cashback Only available when taken on a repayment basis
	2.04	31/03/2027	£1,499	£250,000	£1,000,000	80	85	30 June 2022	GRB390	E250 Cashback Only available when taken on a repayment basis
	2.05	31/03/2027	£999	£25,000	£1,000,000	80	85	30 June 2022	GRB389	E250 Cashback Only available when taken on a repayment basis
	2.17	31/03/2027	£0	£25,000	£1,000,000	80	85	30 June 2022	GRB388	E250 Cashback Only available when taken on a repayment basis
10 year	1.93	31/03/2032	£999	£25,000	£1,000,000	0	60	30 June 2022	GRB556	E250 Cashback Repayment and Interest Only
	2.01	31/03/2032	£0	£25,000	£1,000,000	0	60	30 June 2022	GRB554	E250 Cashback Repayment and Interest Only
	2.33	31/03/2032	£999	£25,000	£1,000,000	60	75	30 June 2022	GRB557	E250 Cashback Repayment and Interest Only
	2.41	31/03/2032	£0	£25,000	£1,000,000	60	75	30 June 2022	GRB555	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	1.30	31/03/2024	£1,499	£250,000	£1,000,000	0	60	30 June 2022	GRB535	E250 Cashback Repayment and Interest Only
	1.31	31/03/2024	£999	£25,000	£1,000,000	0	60	30 June 2022	GRB534	E250 Cashback Repayment and Interest Only
	1.61	31/03/2024	£0	£25,000	£1,000,000	0	60	30 June 2022	GRB515	E250 Cashback Repayment and Interest Only
	1.36	31/03/2024	£1,499	£250,000	£1,000,000	60	75	30 June 2022	GRB525	E250 Cashback Repayment and Interest Only
	1.37	31/03/2024	£999	£25,000	£1,000,000	60	75	30 June 2022	GRB524	E250 Cashback Repayment and Interest Only
	1.67	31/03/2024	£0	£25,000	£1,000,000	60	75	30 June 2022	GRB543	E250 Cashback Repayment and Interest Only
	1.41	31/03/2024	£1,499	£250,000	£1,000,000	75	80	30 June 2022	GRB288	E250 Cashback Only available when taken on a repayment basis
	1.42	31/03/2024	£999	£25,000	£1,000,000	75	80	30 June 2022	GRB289	E250 Cashback Only available when taken on a repayment basis
	1.72	31/03/2024	£0	£25,000	£1,000,000	75	80	30 June 2022	GRB290	E250 Cashback Only available when taken on a repayment basis
	1.42	31/03/2024	£1,499	£250,000	£1,000,000	80	85	30 June 2022	GRB270	E250 Cashback Only available when taken on a repayment basis
	1.43	31/03/2024	£999	£25,000	£1,000,000	80	85	30 June 2022	GRB271	E250 Cashback Only available when taken on a repayment basis
	1.73	31/03/2024	£0	£25,000	£1,000,000	80	85	30 June 2022	GRB272	E250 Cashback Only available when taken on a repayment basis
5 year	1.40	31/03/2027	£1,499	£250,000	£1,000,000	0	60	30 June 2022	GRB475	E250 Cashback Repayment and Interest Only
	1.43	31/03/2027	£999	£25,000	£1,000,000	0	60	30 June 2022	GRB472	E250 Cashback Repayment and Interest Only
	1.62	31/03/2027	£0	£25,000	£1,000,000	0	60	30 June 2022	GRB469	E250 Cashback Repayment and Interest Only
	1.50	31/03/2027	£1,499	£250,000	£1,000,000	60	75	30 June 2022	GRB476	E250 Cashback Repayment and Interest Only
	1.52	31/03/2027	£999	£25,000	£1,000,000	60	75	30 June 2022	GRB473	E250 Cashback Repayment and Interest Only
	1.68	31/03/2027	£0	£25,000	£1,000,000	60	75	30 June 2022	GRB470	E250 Cashback Repayment and Interest Only
	1.81	31/03/2027	£1,499	£250,000	£1,000,000	75	80	30 June 2022	GRB477	E250 Cashback Only available when taken on a repayment basis
