

01 December 2021

HMV

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 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	FBS278	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
	1.62	31/03/2027	£999	£25,000	£1,000,000	60	75	30 June 2022	FBS228	Repayment and Interest Only
	1.68	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	2.27	31/03/2032	£999	£25,000	£1,000,000	0	60	30 June 2022	FBR439	Repayment and Interest Only
	2.35	31/03/2032	£0	£25,000	£1,000,000	0	60	30 June 2022	FBR437	Repayment and Interest Only
	2.66	31/03/2032	£999	£25,000	£1,000,000	60	75	30 June 2022	FBR440	Repayment and Interest Only
	2.75	31/03/2032	£0	£25,000	£1,000,000	60	75	30 June 2022	FBR438	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 4.8% 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
	1.62	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

01 December 2021

HMV Green Home

Classification: Public

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	£250 Cashback Repayment and Interest Only
	1.31	31/03/2024	£999	£25,000	£1,000,000	0	60	30 June 2022	GRB532	£250 Cashback Repayment and Interest Only
	1.61	31/03/2024	£0	£25,000	£1,000,000	0	60	30 June 2022	GRB514	£250 Cashback Repayment and Interest Only
	1.36	31/03/2024	£1,499	£250,000	£1,000,000	60	75	30 June 2022	GRB523	£250 Cashback Repayment and Interest Only
	1.37	31/03/2024	£999	£25,000	£1,000,000	60	75	30 June 2022	GRB522	£250 Cashback Repayment and Interest Only
	1.67	31/03/2024	£0	£25,000	£1,000,000	60	75	30 June 2022	GRB542	£250 Cashback Repayment and Interest Only
	1.41	31/03/2024	£1,499	£250,000	£1,000,000	75	80	30 June 2022	GRB291	£250 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	£250 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	£250 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	£250 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	£250 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	£250 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	£250 Cashback Repayment and Interest Only
	1.43	31/03/2027	£999	£25,000	£1,000,000	0	60	30 June 2022	GRB463	£250 Cashback Repayment and Interest Only
	1.62	31/03/2027	£0	£25,000	£1,000,000	0	60	30 June 2022	GRB460	£250 Cashback Repayment and Interest Only
	1.50	31/03/2027	£1,499	£250,000	£1,000,000	60	75	30 June 2022	GRB467	£250 Cashback Repayment and Interest Only
	1.52	31/03/2027	£999	£25,000	£1,000,000	60	75	30 June 2022	GRB464	£250 Cashback Repayment and Interest Only
	1.68	31/03/2027	£0	£25,000	£1,000,000	60	75	30 June 2022	GRB461	£250 Cashback Repayment and Interest Only
	1.81	31/03/2027	£1,499	£250,000	£1,000,000	75	80	30 June 2022	GRB468	£250 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	£250 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	£250 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	£250 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	£250 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	£250 Cashback Only available when taken on a repayment basis
10 year	2.27	31/03/2032	£999	£25,000	£1,000,000	0	60	30 June 2022	GRB305	£250 Cashback Repayment and Interest Only
	2.35	31/03/2032	£0	£25,000	£1,000,000	0	60	30 June 2022	GRB303	£250 Cashback Repayment and Interest Only
	2.66	31/03/2032	£999	£25,000	£1,000,000	60	75	30 June 2022	GRB306	£250 Cashback Repayment and Interest Only
	2.75	31/03/2032	£0	£25,000	£1,000,000	60	75	30 June 2022	GRB304	£250 Cashback Repayment and Interest Only

