Halifax Intermediaries Product Guide

Customers with smaller loans will typically pay less over the product life if they select products with smaller fees, despite the higher interest rates payable.

For the use of mortgage intermediaries and other professionals only.

Contact your local Business Development Manager for more information or visit www.halifax-intermediaries.co.uk

HALIFAX

05 July 2023

Homebuyer

For products above 85% the following criteria rules will apply:
1.An enhanced credit score requirement will be applied
2.Commitments to be repaid upon completion - any current credit commitments will be deducted as ongoing in our affordability calculation even where declared as 'to be repaid'

ERC structure on all products:
2 year - 2% to 30/09/2024 and 1% to 30/09/2025
5 year - 5% to 30/09/2024, 4% to 30/09/2025, 3% to 30/09/2026, 2% to 30/09/2027 and 1% to 30/09/2028
10 year - 6% to 30/09/2028, 5% to 30/09/2029, 4% to 30/09/2030, 3% to 30/09/2031, 2% to 30/09/2032 and 1% to 30/09/2033

Fixed - £0 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.07	30/09/2025	£0	£25,000	£1,000,000	0	60	29 February 2024	FDY054	Repayment and Interest Only
	6.07	30/09/2025	£0	£25,000	£1,000,000	0	75	29 February 2024	FDY056	Repayment and Interest Only
	6.11	30/09/2025	£0	£25,000	£1,000,000	0	80	29 February 2024	FDY053	Repayment Only
	6.11	30/09/2025	£0	£25,000	£1,000,000	0	85	29 February 2024	FDY051	Repayment Only
	6.21	30/09/2025	£0	£25,000	£750,000	0	90	29 February 2024	FDY074	Repayment Only Specific criteria applies to availability
	6.62	30/09/2025	£0	£25,000	£570,000	90	95	29 February 2024	FDY043	Repayment Only Specific criteria applies to availability
5 year	5.50	30/09/2028	£0	£25,000	£1,000,000	0	60	29 February 2024	FDY010	Repayment and Interest Only
	5.50	30/09/2028	£0	£25,000	£1,000,000	0	75	29 February 2024	FDY006	Repayment and Interest Only
	5.59	30/09/2028	£0	£25,000	£1,000,000	0	80	29 February 2024	FDY011	Repayment Only
	5.59	30/09/2028	£0	£25,000	£1,000,000	0	85	29 February 2024	FDY004	Repayment Only
	5.69	30/09/2028	£0	£25,000	£750,000	0	90	29 February 2024	FDY034	Repayment Only Specific criteria applies to availability
	6.12	30/09/2028	£0	£25,000	£570,000	90	95	29 February 2024	FDY028	Repayment Only Specific criteria applies to availability
10 year	5.33	30/09/2033	£0	£25,000	£1,000,000	0	60	29 February 2024	FDX998	Repayment and Interest Only
	5.33	30/09/2033	£0	£25,000	£1,000,000	0	75	29 February 2024	FDX999	Repayment and Interest Only

Fixed - £999 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.81	30/09/2025	£999	£25,000	£1,000,000	0	60	29 February 2024	FDY068	Repayment and Interest Only
	5.81	30/09/2025	£999	£25,000	£1,000,000	0	75	29 February 2024	FDY066	Repayment and Interest Only
	5.85	30/09/2025	£999	£25,000	£1,000,000	0	80	29 February 2024	FDY065	Repayment Only
	5.85	30/09/2025	£999	£25,000	£1,000,000	0	85	29 February 2024	FDY063	Repayment Only
	5.95	30/09/2025	£999	£25,000	£750,000	0	90	29 February 2024	FDY077	Repayment Only Specific criteria applies to availability
	6.36	30/09/2025	£999	£25,000	£570,000	90	95	29 February 2024	FDY046	Repayment Only Specific criteria applies to availability
5 year	5.39	30/09/2028	£999	£25,000	£1,000,000	0	60	29 February 2024	FDY020	Repayment and Interest Only
	5.39	30/09/2028	£999	£25,000	£1,000,000	0	75	29 February 2024	FDY021	Repayment and Interest Only
	5.48	30/09/2028	£999	£25,000	£1,000,000	0	80	29 February 2024	FDY018	Repayment Only
	5.48	30/09/2028	£999	£25,000	£1,000,000	0	85	29 February 2024	FDY016	Repayment Only
	5.58	30/09/2028	£999	£25,000	£750,000	0	90	29 February 2024	FDY037	Repayment Only Specific criteria applies to availability
	6.01	30/09/2028	£999	£25,000	£570,000	90	95	29 February 2024	FDY031	Repayment Only Specific criteria applies to availability
10 year	5.24	30/09/2033	£999	£25,000	£1,000,000	0	60	29 February 2024	FDY001	Repayment and Interest Only
	5.24	30/09/2033	£999	£25,000	£1,000,000	0	75	29 February 2024	FDY002	Repayment and Interest Only