	1.82	31/03/2027	£999	£25,000	£1,000,000	75	80	30 June 2022	GRB474	E250 Cashback Only available when taken on a repayment basis
	1.96	31/03/2027	£0	£25,000	£1,000,000	75	80	30 June 2022	GRB471	E250 Cashback Only available when taken on a repayment basis
	2.04	31/03/2027	£1,499	£250,000	£1,000,000	80	85	30 June 2022	GRB393	E250 Cashback Only available when taken on a repayment basis
	2.05	31/03/2027	£999	£25,000	£1,000,000	80	85	30 June 2022	GRB392	E250 Cashback Only available when taken on a repayment basis
	2.17	31/03/2027	£0	£25,000	£1,000,000	80	85	30 June 2022	GRB391	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	1.44	31/03/2024	£1,499	£1,000,000	£5,000,000	0	60	30 June 2022	GRB459	E250 Cashback Repayment and Interest Only
	2.40	31/03/2024	£1,499	£1,000,000	£5,000,000	60	70	30 June 2022	GRB254	E250 Cashback Repayment and Interest Only
	2.75	31/03/2024	£1,499	£1,000,000	£2,000,000	70	80	30 June 2022	GRB256	E250 Cashback Repayment and Interest Only Interest only available <75% LTV
5 year	1.49	31/03/2027	£1,499	£1,000,000	£5,000,000	0	60	30 June 2022	GRB458	E250 Cashback Repayment and Interest Only
	3.32	31/03/2027	£1,499	£1,000,000	£5,000,000	60	70	30 June 2022	GRB255	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	1.51	31/03/2024	£999	£25,000	£1,000,000	0	60	31 December 2022	GRB536	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.81	31/03/2024	£0	£25,000	£1,000,000	0	60	31 December 2022	GRB516	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.57	31/03/2024	£999	£25,000	£1,000,000	60	75	31 December 2022	GRB526	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.87	31/03/2024	£0	£25,000	£1,000,000	60	75	31 December 2022	GRB544	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.62	31/03/2024	£999	£25,000	£1,000,000	75	80	31 December 2022	GRB286	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.92	31/03/2024	£0	£25,000	£1,000,000	75	80	31 December 2022	GRB287	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.63	31/03/2024	£999	£25,000	£1,000,000	80	85	31 December 2022	GRB268	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.93	31/03/2024	£0	£25,000	£1,000,000	80	85	31 December 2022	GRB269	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
5 year	1.63	31/03/2027	£999	£25,000	£1,000,000	0	60	31 December 2022	GRB510	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.82	31/03/2027	£0	£25,000	£1,000,000	0	60	31 December 2022	GRB513	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.72	31/03/2027	£999	£25,000	£1,000,000	60	75	31 December 2022	GRB480	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.88	31/03/2027	£0	£25,000	£1,000,000	60	75	31 December 2022	GRB478	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.02	31/03/2027	£999	£25,000	£1,000,000	75	80	31 December 2022	GRB481	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.16	31/03/2027	£0	£25,000	£1,000,000	75	80	31 December 2022	GRB479	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.25	31/03/2027	£999	£25,000	£1,000,000	80	85	31 December 2022	GRB403	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.37	31/03/2027	£0	£25,000	£1,000,000	80	85	31 December 2022	GRB402	£250 Cashback New Build Cases Only Only available when taken on a repayment basis