FTB Green Home

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Rating on the Energy Performance Certificate 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	GRB335	£250 Cashback Repayment and Interest Only
	1.31	31/03/2024	£999	£25,000	£1,000,000	0	60	30 June 2022	GRB334	£250 Cashback Repayment and Interest Only
	1.61	31/03/2024	£0	£25,000	£1,000,000	0	60	30 June 2022	GRB515	£250 Cashback Repayment and Interest Only
	1.36	31/03/2024	£1,499	£250,000	£1,000,000	60	75	30 June 2022	GRB625	£250 Cashback Repayment and Interest Only
	1.37	31/03/2024	£999	£25,000	£1,000,000	60	75	30 June 2022	GRB624	£250 Cashback Repayment and Interest Only
	1.67	31/03/2024	£0	£25,000	£1,000,000	60	75	30 June 2022	GRB543	£250 Cashback Repayment and Interest Only
	1.41	31/03/2024	£1,499	£250,000	£1,000,000	75	80	30 June 2022	GRB288	£250 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	£250 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	£250 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	£250 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	£250 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	£250 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	£250 Cashback Repayment and Interest Only
	1.43	31/03/2027	£999	£25,000	£1,000,000	0	60	30 June 2022	GRB472	£250 Cashback Repayment and Interest Only
	1.62	31/03/2027	£0	£25,000	£1,000,000	0	60	30 June 2022	GRB469	£250 Cashback Repayment and Interest Only
	1.50	31/03/2027	£1,499	£250,000	£1,000,000	60	75	30 June 2022	GRB476	£250 Cashback Repayment and Interest Only
	1.52	31/03/2027	£999	£25,000	£1,000,000	60	75	30 June 2022	GRB473	£250 Cashback Repayment and Interest Only
	1.68	31/03/2027	£0	£25,000	£1,000,000	60	75	30 June 2022	GRB470	£250 Cashback Repayment and Interest Only
	1.81	31/03/2027	£1,499	£250,000	£1,000,000	75	80	30 June 2022	GRB477	£250 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	£250 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	£250 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	£250 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	£250 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	£250 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	£250 Cashback Repayment and Interest Only
	2.40	31/03/2024	£1,499	£1,000,000	£5,000,000	60	70	30 June 2022	GRB254	£250 Cashback Repayment and Interest Only
	2.75	31/03/2024	£1,499	£1,000,000	£2,000,000	70	80	30 June 2022	GRB256	£250 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	£250 Cashback Repayment and Interest Only
	3.32	31/03/2027	£1,499	£1,000,000	£5,000,000	60	70	30 June 2022	GRB255	£250 Cashback Repayment and Interest Only