Large Loans

Fixed - £1499 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.06	30/09/2025	£1,499	£1,000,001	£5,000,000	0	60	29 February 2024	FDY042	Repayment and Interest Only
	6.06	30/09/2025	£1,499	£1,000,001	£5,000,000	0	75	29 February 2024	FDY041	Repayment and Interest Only
	6.10	30/09/2025	£1,499	£1,000,001	£2,000,000	0	85	29 February 2024	FDY040	Repayment and Interest Only Interest only available <75% LTV
5 year	5.64	30/09/2028	£1,499	£1,000,001	£5,000,000	0	60	29 February 2024	FDX996	Repayment and Interest Only
	5.64	30/09/2028	£1,499	£1,000,001	£5,000,000	0	75	29 February 2024	FDX995	Repayment and Interest Only
	5.73	30/09/2028	£1,499	£1,000,001	£2,000,000	0	85	29 February 2024	FDX997	Repayment and Interest Only

New Build Homebuyer

The maximum LTV for New Build houses/bungalows is 95% and for New Build flats is 85%. For conversions or renovations the maximum LTV is 80%

Fixed - £0 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.27	30/09/2025	£0	£25,000	£1,000,000	0	60	31 August 2024	FDY055	New Build Cases Only Repayment and Interest Only
	6.27	30/09/2025	£0	£25,000	£1,000,000	0	75	31 August 2024	FDY057	New Build Cases Only Repayment and Interest Only
	6.31	30/09/2025	£0	£25,000	£1,000,000	0	80	31 August 2024	FDY052	New Build Cases Only Repayment Only
	6.31	30/09/2025	£0	£25,000	£1,000,000	0	85	31 August 2024	FDY050	New Build Cases Only Repayment Only
	6.41	30/09/2025	£0	£25,000	£750,000	0	90	31 August 2024	FDY076	New Build Cases Only Repayment Only
	6.82	30/09/2025	£0	£25,000	£570,000	90	95	31 August 2024	FDY044	New Build Cases Only Repayment Only
5 year	5.70	30/09/2028	£0	£25,000	£1,000,000	0	60	31 August 2024	FDY012	New Build Cases Only Repayment and Interest Only
	5.70	30/09/2028	£0	£25,000	£1,000,000	0	75	31 August 2024	FDY007	New Build Cases Only Repayment and Interest Only
	5.79	30/09/2028	£0	£25,000	£1,000,000	0	80	31 August 2024	FDY013	New Build Cases Only Repayment Only
	5.79	30/09/2028	£0	£25,000	£1,000,000	0	85	31 August 2024	FDY005	New Build Cases Only Repayment Only
	5.89	30/09/2028	£0	£25,000	£750,000	0	90	31 August 2024	FDY036	New Build Cases Only Repayment Only
	6.32	30/09/2028	£0	£25,000	£570,000	90	95	31 August 2024	FDY029	New Build Cases Only Repayment Only

Fixed - £999 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.01	30/09/2025	£999	£25,000	£1,000,000	0	60	31 August 2024	FDY069	New Build Cases Only Repayment and Interest Only
	6.01	30/09/2025	£999	£25,000	£1,000,000	0	75	31 August 2024	FDY067	New Build Cases Only Repayment and Interest Only
	6.05	30/09/2025	£999	£25,000	£1,000,000	0	80	31 August 2024	FDY064	New Build Cases Only Repayment Only
	6.05	30/09/2025	£999	£25,000	£1,000,000	0	85	31 August 2024	FDY062	New Build Cases Only Repayment Only
	6.15	30/09/2025	£999	£25,000	£750,000	0	90	31 August 2024	FDY079	New Build Cases Only Repayment Only
	6.56	30/09/2025	£999	£25,000	£570,000	90	95	31 August 2024	FDY047	New Build Cases Only Repayment Only
5 year	5.59	30/09/2028	£999	£25,000	£1,000,000	0	60	31 August 2024	FDY022	New Build Cases Only Repayment and Interest Only
	5.59	30/09/2028	£999	£25,000	£1,000,000	0	75	31 August 2024	FDY023	New Build Cases Only Repayment and Interest Only
	5.68	30/09/2028	£999	£25,000	£1,000,000	0	80	31 August 2024	FDY019	New Build Cases Only Repayment Only
	5.68	30/09/2028	£999	£25,000	£1,000,000	0	85	31 August 2024	FDY017	New Build Cases Only Repayment Only
	5.78	30/09/2028	£999	£25,000	£750,000	0	90	31 August 2024	FDY039	New Build Cases Only Repayment Only
	6.21	30/09/2028	£999	£25,000	£570,000	90	95	31 August 2024	FDY032	New Build Cases Only Only available when taken on a repayment basis

First Homes - First Time Buyer Only

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

ERC structure on all products:

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

5 year - 5% to 30/09/2024, 4% to 30/09/2025, 3% to 30/09/2026, 2% to 30/09/2027 and 1% to 30/09/2028

First Home - Fixed - £0 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.27	30/09/2025	£0	£25,000	£300,000	0	75	31 August 2024	FDY049	Repayment Only

First Home - Fixed - £0 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
5 year	5.70	30/09/2028	£0	£25,000	£300,000	0	75	31 August 2024	FDY003	Repayment Only

Homebuyer

For products above 85% the following criteria rules will apply:
1.An enhanced credit score requirement will be applied
2.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 - 1% to 30/09/2024 and 0.5% to 30/09/2025