### New Build FTB Green Home

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

These products are only available for New Build houses/bungalows. 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	1.51	31/03/2024	£999	£25,000	£1,000,000	0	60	31 December 2022	GRB537	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.81	31/03/2024	£0	£25,000	£1,000,000	0	60	31 December 2022	GRB517	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.57	31/03/2024	£999	£25,000	£1,000,000	60	75	31 December 2022	GRB527	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.87	31/03/2024	£0	£25,000	£1,000,000	60	75	31 December 2022	GRB545	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.62	31/03/2024	£999	£25,000	£1,000,000	75	80	31 December 2022	GRB284	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.92	31/03/2024	£0	£25,000	£1,000,000	75	80	31 December 2022	GRB285	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.63	31/03/2024	£999	£25,000	£1,000,000	80	85	31 December 2022	GRB266	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	1.93	31/03/2024	£0	£25,000	£1,000,000	80	85	31 December 2022	GRB267	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
5 year	1.63	31/03/2027	£999	£25,000	£1,000,000	0	60	31 December 2022	GRB512	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.82	31/03/2027	£0	£25,000	£1,000,000	0	60	31 December 2022	GRB511	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.72	31/03/2027	£999	£25,000	£1,000,000	60	75	31 December 2022	GRB484	£250 Cashback New Build Cases Only Repayment and Interest Only
	1.88	31/03/2027	£0	£25,000	£1,000,000	60	75	31 December 2022	GRB482	£250 Cashback New Build Cases Only Repayment and Interest Only
	2.02	31/03/2027	£999	£25,000	£1,000,000	75	80	31 December 2022	GRB485	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.16	31/03/2027	£0	£25,000	£1,000,000	75	80	31 December 2022	GRB483	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.25	31/03/2027	£999	£25,000	£1,000,000	80	85	31 December 2022	GRB405	£250 Cashback New Build Cases Only Only available when taken on a repayment basis
	2.37	31/03/2027	£0	£25,000	£1,000,000	80	85	31 December 2022	GRB404	£250 Cashback New Build Cases Only Only available when taken on a repayment basis

13 December 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 31/03/2023 and 1% to 31/03/2024

3 year - 3% to 31/03/2023, 2% to 31/03/2024 and 1% to 31/03/2025

5 year - 5% to 31/03/2023, 4% to 31/03/2024, 3% to 31/03/2025, 2% to 31/03/2026 and 1% to 31/03/2027

10 year - 6% to 31/03/2027, 5% to 31/03/2028, 4% to 31/03/2029, 3% to 31/03/2030, 2% to 31/03/2031 and 1% to 31/03/2032