New Build HMV Green Home

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

01 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	£1,499	£250,000	£1,000,000	0	60	30 June 2022	FBS123	Repayment and Interest Only
	1.62	31/03/2024	£999	£25,000	£1,000,000	0	60	30 June 2022	FBS118	Repayment and Interest Only
	1.92	31/03/2024	£0	£25,000	£1,000,000	0	60	30 June 2022	FBS113	Repayment and Interest Only
	1.79	31/03/2024	£1,499	£250,000	£1,000,000	60	75	30 June 2022	FBS124	Repayment and Interest Only
	1.88	31/03/2024	£999	£25,000	£1,000,000	60	75	30 June 2022	FBS119	Repayment and Interest Only
	2.26	31/03/2024	£0	£25,000	£1,000,000	60	75	30 June 2022	FBS114	Repayment and Interest Only
	2.08	31/03/2024	£1,499	£250,000	£1,000,000	75	80	30 June 2022	FBS125	Only available when taken on a repayment basis
	2.15	31/03/2024	£999	£25,000	£1,000,000	75	80	30 June 2022	FBS120	Only available when taken on a repayment basis
	2.58	31/03/2024	£0	£25,000	£1,000,000	75	80	30 June 2022	FBS115	Only available when taken on a repayment basis
	2.23	31/03/2024	£1,499	£250,000	£1,000,000	80	85	30 June 2022	FBS126	Only available when taken on a repayment basis
	2.26	31/03/2024	£999	£25,000	£1,000,000	80	85	30 June 2022	FBS121	Only available when taken on a repayment basis
	2.60	31/03/2024	£0	£25,000	£1,000,000	80	85	30 June 2022	FBS116	Only available when taken on a repayment basis
	2.72	31/03/2024	£1,499	£250,000	£750,000	85	90	30 June 2022	FBS122	Only available when taken on a repayment basis
	2.79	31/03/2024	£999	£25,000	£750,000	85	90	30 June 2022	FBS117	Only available when taken on a repayment basis
	3.08	31/03/2024	£0	£25,000	£750,000	85	90	30 June 2022	FBS112	Only available when taken on a repayment basis
3 year	1.84	31/03/2025	£1,499	£250,000	£1,000,000	0	60	30 June 2022	FBS138	Repayment and Interest Only
	1.86	31/03/2025	£999	£25,000	£1,000,000	0	60	30 June 2022	FBS133	Repayment and Interest Only
	2.07	31/03/2025	£0	£25,000	£1,000,000	0	60	30 June 2022	FBS128	Repayment and Interest Only
	2.07	31/03/2025	£1,499	£250,000	£1,000,000	60	75	30 June 2022	FBS139	Repayment and Interest Only
	2.08	31/03/2025	£999	£25,000	£1,000,000	60	75	30 June 2022	FBS134	Repayment and Interest Only
	2.37	31/03/2025	£0	£25,000	£1,000,000	60	75	30 June 2022	FBS129	Repayment and Interest Only
	2.33	31/03/2025	£1,499	£250,000	£1,000,000	75	80	30 June 2022	FBS140	Only available when taken on a repayment basis
	2.34	31/03/2025	£999	£25,000	£1,000,000	75	80	30 June 2022	FBS135	Only available when taken on a repayment basis
	2.68	31/03/2025	£0	£25,000	£1,000,000	75	80	30 June 2022	FBS130	Only available when taken on a repayment basis
	2.73	31/03/2025	£1,499	£250,000	£1,000,000	80	85	30 June 2022	FBS141	Only available when taken on a repayment basis
	2.74	31/03/2025	£999	£25,000	£1,000,000	80	85	30 June 2022	FBS136	Only available when taken on a repayment basis
	3.05	31/03/2025	£0	£25,000	£1,000,000	80	85	30 June 2022	FBS131	Only available when taken on a repayment basis
	3.23	31/03/2025	£1,499	£250,000	£750,000	85	90	30 June 2022	FBS137	Only available when taken on a repayment basis
	3.24	31/03/2025	£999	£25,000	£750,000	85	90	30 June 2022	FBS132	Only available when taken on a repayment basis
	3.46	31/03/2025	£0	£25,000	£750,000	85	90	30 June 2022	FBS127	Only available when taken on a repayment basis
5 year	1.89	31/03/2027	£1,499	£250,000	£1,000,000	0	60	30 June 2022	FBS150	Repayment and Interest Only
	1.94	31/03/2027	£999	£25,000	£1,000,000	0	60	30 June 2022	FBS146	Repayment and Interest Only
	2.07	31/03/2027	£0	£25,000	£1,000,000	0	60	30 June 2022	FBS142	Repayment and Interest Only
	2.13	31/03/2027	£1,499	£250,000	£1,000,000	60	75	30 June 2022	FBS151	Repayment and Interest Only
	2.16	31/03/2027	£999	£25,000	£1,000,000	60	75	30 June 2022	FBS147	Repayment and Interest Only
	2.37	31/03/2027	£0	£25,000	£1,000,000	60	75	30 June 2022	FBS143	Repayment and Interest Only
	2.40	31/03/2027	£1,499	£250,000	£1,000,000	75	80	30 June 2022	FBS152	Only available when taken on a repayment basis
	2.42	31/03/2027	£999	£25,000	£1,000,000	75	80	30 June 2022	FBS148	Only available when taken on a repayment basis
	2.68	31/03/2027	£0	£25,000	£1,000,000	75	80	30 June 2022	FBS144	Only available when taken on a repayment basis
	2.79	31/03/2027	£1,499	£250,000	£1,000,000	80	85	30 June 2022	FBS153	Only available when taken on a repayment basis
	2.82	31/03/2027	£999	£25,000	£1,000,000	80	85	30 June 2022	FBS149	Only available when taken on a repayment basis
	3.05	31/03/2027	£0	£25,000	£1,000,000	80	85	30 June 2022	FBS145	Only available when taken on a repayment basis
	3.31	31/03/2027	£1,499	£250,000	£750,000	85	90	30 June 2022	FBS158	Only available when taken on a repayment basis
	3.32	31/03/2027	£999	£25,000	£750,000	85	90	30 June 2022	FBS154	Only available when taken on a repayment basis
	3.45	31/03/2027	£0	£25,000	£750,000	85	90	30 June 2022	FBS156	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	£1,499	£1,000,000	£5,000,000	0	60	30 June 2022	FBR638	Repayment and Interest Only
	2.80	31/03/2024	£1,499	£1,000,000	£5,000,000	60	70	30 June 2022	FBR639	Repayment and Interest Only
	3.05	31/03/2024	£1,499	£1,000,000	£2,000,000	70	80	30 June 2022	FBR637	Repayment and Interest Only
5 year	2.71	31/03/2027	£1,499	£1,000,000	£5,000,000	0	60	30 June 2022	FBR640	Repayment and Interest Only
	3.36	31/03/2027	£1,499	£1,000,000	£5,000,000	60	70	30 June 2022	FBR641	Repayment and Interest Only