Tracker

Product Type	Rate(%)	Tracke BoE +	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.23	0.23	30/09/2025	£999	£25,000	£1,000,000	0	60	29 February 2024	FDX991	Repayment and Interest Only
	5.33	0.33	30/09/2025	£999	£25,000	£1,000,000	0	75	29 February 2024	FDX990	Repayment and Interest Only
	5.41	0.41	30/09/2025	£999	£25,000	£1,000,000	0	80	29 February 2024	FDX989	Repayment Only
	5.58	0.58	30/09/2025	£999	£25,000	£1,000,000	0	85	29 February 2024	FDX988	Repayment Only
	6.26	1.26	30/09/2025	£999	£25,000	£750,000	0	90	29 February 2024	FDX987	Repayment Only Specific criteria applies to availability
	5.23	0.23	30/09/2025	£3,999	£1,000,001	£5,000,000	0	60	29 February 2024	FDX994	Repayment and Interest Only
	5.33	0.33	30/09/2025	£3,999	£1,000,001	£5,000,000	0	75	29 February 2024	FDX993	Repayment and Interest Only
	5.58	0.58	30/09/2025	£3,999	£1,000,001	£2,000,000	0	85	29 February 2024	FDX992	Repayment and Interest Only Interest only available <75% LTV

05 July 2023

Homebuyer Green Home

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

ERC structure on all products:

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

5 year - 5% to 30/09/2024, 4% to 30/09/2025, 3% to 30/09/2026, 2% to 30/09/2027 and 1% to 30/09/2028

10 year - 6% to 30/09/2028, 5% to 30/09/2029, 4% to 30/09/2030, 3% to 30/09/2031, 2% to 30/09/2032 and 1% to 30/09/2033

Fixed

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.07	30/09/2025	£0	£25,000	£1,000,000	0	60	29 February 2024	GRM444	£250 Cashback Repayment and Interest Only
	6.07	30/09/2025	£0	£25,000	£1,000,000	0	75	29 February 2024	GRM446	£250 Cashback Repayment and Interest Only
	6.11	30/09/2025	£0	£25,000	£1,000,000	0	80	29 February 2024	GRM443	£250 Cashback Repayment Only
	6.11	30/09/2025	£0	£25,000	£1,000,000	0	85	29 February 2024	GRM441	£250 Cashback Repayment Only
	6.21	30/09/2025	£0	£25,000	£750,000	0	90	29 February 2024	GRM464	£250 Cashback Repayment Only
	6.62	30/09/2025	£0	£25,000	£570,000	90	95	29 February 2024	GRM433	£250 Cashback Repayment Only
5 year	5.50	30/09/2028	£0	£25,000	£1,000,000	0	60	29 February 2024	GRM396	£250 Cashback Repayment and Interest Only
	5.50	30/09/2028	£0	£25,000	£1,000,000	0	75	29 February 2024	GRM392	£250 Cashback Repayment and Interest Only
	5.59	30/09/2028	£0	£25,000	£1,000,000	0	80	29 February 2024	GRM397	£250 Cashback Repayment Only
	5.59	30/09/2028	£0	£25,000	£1,000,000	0	85	29 February 2024	GRM390	£250 Cashback Repayment Only
	5.69	30/09/2028	£0	£25,000	£750,000	0	90	29 February 2024	GRM429	£250 Cashback Repayment Only
	6.12	30/09/2028	£0	£25,000	£570,000	90	95	29 February 2024	GRM418	£250 Cashback Repayment Only
10 year	5.33	30/09/2033	£0	£25,000	£1,000,000	0	60	29 February 2024	GRM414	£250 Cashback Repayment and Interest Only
	5.33	30/09/2033	£0	£25,000	£1,000,000	0	75	29 February 2024	GRM415	£250 Cashback Repayment and Interest Only

Fixed - £999 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.81	30/09/2025	£999	£25,000	£1,000,000	0	60	29 February 2024	GRM458	£250 Cashback Repayment and Interest Only
	5.81	30/09/2025	£999	£25,000	£1,000,000	0	75	29 February 2024	GRM456	£250 Cashback Repayment and Interest Only
	5.85	30/09/2025	£999	£25,000	£1,000,000	0	80	29 February 2024	GRM455	£250 Cashback Repayment Only
	5.85	30/09/2025	£999	£25,000	£1,000,000	0	85	29 February 2024	GRM453	£250 Cashback Repayment Only
	5.95	30/09/2025	£999	£25,000	£750,000	0	90	29 February 2024	GRM467	£250 Cashback Repayment Only
	6.36	30/09/2025	£999	£25,000	£570,000	90	95	29 February 2024	GRM436	£250 Cashback Repayment Only
5 year	5.39	30/09/2028	£999	£25,000	£1,000,000	0	60	29 February 2024	GRM406	£250 Cashback Repayment and Interest Only
	5.39	30/09/2028	£999	£25,000	£1,000,000	0	75	29 February 2024	GRM407	£250 Cashback Repayment and Interest Only
	5.48	30/09/2028	£999	£25,000	£1,000,000	0	80	29 February 2024	GRM404	£250 Cashback Repayment Only
	5.48	30/09/2028	£999	£25,000	£1,000,000	0	85	29 February 2024	GRM402	£250 Cashback Repayment Only
	5.58	30/09/2028	£999	£25,000	£750,000	0	90	29 February 2024	GRM426	£250 Cashback Repayment Only
	6.01	30/09/2028	£999	£25,000	£570,000	90	95	29 February 2024	GRM421	£250 Cashback Repayment Only
10 year	5.24	30/09/2033	£999	£25,000	£1,000,000	0	60	29 February 2024	GRM416	£250 Cashback Repayment and Interest Only
	5.24	30/09/2033	£999	£25,000	£1,000,000	0	75	29 February 2024	GRM417	£250 Cashback Repayment and Interest Only