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	1.61	31/03/2024	E1,499	E250,000	E1,000,000	0	60	30 June 2022	FBS123	Repayment and Interest Only
	1.62	31/03/2024	E999	E25,000	E1,000,000	0	60	30 June 2022	FBS118	Repayment and Interest Only
	1.92	31/03/2024	ED	E25,000	E1,000,000	0	60	30 June 2022	FBS113	Repayment and Interest Only
	1.79	31/03/2024	E1,499	E250,000	E1,000,000	60	75	30 June 2022	FBS124	Repayment and Interest Only
	1.88	31/03/2024	E999	E25,000	E1,000,000	60	75	30 June 2022	FBS119	Repayment and Interest Only
	2.26	31/03/2024	ED	E25,000	E1,000,000	60	75	30 June 2022	FBS114	Repayment and Interest Only
	2.08	31/03/2024	E1,499	E250,000	E1,000,000	75	80	30 June 2022	FBS125	Only available when taken on a repayment basis
	2.15	31/03/2024	E999	E25,000	E1,000,000	75	80	30 June 2022	FBS120	Only available when taken on a repayment basis
	2.56	31/03/2024	ED	E25,000	E1,000,000	75	80	30 June 2022	FBS115	Only available when taken on a repayment basis
	2.23	31/03/2024	E1,499	E250,000	E1,000,000	80	85	30 June 2022	FBS126	Only available when taken on a repayment basis
	2.26	31/03/2024	E999	E25,000	E1,000,000	80	85	30 June 2022	FBS121	Only available when taken on a repayment basis
	2.69	31/03/2024	ED	E25,000	E1,000,000	80	85	30 June 2022	FBS116	Only available when taken on a repayment basis
	2.72	31/03/2024	E1,499	E250,000	E750,000	85	90	30 June 2022	FBS122	Only available when taken on a repayment basis
	2.79	31/03/2024	E999	E25,000	E750,000	85	90	30 June 2022	FBS117	Only available when taken on a repayment basis
	3.09	31/03/2024	ED	E25,000	E750,000	85	90	30 June 2022	FBS112	Only available when taken on a repayment basis
3 year	1.84	31/03/2025	E1,499	E250,000	E1,000,000	0	60	30 June 2022	FBS138	Repayment and Interest Only
	1.86	31/03/2025	E999	E25,000	E1,000,000	0	60	30 June 2022	FBS133	Repayment and Interest Only
	2.07	31/03/2025	ED	E25,000	E1,000,000	0	60	30 June 2022	FBS128	Repayment and Interest Only
	2.07	31/03/2025	E1,499	E250,000	E1,000,000	60	75	30 June 2022	FBS139	Repayment and Interest Only
	2.08	31/03/2025	E999	E25,000	E1,000,000	60	75	30 June 2022	FBS134	Repayment and Interest Only
	2.37	31/03/2025	ED	E25,000	E1,000,000	60	75	30 June 2022	FBS129	Repayment and Interest Only
	2.33	31/03/2025	E1,499	E250,000	E1,000,000	75	80	30 June 2022	FBS140	Only available when taken on a repayment basis
	2.34	31/03/2025	E999	E25,000	E1,000,000	75	80	30 June 2022	FBS135	Only available when taken on a repayment basis
	2.68	31/03/2025	ED	E25,000	E1,000,000	75	80	30 June 2022	FBS130	Only available when taken on a repayment basis
	2.73	31/03/2025	E1,499	E250,000	E1,000,000	80	85	30 June 2022	FBS141	Only available when taken on a repayment basis