**01 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

01 December 2021

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

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

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 legal's - 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 legal's - 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 legal's - 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 legal's - customer must instruct own conveyancer

01 December 2021

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

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

Withdrawn Products - 30/11/2021			
FBR588	FBP860	FBR025	FBR447
FBR589	FBP861	FBR026	GRB313
FBR590	FBP862	FBR027	FBR448
FBR591	FBP863	FBR028	GRB314
FBR592	FBP864	FBR029	FBR449
FBR593	FBP865	FBR030	GRB315
FBR594	FBP866	FBR031	FBR488
FBR595	FBP867	FBR032	GRB354
FBR596	FBR146	FBR033	FBR516
FBR597	FBR147	FBR034	GRB382
FBR598	FBR148	FBR035	FBR508
FBR599	FBR149	FBR036	GRB374
FBR600	FBR150	FBR037	FBR498
FBR601	FBR151	FBR038	GRB364
FBR602	FBR152	FBR039	FBR450
FBR603	FBR153	FBR040	GRB351
FBR604	FBR154	FBR041	FBR451
FBR605	FBR155	FBR042	GRB316
FBR606	FBR156	FBR043	FBR452
FBR607	FBR157	FBR044	GRB317
FBR608	FBP880	FBR045	FBR453
FBR609	FBP881	FBR046	GRB348
FBR610	FBP882	FBR047	FBR454
FBR611	FBP883	FBR048	GRB318
FBR612	FBP884	FBR049	FBR455
FBR613	FBP885	FBR050	GRB319
FBR614	FBP886	FBR051	FBR562
FBR615	FBP887	FBR052	FBR563
FBR616	FBP888	FBR053	FBR564
FBR617	FBR158	FBR054	FBR565
FBR619	FBR159	FBR055	FBR489
FBR620	FBR160	FBR056	GRB355
FBR621	FBR161	FBR057	FBR517
FBR622	FBR162	FBR058	GRB383
FBR624	FBR163	FBR059	FBR509
FBR625	FBR164	FBR060	GRB375
FBR626	FBR165	FBR061	FBR499
FBR627	FBR166	FBR062	GRB365
FBR629	FBR167	FBR063	FBR456
FBR630	FBR168	FBR064	GRB349
FBR631	FBR169	FBR065	FBR457
FBR632	FBP901	FBR066	GRB320
FBR633	FBP902	FBR067	FBR458
FBR634	FBP903	FBR068	GRB321
FBR635	FBP904	FBR069	FBR459
FBR636	FBP905	FBR070	GRB350
FBQ942	FBP906	FBR071	FBR460
FBQ943	FBP907	FBR072	GRB322
FBQ944	FBP908	FBR073	FBR461
FBQ945	FBP909	FBR074	GRB323
FBQ946	FBR170	FBR075	FBR568
FBQ947	FBR171	FBR076	FBR569
FBQ948	FBR172	FBR077	FBR570
FBQ949	FBR173	FBR078	FBR571
FBQ950	FBR174	FBR079	FBR490