Large Loans

Fixed - £1499 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.06	30/09/2025	£1,499	£1,000,001	£5,000,000	0	60	29 February 2024	GRM432	£250 Cashback Repayment and Interest Only
	6.06	30/09/2025	£1,499	£1,000,001	£5,000,000	0	75	29 February 2024	GRM431	£250 Cashback Repayment and Interest Only
	6.10	30/09/2025	£1,499	£1,000,001	£2,000,000	0	85	29 February 2024	GRM430	£250 Cashback Repayment and Interest Only Interest only available <75% LTV
5 year	5.64	30/09/2028	£1,499	£1,000,001	£5,000,000	0	60	29 February 2024	GRM387	£250 Cashback Repayment and Interest Only
	5.64	30/09/2028	£1,499	£1,000,001	£5,000,000	0	75	29 February 2024	GRM386	£250 Cashback Repayment and Interest Only
	5.73	30/09/2028	£1,499	£1,000,001	£2,000,000	0	85	29 February 2024	GRM388	£250 Cashback Repayment and Interest Only

New Build Homebuyer Green Home

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

The maximum LTV for New Build houses/bungalows is 95% and for New Build flats is 85%. For conversions or renovations the maximum LTV is 80%

Fixed

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.27	30/09/2025	£0	£25,000	£1,000,000	0	60	31 August 2024	GRM445	£250 Cashback New Build Cases Only Repayment and Interest Only
	6.27	30/09/2025	£0	£25,000	£1,000,000	0	75	31 August 2024	GRM447	£250 Cashback New Build Cases Only Repayment and Interest Only
	6.31	30/09/2025	£0	£25,000	£1,000,000	0	80	31 August 2024	GRM442	£250 Cashback New Build Cases Only Repayment Only
	6.31	30/09/2025	£0	£25,000	£1,000,000	0	85	31 August 2024	GRM440	£250 Cashback New Build Cases Only Repayment Only
	6.41	30/09/2025	£0	£25,000	£750,000	0	90	31 August 2024	GRM466	£250 Cashback New Build Cases Only Repayment Only
	6.82	30/09/2025	£0	£25,000	£570,000	90	95	31 August 2024	GRM434	£250 Cashback New Build Cases Only Repayment Only
5 year	5.70	30/09/2028	£0	£25,000	£1,000,000	0	60	31 August 2024	GRM399	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.70	30/09/2028	£0	£25,000	£1,000,000	0	75	31 August 2024	GRM393	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.79	30/09/2028	£0	£25,000	£1,000,000	0	80	31 August 2024	GRM398	£250 Cashback New Build Cases Only Repayment Only
	5.79	30/09/2028	£0	£25,000	£1,000,000	0	85	31 August 2024	GRM391	£250 Cashback New Build Cases Only Repayment Only
	5.89	30/09/2028	£0	£25,000	£750,000	0	90	31 August 2024	GRM425	£250 Cashback New Build Cases Only Repayment Only
	6.32	30/09/2028	£0	£25,000	£570,000	90	95	31 August 2024	GRM419	£250 Cashback New Build Cases Only Repayment Only

Fixed - £999 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.01	30/09/2025	£999	£25,000	£1,000,000	0	60	31 August 2024	GRM459	£250 Cashback New Build Cases Only Repayment and Interest Only
	6.01	30/09/2025	£999	£25,000	£1,000,000	0	75	31 August 2024	GRM457	£250 Cashback New Build Cases Only Repayment and Interest Only
	6.05	30/09/2025	£999	£25,000	£1,000,000	0	80	31 August 2024	GRM454	£250 Cashback New Build Cases Only Repayment Only
	6.05	30/09/2025	£999	£25,000	£1,000,000	0	85	31 August 2024	GRM452	£250 Cashback New Build Cases Only Repayment Only
	6.15	30/09/2025	£999	£25,000	£750,000	0	90	31 August 2024	GRM469	£250 Cashback New Build Cases Only Repayment Only
	6.56	30/09/2025	£999	£25,000	£570,000	90	95	31 August 2024	GRM437	£250 Cashback New Build Cases Only Repayment Only
5 year	5.59	30/09/2028	£999	£25,000	£1,000,000	0	60	31 August 2024	GRM409	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.59	30/09/2028	£999	£25,000	£1,000,000	0	75	31 August 2024	GRM408	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.68	30/09/2028	£999	£25,000	£1,000,000	0	80	31 August 2024	GRM405	£250 Cashback New Build Cases Only Repayment Only
	5.68	30/09/2028	£999	£25,000	£1,000,000	0	85	31 August 2024	GRM403	£250 Cashback New Build Cases Only Repayment Only
	5.78	30/09/2028	£999	£25,000	£750,000	0	90	31 August 2024	GRM428	£250 Cashback New Build Cases Only Repayment Only
	6.21	30/09/2028	£999	£25,000	£570,000	90	95	31 August 2024	GRM422	£250 Cashback New Build Cases Only Repayment Only