	2.74	31/03/2025	E999	E25,000	E1,000,000	80	85	30 June 2022	FBS136	Only available when taken on a repayment basis
	3.05	31/03/2025	ED	E25,000	E1,000,000	80	85	30 June 2022	FBS131	Only available when taken on a repayment basis
	3.23	31/03/2025	E1,499	E250,000	E750,000	85	90	30 June 2022	FBS137	Only available when taken on a repayment basis
	3.24	31/03/2025	E999	E25,000	E750,000	85	90	30 June 2022	FBS132	Only available when taken on a repayment basis
	3.45	31/03/2025	ED	E25,000	E750,000	85	90	30 June 2022	FBS127	Only available when taken on a repayment basis
5 year	1.89	31/03/2027	E1,499	E250,000	E1,000,000	0	60	30 June 2022	FBS150	Repayment and Interest Only
	1.94	31/03/2027	E999	E25,000	E1,000,000	0	60	30 June 2022	FBS146	Repayment and Interest Only
	2.07	31/03/2027	ED	E25,000	E1,000,000	0	60	30 June 2022	FBS142	Repayment and Interest Only
	2.13	31/03/2027	E1,499	E250,000	E1,000,000	60	75	30 June 2022	FBS151	Repayment and Interest Only
	2.16	31/03/2027	E999	E25,000	E1,000,000	60	75	30 June 2022	FBS147	Repayment and Interest Only
	2.37	31/03/2027	ED	E25,000	E1,000,000	60	75	30 June 2022	FBS143	Repayment and Interest Only
	2.40	31/03/2027	E1,499	E250,000	E1,000,000	75	80	30 June 2022	FBS152	Only available when taken on a repayment basis
	2.42	31/03/2027	E999	E25,000	E1,000,000	75	80	30 June 2022	FBS148	Only available when taken on a repayment basis
	2.68	31/03/2027	ED	E25,000	E1,000,000	75	80	30 June 2022	FBS144	Only available when taken on a repayment basis
	2.79	31/03/2027	E1,499	E250,000	E1,000,000	80	85	30 June 2022	FBS153	Only available when taken on a repayment basis
	2.82	31/03/2027	E999	E25,000	E1,000,000	80	85	30 June 2022	FBS149	Only available when taken on a repayment basis
	3.05	31/03/2027	ED	E25,000	E1,000,000	80	85	30 June 2022	FBS145	Only available when taken on a repayment basis
	3.31	31/03/2027	E1,499	E250,000	E750,000	85	90	30 June 2022	FBR628	Only available when taken on a repayment basis
	3.32	31/03/2027	E999	E25,000	E750,000	85	90	30 June 2022	FBR623	Only available when taken on a repayment basis
	3.45	31/03/2027	ED	E25,000	E750,000	85	90	30 June 2022	FBR618	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	31/03/2024	E1,499	E1,000,000	E5,000,000	0	60	30 June 2022	FBR638	Repayment and Interest Only
	2.80	31/03/2024	E1,499	E1,000,000	E5,000,000	60	70	30 June 2022	FBR639	Repayment and Interest Only
	3.05	31/03/2024	E1,499	E1,000,000	E2,000,000	70	80	30 June 2022	FBR637	Repayment and Interest Only
5 year	2.71	31/03/2027	E1,499	E1,000,000	E5,000,000	0	60	30 June 2022	FBR640	Repayment and Interest Only
	3.36	31/03/2027	E1,499	E1,000,000	E5,000,000	60	70	30 June 2022	FBR641	Repayment and Interest Only