FBQ951	FBR175	FBR080	GRB356
FBQ952	FBR176	FBR081	FBR518
FBQ953	FBR177	FBR082	GRB384
FBQ954	FBR178	FBR083	FBR510
FBQ955	FBR179	FBR084	GRB376
FBQ956	FBR180	FBR085	FBR500
FBQ957	FBR181	FBR086	GRB366
FBQ958	FBP922	FBR087	FBR491
FBQ959	FBP923	FBR088	GRB357
FBQ960	FBP924	FBR089	FBR519
FBQ961	FBP925	FBR090	GRB385
FBQ962	FBP926	FBR091	FBR511
FBQ963	FBP927	FBR092	GRB377
FBQ964	FBP928	FBR093	FBR501
FBQ965	FBP929	FBR094	GRB367
FBQ966	FBP930	FBR095	FBR462
FBQ967	FBR486	FBR096	GRB324
FBQ968	GRB352	FBR097	FBR463
FBQ969	FBR514	FBR098	GRB325
FBQ970	GRB380	FBR099	FBR464
FBQ971	FBR504	FBR100	GRB326
FBQ972	GRB370	FBR101	FBR573
FBQ973	FBR494	FBR102	FBR465
FBQ974	GRB360	FBR103	GRB327
FBQ975	FBR505	FBR104	FBR466
FBQ976	GRB371	FBR105	GRB328
FBQ977	FBR495	FBR106	FBR467
FBQ978	GRB361	FBR107	GRB329
FBQ979	FBR547	FBR108	FBR575
FBQ980	FBR428	FBR109	FBR468
FBQ981	GRB294	FBR110	GRB330
FBQ982	FBR429	FBR111	FBR469
FBQ983	GRB295	FBR112	GRB331
FBQ984	FBR430	FBR113	FBR470
FBQ985	GRB296	FBR114	GRB332
FBQ986	FBR550	FBR115	FBR577
FBQ987	FBR431	FBR116	FBR471
FBQ988	GRB297	FBR117	GRB333
FBQ989	FBR432	FBR118	FBR472
FBQ990	GRB298	FBR119	GRB334
FBQ991	FBR433	FBR120	FBR473
FBQ992	GRB299	FBR121	GRB335
FBQ993	FBR434	FBR122	FBR579
FBQ994	GRB300	FBR123	FBR492
FBQ995	FBR435	FBR124	GRB358
FBQ996	GRB301	FBR125	FBR520
FBQ997	FBR436	FBR126	GRB386
FBQ998	GRB302	FBR127	FBR512
FBQ999	FBR487	FBR128	GRB378
FBR000	GRB353	FBR129	FBR502
FBR001	FBR515	FBR130	GRB368
FBR002	GRB381	FBR131	FBR493
FBR003	FBR506	FBR132	GRB359
FBR004	GRB372	FBR133	FBR521
FBR005	FBR496	FBP838	GRB387
FBR006	GRB362	FBP839	FBR513
FBR007	FBR507	FBP840	GRB379
FBR008	GRB373	FBP841	FBR503
FBR009	FBR497	FBP842	GRB369
FBR010	GRB363	FBP843	FBR474
FBR011	FBR554	FBP844	GRB336
FBR012	FBR441	FBP845	FBR475
FBR013	GRB307	FBP846	GRB337
FBR014	FBR442	FBR134	FBR476
FBR015	GRB308	FBR135	GRB338
FBR016	FBR443	FBR136	FBR581
FBR017	GRB309	FBR137	FBR477
FBR018	FBR557	FBR138	GRB339
FBR019	FBR444	FBR139	FBR478
FBR020	GRB310	FBR140	GRB340
FBR021	FBR445	FBR141	FBR479
FBR022	GRB311	FBR142	GRB341
FBR023	FBR446	FBR143	FBR583
FBR024	GRB312	FBR144	FBR480
FBR145	GRB342	GRB343	GRB344
FBP859	FBR481	FBR482	FBR585
GRB346	FBR587	FBR389	FBR483
FBR485	FBR391	GRB253	GRB345
GRB347	GRB257	FBR484	