First Homes - First Time Buyer Only Green Home

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

2 year - 2% to 30/06/2024 and 1% to 30/06/2025

5 year - 5% to 30/06/2024, 4% to 30/06/2025, 3% to 30/06/2026, 2% to 30/06/2027 and 1% to 30/06/2028

First Home - Fixed

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.27	30/09/2025	£0	£25,000	£300,000	0	75	31 August 2024	GRM439	£250 Cashback Repayment Only

First Home - Fixed

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
5 year	5.70	30/09/2028	£0	£25,000	£300,000	0	75	31 August 2024	GRM389	£250 Cashback Repayment Only

Classification: Public

05 July 2023
REM

ERC structure on all products:
2 year - 2% to 30/09/2024 and 1% to 30/09/2025
3 year - 3% to 30/09/2024, 2% to 30/09/2025, 1% to 30/09/2026
5 year - 5% to 30/09/2024, 4% to 30/09/2025, 3% to 30/09/2026, 2% to 30/09/2027 and 1% to30/09/2028
10 year - 6% to 30/09/2028, 5% to 30/09/2029, 4% to 30/09/2030, 3% to 30/09/2031, 2% to 30/09/2032 and 1% to 30/09/2033

Remortgage Service

Remortgage service-we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs, and there is also no charge for a property assessment.

Fixed

Remortgage Service - £0 Fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.52	30/09/2025	£0	£25,000	£1,000,000	0	60	29 February 2024	FDY529	Repayment and Interest Only
	6.52	30/09/2025	£0	£25,000	£1,000,000	0	75	29 February 2024	FDY530	Repayment and Interest Only
	6.52	30/09/2025	£0	£25,000	£1,000,000	0	80	29 February 2024	FDY531	Repayment Only
	6.52	30/09/2025	£0	£25,000	£1,000,000	0	85	29 February 2024	FDY532	Repayment Only
	6.60	30/09/2025	£0	£25,000	£750,000	0	90	29 February 2024	FDY088	Repayment Only
5 year	5.96	30/09/2028	£0	£25,000	£1,000,000	0	60	29 February 2024	FDY538	Repayment and Interest Only
	5.96	30/09/2028	£0	£25,000	£1,000,000	0	75	29 February 2024	FDY539	Repayment and Interest Only
	5.96	30/09/2028	£0	£25,000	£1,000,000	0	80	29 February 2024	FDY540	Repayment Only
	5.96	30/09/2028	£0	£25,000	£1,000,000	0	85	29 February 2024	FDY541	Repayment Only
	5.96	30/09/2028	£0	£25,000	£750,000	0	90	29 February 2024	FDY537	Repayment Only
10 year	5.50	30/09/2033	£0	£25,000	£1,000,000	0	60	29 February 2024	FDY112	Repayment and Interest Only
	5.50	30/09/2033	£0	£25,000	£1,000,000	0	75	29 February 2024	FDY113	Repayment and Interest Only

Fixed

Remortgage Service - £999 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.21	30/09/2025	£999	£25,000	£1,000,000	0	60	29 February 2024	FDY533	Repayment and Interest Only
	6.21	30/09/2025	£999	£25,000	£1,000,000	0	75	29 February 2024	FDY534	Repayment and Interest Only
	6.21	30/09/2025	£999	£25,000	£1,000,000	0	80	29 February 2024	FDY535	Repayment Only
	6.21	30/09/2025	£999	£25,000	£1,000,000	0	85	29 February 2024	FDY536	Repayment Only
	6.29	30/09/2025	£999	£25,000	£750,000	0	90	29 February 2024	FDY093	Repayment Only
5 year	5.83	30/09/2028	£999	£25,000	£1,000,000	0	60	29 February 2024	FDY543	Repayment and Interest Only
	5.83	30/09/2028	£999	£25,000	£1,000,000	0	75	29 February 2024	FDY544	Repayment and Interest Only
	5.83	30/09/2028	£999	£25,000	£1,000,000	0	80	29 February 2024	FDY545	Repayment Only
	5.83	30/09/2028	£999	£25,000	£1,000,000	0	85	29 February 2024	FDY546	Repayment Only
	5.83	30/09/2028	£999	£25,000	£750,000	0	90	29 February 2024	FDY542	Repayment Only
10 year	5.43	30/09/2033	£999	£25,000	£1,000,000	0	60	29 February 2024	FDY114	Repayment and Interest Only
	5.43	30/09/2033	£999	£25,000	£1,000,000	0	75	29 February 2024	FDY115	Repayment and Interest Only

Large Loans

Fixed

Remortgage Service - £1499 Fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.46	30/09/2025	£1,499	£1,000,000	£5,000,000	0	60	29 February 2024	FDY551	Repayment and Interest Only
	6.46	30/09/2025	£1,499	£1,000,000	£5,000,000	0	75	29 February 2024	FDY552	Repayment and Interest Only
	6.46	30/09/2025	£1,499	£1,000,000	£2,000,000	0	85	29 February 2024	FDY550	Repayment Only
5 year	6.08	30/09/2028	£1,499	£1,000,000	£5,000,000	0	60	29 February 2024	FDY554	Repayment and Interest Only
	6.08	30/09/2028	£1,499	£1,000,000	£5,000,000	0	75	29 February 2024	FDY555	Repayment and Interest Only
	6.08	30/09/2028	£1,499	£1,000,000	£2,000,000	0	85	29 February 2024	FDY553	Repayment and Interest Only

Remortgage Service and Remortgage Own Conveyancer

Remortgage service-we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs, and there is also no charge for a property assessment.