**13 December 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	31/03/2024	£1,499	£25,000	£300,000	0	75	2% to 31/03/2023 1% to 31/03/2024	31 December 2022	SBL127	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	31/03/2024	£1,499	£25,000	£1,000,000	0	75	2% to 31/03/2023 1% to 31/03/2024	31 December 2022	SBL126	Repayment and Interest Only



13 December 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 31/03/2023 and 1% to 31/03/2024

5 year - 5% to 31/03/2023, 4% to 31/03/2024, 3% to 31/03/2025, 2% to 31/03/2026 and 1% to 31/03/2027

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.51	31/03/2024	£999	£25,000	£500,000	0	60	31 December 2022	FBS302	Only available when taken on a repayment basis
	1.81	31/03/2024	£0	£25,000	£500,000	0	60	31 December 2022	FBS282	Only available when taken on a repayment basis
	1.57	31/03/2024	£999	£25,000	£500,000	60	75	31 December 2022	FBS292	Only available when taken on a repayment basis
	1.87	31/03/2024	£0	£25,000	£500,000	60	75	31 December 2022	FBS310	Only available when taken on a repayment basis
	1.62	31/03/2024	£999	£25,000	£500,000	75	80	31 December 2022	FBR416	Only available when taken on a repayment basis
	1.92	31/03/2024	£0	£25,000	£500,000	75	80	31 December 2022	FBR417	Only available when taken on a repayment basis
	1.63	31/03/2024	£999	£25,000	£500,000	80	85	31 December 2022	FBR398	Only available when taken on a repayment basis
	1.93	31/03/2024	£0	£25,000	£500,000	80	85	31 December 2022	FBR399	Only available when taken on a repayment basis
	1.84	31/03/2024	£999	£25,000	£500,000	85	90	31 December 2022	FBR535	Only available when taken on a repayment basis
	2.14	31/03/2024	£0	£25,000	£500,000	85	90	31 December 2022	FBR534	Only available when taken on a repayment basis
5 year	1.63	31/03/2027	£999	£25,000	£500,000	0	60	31 December 2022	FBS257	Only available when taken on a repayment basis
	1.82	31/03/2027	£0	£25,000	£500,000	0	60	31 December 2022	FBS254	Only available when taken on a repayment basis
	1.72	31/03/2027	£999	£25,000	£500,000	60	75	31 December 2022	FBS258	Only available when taken on a repayment basis
	1.88	31/03/2027	£0	£25,000	£500,000	60	75	31 December 2022	FBS255	Only available when taken on a repayment basis
	2.02	31/03/2027	£999	£25,000	£500,000	75	80	31 December 2022	FBS259	Only available when taken on a repayment basis
	2.16	31/03/2027	£0	£25,000	£500,000	75	80	31 December 2022	FBS256	Only available when taken on a repayment basis
	2.25	31/03/2027	£999	£25,000	£500,000	80	85	31 December 2022	FBR574	Only available when taken on a repayment basis
	2.37	31/03/2027	£0	£25,000	£500,000	80	85	31 December 2022	FBR572	Only available when taken on a repayment basis
	2.61	31/03/2027	£999	£25,000	£500,000	85	90	31 December 2022	FBS327	Only available when taken on a repayment basis
	2.73	31/03/2027	£0	£25,000	£500,000	85	90	31 December 2022	FBS326	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	1.51	31/03/2024	£999	£25,000	£500,000	0	60	31 December 2022	FBS304	Only available when taken on a repayment basis
	1.81	31/03/2024	£0	£25,000	£500,000	0	60	31 December 2022	FBS284	Only available when taken on a repayment basis
	1.57	31/03/2024	£999	£25,000	£500,000	60	75	31 December 2022	FBS294	Only available when taken on a repayment basis
	1.87	31/03/2024	£0	£25,000	£500,000	60	75	31 December 2022	FBS312	Only available when taken on a repayment basis
	1.62	31/03/2024	£999	£25,000	£500,000	75	80	31 December 2022	FBR412	Only available when taken on a repayment basis
	1.92	31/03/2024	£0	£25,000	£500,000	75	80	31 December 2022	FBR413	Only available when taken on a repayment basis
	1.63	31/03/2024	£999	£25,000	£500,000	80	85	31 December 2022	FBR394	Only available when taken on a repayment basis
	1.93	31/03/2024	£0	£25,000	£500,000	80	85	31 December 2022	FBR395	Only available when taken on a repayment basis
	1.84	31/03/2024	£999	£25,000	£500,000	85	90	31 December 2022	FBR539	Only available when taken on a repayment basis
	2.14	31/03/2024	£0	£25,000	£500,000	85	90	31 December 2022	FBR538	Only available when taken on a repayment basis
5 year	1.63	31/03/2027	£999	£25,000	£500,000	0	60	31 December 2022	FBS269	Only available when taken on a repayment basis
	1.82	31/03/2027	£0	£25,000	£500,000	0	60	31 December 2022	FBS266	Only available when taken on a repayment basis
	1.72	31/03/2027	£999	£25,000	£500,000	60	75	31 December 2022	FBS270	Only available when taken on a repayment basis
	1.88	31/03/2027	£0	£25,000	£500,000	60	75	31 December 2022	FBS267	Only available when taken on a repayment basis
	2.02	31/03/2027	£999	£25,000	£500,000	75	80	31 December 2022	FBS271	Only available when taken on a repayment basis
	2.16	31/03/2027	£0	£25,000	£500,000	75	80	31 December 2022	FBS268	Only available when taken on a repayment basis
	2.25	31/03/2027	£999	£25,000	£500,000	80	85	31 December 2022	FBR582	Only available when taken on a repayment basis
	2.37	31/03/2027	£0	£25,000	£500,000	80	85	31 December 2022	FBR580	Only available when taken on a repayment basis
	2.61	31/03/2027	£999	£25,000	£500,000	85	90	31 December 2022	FBS331	Only available when taken on a repayment basis
	2.73	31/03/2027	£0	£25,000	£500,000	85	90	31 December 2022	FBS330	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	1.82	31/03/2024	£999	£25,000	£500,000	0	60	30 June 2022	FBS154	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	2.08	31/03/2024	£999	£25,000	£500,000	60	75	30 June 2022	FBS155	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	2.46	31/03/2024	£999	£25,000	£500,000	75	85	30 June 2022	FBS156	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legals - customer must instruct own conveyancer
	2.99	31/03/2024	£999	£25,000	£500,000	85	90	30 June 2022	FBS157	£250 Cashback Only available when taken on a repayment basis Includes free valuation but no free legals - customer must instruct own conveyancer

13 December 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 31/03/2023 and 1% to 31/03/2024

5 year - 5% to 31/03/2023, 4% to 31/03/2024, 3% to 31/03/2025, 2% to 31/03/2026 and 1% to 31/03/2027