ERC structure on all products:

2 year - 1% to 30/09/2024 and 0.5% to 30/09/2025

Tracker											
Product Type	Rate(%)	Tracks BoE +	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.23	0.23	30/09/2025	£999	£25,000	£1,000,000	0	60	29 February 2024	FDY098	Repayment and Interest Only
	5.33	0.33	30/09/2025	£999	£25,000	£1,000,000	0	75	29 February 2024	FDY099	Repayment and Interest Only
	5.41	0.41	30/09/2025	£999	£25,000	£1,000,000	0	80	29 February 2024	FDY100	Repayment Only
	5.58	0.58	30/09/2025	£999	£25,000	£1,000,000	0	85	29 February 2024	FDY101	Repayment Only
	5.23	0.23	30/09/2025	£3,999	£1,000,000	£5,000,000	0	60	29 February 2024	FDY124	Repayment and Interest Only
	5.33	0.33	30/09/2025	£3,999	£1,000,000	£5,000,000	0	75	29 February 2024	FDY125	Repayment and Interest Only
	5.58	0.58	30/09/2025	£3,999	£1,000,000	£2,000,000	0	85	29 February 2024	FDY123	Repayment Only

Classification: Public

05 July 2023
REM - Green Home

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

ERC structure on all products:

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

3 year - 3% to 30/09/2024, 2% to 30/09/2025, 1% to 30/09/2026

5 year - 5% to 30/09/2024, 4% to 30/09/2025, 3% to 30/09/2026, 2% to 30/09/2027 and 1% to30/09/2028

10 year - 6% to 30/09/2028, 5% to 30/09/2029, 4% to 30/09/2030, 3% to 30/09/2031, 2% to 30/09/2032 and 1% to 30/09/2033

Remortgage Service

Remortgage service-we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs, and there is also no charge for a property assessment.

Fixed										
Remortgage Service - £0 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.52	30/09/2025	£0	£25,000	£1,000,000	0	60	29 February 2024	GRM871	£250 Cashback Repayment and Interest Only
	6.52	30/09/2025	£0	£25,000	£1,000,000	0	75	29 February 2024	GRM872	£250 Cashback Repayment and Interest Only
	6.52	30/09/2025	£0	£25,000	£1,000,000	0	80	29 February 2024	GRM873	£250 Cashback Repayment Only
	6.52	30/09/2025	£0	£25,000	£1,000,000	0	85	29 February 2024	GRM874	£250 Cashback Repayment Only
	6.60	30/09/2025	£0	£25,000	£750,000	0	90	29 February 2024	GRM646	£250 Cashback Repayment Only
5 year	5.96	30/09/2028	£0	£25,000	£1,000,000	0	60	29 February 2024	GRM880	£250 Cashback Repayment and Interest Only
	5.96	30/09/2028	£0	£25,000	£1,000,000	0	75	29 February 2024	GRM881	£250 Cashback Repayment and Interest Only
	5.96	30/09/2028	£0	£25,000	£1,000,000	0	80	29 February 2024	GRM882	£250 Cashback Repayment Only
	5.96	30/09/2028	£0	£25,000	£1,000,000	0	85	29 February 2024	GRM883	£250 Cashback Repayment Only
	5.96	30/09/2028	£0	£25,000	£750,000	0	90	29 February 2024	GRM879	£250 Cashback Repayment Only
10 year	5.50	30/09/2033	£0	£25,000	£1,000,000	0	60	29 February 2024	GRM666	£250 Cashback Repayment and Interest Only
	5.50	30/09/2033	£0	£25,000	£1,000,000	0	75	29 February 2024	GRM667	£250 Cashback Repayment and Interest Only

Fixed										
Remortgage Service - £999 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.21	30/09/2025	£999	£25,000	£1,000,000	0	60	29 February 2024	GRM875	£250 Cashback Repayment and Interest Only
	6.21	30/09/2025	£999	£25,000	£1,000,000	0	75	29 February 2024	GRM876	£250 Cashback Repayment and Interest Only
	6.21	30/09/2025	£999	£25,000	£1,000,000	0	80	29 February 2024	GRM877	£250 Cashback Repayment Only
	6.21	30/09/2025	£999	£25,000	£1,000,000	0	85	29 February 2024	GRM878	£250 Cashback Repayment Only
	6.29	30/09/2025	£999	£25,000	£750,000	0	90	29 February 2024	GRM651	£250 Cashback Repayment Only
5 year	5.83	30/09/2028	£999	£25,000	£1,000,000	0	60	29 February 2024	GRM885	£250 Cashback Repayment and Interest Only
	5.83	30/09/2028	£999	£25,000	£1,000,000	0	75	29 February 2024	GRM886	£250 Cashback Repayment and Interest Only
	5.83	30/09/2028	£999	£25,000	£1,000,000	0	80	29 February 2024	GRM887	£250 Cashback Repayment Only
	5.83	30/09/2028	£999	£25,000	£1,000,000	0	85	29 February 2024	GRM888	£250 Cashback Repayment Only
	5.83	30/09/2028	£999	£25,000	£750,000	0	90	29 February 2024	GRM884	£250 Cashback Repayment Only
10 year	5.43	30/09/2033	£999	£25,000	£1,000,000	0	60	29 February 2024	GRM668	£250 Cashback Repayment and Interest Only
	5.43	30/09/2033	£999	£25,000	£1,000,000	0	75	29 February 2024	GRM669	£250 Cashback Repayment and Interest Only

Large Loans

Fixed										
Remortgage Service - £1499 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.46	30/09/2025	£1,499	£1,000,000	£5,000,000	0	60	29 February 2024	GRM893	£250 Cashback Repayment and Interest Only
	6.46	30/09/2025	£1,499	£1,000,000	£5,000,000	0	75	29 February 2024	GRM894	£250 Cashback Repayment and Interest Only
	6.46	30/09/2025	£1,499	£1,000,000	£2,000,000	0	85	29 February 2024	GRM892	£250 Cashback Repayment Only
5 year	6.08	30/09/2028	£1,499	£1,000,000	£5,000,000	0	60	29 February 2024	GRM896	£250 Cashback Repayment and Interest Only
	6.08	30/09/2028	£1,499	£1,000,000	£5,000,000	0	75	29 February 2024	GRM897	£250 Cashback Repayment and Interest Only
	6.08	30/09/2028	£1,499	£1,000,000	£2,000,000	0	85	29 February 2024	GRM895	£250 Cashback Repayment and Interest Only

Classification: Public

05 July 2023

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

Homebuyer

Products available for Help to Buy 'Equity Loan' scheme

ERC structure on all products:

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

5 year - 5% to 30/09/2024, 4% to 30/09/2025, 3% to 30/09/2026, 2% to 30/09/2027 and 1% to 30/09/2028

Fixed - £0 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.27	30/09/2025	£0	£25,000	£500,000	0	60	31 August 2024	FDY060	Repayment Only
	6.27	30/09/2025	£0	£25,000	£500,000	0	75	31 August 2024	FDY061	Repayment Only
	6.31	30/09/2025	£0	£25,000	£500,000	0	80	31 August 2024	FDY059	Repayment Only
	6.31	30/09/2025	£0	£25,000	£500,000	0	85	31 August 2024	FDY058	Repayment Only
	6.41	30/09/2025	£0	£25,000	£500,000	0	90	31 August 2024	FDY075	Repayment Only
	6.82	30/09/2025	£0	£25,000	£500,000	90	95	31 August 2024	FDY045	Repayment Only
5 year	5.70	30/09/2028	£0	£25,000	£500,000	0	60	31 August 2024	FDY014	Repayment Only
	5.70	30/09/2028	£0	£25,000	£500,000	0	75	31 August 2024	FDY009	Repayment Only
	5.79	30/09/2028	£0	£25,000	£500,000	0	80	31 August 2024	FDY015	Repayment Only
	5.79	30/09/2028	£0	£25,000	£500,000	0	85	31 August 2024	FDY008	Repayment Only
	5.89	30/09/2028	£0	£25,000	£500,000	0	90	31 August 2024	FDY035	Repayment Only
	6.32	30/09/2028	£0	£25,000	£500,000	90	95	31 August 2024	FDY030	Repayment Only

Fixed - £999 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.01	30/09/2025	£999	£25,000	£500,000	0	60	31 August 2024	FDY073	Repayment Only
	6.01	30/09/2025	£999	£25,000	£500,000	0	75	31 August 2024	FDY072	Repayment Only
	6.05	30/09/2025	£999	£25,000	£500,000	0	80	31 August 2024	FDY071	Repayment Only
	6.05	30/09/2025	£999	£25,000	£500,000	0	85	31 August 2024	FDY070	Repayment Only
	6.15	30/09/2025	£999	£25,000	£500,000	0	90	31 August 2024	FDY078	Repayment Only
	6.56	30/09/2025	£999	£25,000	£500,000	90	95	31 August 2024	FDY048	Repayment Only
5 year	5.59	30/09/2028	£999	£25,000	£500,000	0	60	31 August 2024	FDY026	Repayment Only
	5.59	30/09/2028	£999	£25,000	£500,000	0	75	31 August 2024	FDY027	Repayment Only
	5.68	30/09/2028	£999	£25,000	£500,000	0	80	31 August 2024	FDY025	Repayment Only
	5.68	30/09/2028	£999	£25,000	£500,000	0	85	31 August 2024	FDY024	Repayment Only
	5.78	30/09/2028	£999	£25,000	£500,000	0	90	31 August 2024	FDY038	Repayment Only
	6.21	30/09/2028	£999	£25,000	£500,000	90	95	31 August 2024	FDY033	Repayment Only

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 all
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	6.72	30/09/2025	£0	£25,000	£500,000	0	75	29 February 2024	FDY547	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	6.80	30/09/2025	£0	£25,000	£500,000	75	90	29 February 2024	FDY117	£250 Cashback Repayment Only Includes free valuation but no free legals - customer must instruct own conveyancer
5 year	6.16	30/09/2028	£0	£25,000	£500,000	0	75	29 February 2024	FDY548	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	6.16	30/09/2028	£0	£25,000	£500,000	75	90	29 February 2024	FDY549	£250 Cashback Repayment Only Includes free valuation but no free legals - customer must instruct own conveyancer