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	1.51	31/03/2024	£999	£25,000	£500,000	0	60	31 December 2022	GRB538	£250 Cashback Only available when taken on a repayment basis
	1.81	31/03/2024	£0	£25,000	£500,000	0	60	31 December 2022	GRB518	£250 Cashback Only available when taken on a repayment basis
	1.57	31/03/2024	£999	£25,000	£500,000	60	75	31 December 2022	GRB528	£250 Cashback Only available when taken on a repayment basis
	1.87	31/03/2024	£0	£25,000	£500,000	60	75	31 December 2022	GRB546	£250 Cashback Only available when taken on a repayment basis
	1.62	31/03/2024	£999	£25,000	£500,000	75	80	31 December 2022	GRB282	£250 Cashback Only available when taken on a repayment basis
	1.92	31/03/2024	£0	£25,000	£500,000	75	80	31 December 2022	GRB283	£250 Cashback Only available when taken on a repayment basis
	1.63	31/03/2024	£999	£25,000	£500,000	80	85	31 December 2022	GRB264	£250 Cashback Only available when taken on a repayment basis
	1.93	31/03/2024	£0	£25,000	£500,000	80	85	31 December 2022	GRB265	£250 Cashback Only available when taken on a repayment basis
5 year	1.63	31/03/2027	£999	£25,000	£500,000	0	60	31 December 2022	GRB489	£250 Cashback Only available when taken on a repayment basis
	1.82	31/03/2027	£0	£25,000	£500,000	0	60	31 December 2022	GRB486	£250 Cashback Only available when taken on a repayment basis
	1.72	31/03/2027	£999	£25,000	£500,000	60	75	31 December 2022	GRB490	£250 Cashback Only available when taken on a repayment basis
	1.88	31/03/2027	£0	£25,000	£500,000	60	75	31 December 2022	GRB487	£250 Cashback Only available when taken on a repayment basis
	2.02	31/03/2027	£999	£25,000	£500,000	75	80	31 December 2022	GRB491	£250 Cashback Only available when taken on a repayment basis
	2.16	31/03/2027	£0	£25,000	£500,000	75	80	31 December 2022	GRB488	£250 Cashback Only available when taken on a repayment basis
	2.25	31/03/2027	£999	£25,000	£500,000	80	85	31 December 2022	GRB395	£250 Cashback Only available when taken on a repayment basis
	2.37	31/03/2027	£0	£25,000	£500,000	80	85	31 December 2022	GRB394	£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	1.51	31/03/2024	£999	£25,000	£500,000	0	60	31 December 2022	GRB540	£250 Cashback Only available when taken on a repayment basis
	1.81	31/03/2024	£0	£25,000	£500,000	0	60	31 December 2022	GRB520	£250 Cashback Only available when taken on a repayment basis
	1.57	31/03/2024	£999	£25,000	£500,000	60	75	31 December 2022	GRB530	£250 Cashback Only available when taken on a repayment basis
	1.87	31/03/2024	£0	£25,000	£500,000	60	75	31 December 2022	GRB548	£250 Cashback Only available when taken on a repayment basis
	1.62	31/03/2024	£999	£25,000	£500,000	75	80	31 December 2022	GRB278	£250 Cashback Only available when taken on a repayment basis
	1.92	31/03/2024	£0	£25,000	£500,000	75	80	31 December 2022	GRB279	£250 Cashback Only available when taken on a repayment basis
	1.63	31/03/2024	£999	£25,000	£500,000	80	85	31 December 2022	GRB260	£250 Cashback Only available when taken on a repayment basis
	1.93	31/03/2024	£0	£25,000	£500,000	80	85	31 December 2022	GRB261	£250 Cashback Only available when taken on a repayment basis
5 year	1.63	31/03/2027	£999	£25,000	£500,000	0	60	31 December 2022	GRB501	£250 Cashback Only available when taken on a repayment basis
	1.82	31/03/2027	£0	£25,000	£500,000	0	60	31 December 2022	GRB498	£250 Cashback Only available when taken on a repayment basis
	1.72	31/03/2027	£999	£25,000	£500,000	60	75	31 December 2022	GRB502	£250 Cashback Only available when taken on a repayment basis
	1.88	31/03/2027	£0	£25,000	£500,000	60	75	31 December 2022	GRB499	£250 Cashback Only available when taken on a repayment basis
	2.02	31/03/2027	£999	£25,000	£500,000	75	80	31 December 2022	GRB503	£250 Cashback Only available when taken on a repayment basis
	2.16	31/03/2027	£0	£25,000	£500,000	75	80	31 December 2022	GRB500	£250 Cashback Only available when taken on a repayment basis
	2.25	31/03/2027	£999	£25,000	£500,000	80	85	31 December 2022	GRB399	£250 Cashback Only available when taken on a repayment basis
	2.37	31/03/2027	£0	£25,000	£500,000	80	85	31 December 2022	GRB398	£250 Cashback Only available when taken on a repayment basis