Classification: Public

05 July 2023

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

Homebuyer Green Home

Products available for Help to Buy 'Equity Loan' scheme

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

ERC structure on all products:

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

5 year - 5% to 30/09/2024, 4% to 30/09/2025, 3% to 30/09/2026, 2% to 30/09/2027 and 1% to 30/09/2028

Fixed - £0 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.27	30/09/2025	£0	£25,000	£500,000	0	60	31 August 2024	GRM450	£250 Cashback Repayment Only
	6.27	30/09/2025	£0	£25,000	£500,000	0	75	31 August 2024	GRM451	£250 Cashback Repayment Only
	6.31	30/09/2025	£0	£25,000	£500,000	0	80	31 August 2024	GRM449	£250 Cashback Repayment Only
	6.31	30/09/2025	£0	£25,000	£500,000	0	85	31 August 2024	GRM448	£250 Cashback Repayment Only
	6.41	30/09/2025	£0	£25,000	£500,000	0	90	31 August 2024	GRM465	£250 Cashback Repayment Only
	6.82	30/09/2025	£0	£25,000	£500,000	90	95	31 August 2024	GRM435	£250 Cashback Repayment Only
5 year	5.70	30/09/2028	£0	£25,000	£500,000	0	60	31 August 2024	GRM400	£250 Cashback Repayment Only
	5.70	30/09/2028	£0	£25,000	£500,000	0	75	31 August 2024	GRM395	£250 Cashback Repayment Only
	5.79	30/09/2028	£0	£25,000	£500,000	0	80	31 August 2024	GRM401	£250 Cashback Repayment Only
	5.79	30/09/2028	£0	£25,000	£500,000	0	85	31 August 2024	GRM394	£250 Cashback Repayment Only
	5.89	30/09/2028	£0	£25,000	£500,000	0	90	31 August 2024	GRM424	£250 Cashback Repayment Only
	6.32	30/09/2028	£0	£25,000	£500,000	90	95	31 August 2024	GRM420	£250 Cashback Repayment Only

Fixed - £999 fee

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.01	30/09/2025	£999	£25,000	£500,000	0	60	31 August 2024	GRM463	£250 Cashback Repayment Only
	6.01	30/09/2025	£999	£25,000	£500,000	0	75	31 August 2024	GRM462	£250 Cashback Repayment Only
	6.05	30/09/2025	£999	£25,000	£500,000	0	80	31 August 2024	GRM461	£250 Cashback Repayment Only
	6.05	30/09/2025	£999	£25,000	£500,000	0	85	31 August 2024	GRM460	£250 Cashback Repayment Only
	6.15	30/09/2025	£999	£25,000	£500,000	0	90	31 August 2024	GRM468	£250 Cashback Repayment Only
	6.56	30/09/2025	£999	£25,000	£500,000	90	95	31 August 2024	GRM438	£250 Cashback Repayment Only
5 year	5.59	30/09/2028	£999	£25,000	£500,000	0	60	31 August 2024	GRM412	£250 Cashback Repayment Only
	5.59	30/09/2028	£999	£25,000	£500,000	0	75	31 August 2024	GRM413	£250 Cashback Repayment Only
	5.68	30/09/2028	£999	£25,000	£500,000	0	80	31 August 2024	GRM411	£250 Cashback Repayment Only
	5.68	30/09/2028	£999	£25,000	£500,000	0	85	31 August 2024	GRM410	£250 Cashback Repayment Only
	5.78	30/09/2028	£999	£25,000	£500,000	0	90	31 August 2024	GRM427	£250 Cashback Repayment Only
	6.21	30/09/2028	£999	£25,000	£500,000	90	95	31 August 2024	GRM423	£250 Cashback Repayment Only

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
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	6.72	30/09/2025	£0	£25,000	£500,000	0	75	29 February 2024	GRM889	£500 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	6.80	30/09/2025	£0	£25,000	£500,000	75	90	29 February 2024	GRM671	£500 Cashback Repayment Only Includes free valuation but no free legals - customer must instruct own conveyancer
5 year	6.16	30/09/2028	£0	£25,000	£500,000	0	75	29 February 2024	GRM890	£500 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	6.16	30/09/2028	£0	£25,000	£500,000	75	90	29 February 2024	GRM891	£500 Cashback Repayment Only Includes free valuation but no free legals - customer must instruct own conveyancer

Classification: Public

05 July 2023
Product Transfers and Further Advances

Product Transfer and Further Advance products are now bespoke to your client.

Please check your client's Mortgage in Mortgage Enquiry and view the Product Finder tab where their personalised rates can be found.

Classification: Public

Withdrawn Products - 04/07/2023			
FDY089	FDY104	FDY119	
GRM647	GRM658	GRM673	
FDY090	FDY105	FDY120	
GRM648	GRM659	GRM674	
FDY091	FDY106	FDY121	
GRM649	GRM660	GRM675	
FDY092	FDY107	FDY122	
GRM650	GRM661	GRM676	
FDY094	FDY108	FDY126	
GRM652	GRM662	GRM677	
FDY095	FDY109	FDY127	
GRM653	GRM663	GRM678	
FDY096	FDY110	FDY128	
GRM654	GRM664	GRM679	
FDY097	FDY111		
GRM655	GRM665		
FDY102	FDY116		
GRM656	GRM670		
FDY103	FDY118		
GRM657	GRM672		