

04 May 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         | 4.80    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW652       | Repayment and Interest Only                                 |
|                | 4.85    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW654       | Repayment and Interest Only                                 |
|                | 4.90    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDW651       | Repayment Only                                              |
|                | 4.90    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDW649       | Repayment Only                                              |
|                | 5.15    | 30/09/2025 | £0  | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDW656       | Repayment Only<br>Specific criteria applies to availability |
|                | 5.60    | 30/09/2025 | £0  | £25,000           | £570,000   | 90          | 95          | 31 December 2023 | FDW624       | Repayment Only<br>Specific criteria applies to availability |
| 5 year         | 4.44    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW641       | Repayment and Interest Only                                 |
|                | 4.49    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW637       | Repayment and Interest Only                                 |
|                | 4.54    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDW642       | Repayment Only                                              |
|                | 4.54    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDW635       | Repayment Only                                              |
|                | 4.79    | 30/09/2028 | £0  | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDW690       | Repayment Only<br>Specific criteria applies to availability |
|                | 5.24    | 30/09/2028 | £0  | £25,000           | £570,000   | 90          | 95          | 31 December 2023 | FDW684       | Repayment Only<br>Specific criteria applies to availability |
| 10 year        | 4.37    | 30/09/2033 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW630       | Repayment and Interest Only                                 |
|                | 4.42    | 30/09/2033 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW621       | 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           | 4.54    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW678       | Repayment and Interest Only                                 |
|                  | 4.59    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW676       | Repayment and Interest Only                                 |
|                  | 4.64    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDW675       | Repayment Only                                              |
|                  | 4.64    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDW673       | Repayment Only                                              |
|                  | 4.89    | 30/09/2025 | £999 | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDW699       | Repayment Only<br>Specific criteria applies to availability |
|                  | 5.34    | 30/09/2025 | £999 | £25,000           | £570,000   | 90          | 95          | 31 December 2023 | FDW627       | Repayment Only<br>Specific criteria applies to availability |
| 5 year           | 4.33    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW664       | Repayment and Interest Only                                 |
|                  | 4.38    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW665       | Repayment and Interest Only                                 |
|                  | 4.43    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDW662       | Repayment Only                                              |
|                  | 4.43    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDW660       | Repayment Only                                              |
|                  | 4.68    | 30/09/2028 | £999 | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDW693       | Repayment Only<br>Specific criteria applies to availability |
|                  | 5.13    | 30/09/2028 | £999 | £25,000           | £570,000   | 90          | 95          | 31 December 2023 | FDW687       | Repayment Only<br>Specific criteria applies to availability |
| 10 year          | 4.28    | 30/09/2033 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW632       | Repayment and Interest Only                                 |
|                  | 4.33    | 30/09/2033 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW633       | 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            | 4.79    | 30/09/2025 | £1,499 | £1,000,001        | £5,000,000 | 0           | 60          | 31 December 2023 | FDW622       | Repayment and Interest Only                                     |
|                   | 4.84    | 30/09/2025 | £1,499 | £1,000,001        | £5,000,000 | 0           | 75          | 31 December 2023 | FDW621       | Repayment and Interest Only                                     |
|                   | 4.89    | 30/09/2025 | £1,499 | £1,000,001        | £2,000,000 | 0           | 85          | 31 December 2023 | FDW620       | Repayment and Interest Only<br>Interest only available <75% LTV |
| 5 year            | 4.98    | 30/09/2028 | £1,499 | £1,000,001        | £5,000,000 | 0           | 60          | 31 December 2023 | FDW619       | Repayment and Interest Only                                     |
|                   | 4.93    | 30/09/2028 | £1,499 | £1,000,001        | £5,000,000 | 0           | 75          | 31 December 2023 | FDW618       | Repayment and Interest Only                                     |
|                   | 4.88    | 30/09/2028 | £1,499 | £1,000,001        | £2,000,000 | 0           | 85          | 31 December 2023 | FDW623       | Repayment and Interest Only                                     |

New Build Homebuyer

These products are only available for New Build houses/bungalows. They are available for conversions or renovations up to 80% LTV

| Fixed - £0 fee |         |            |     |                   |            |             |             |              |              |                                                     |
|----------------|---------|------------|-----|-------------------|------------|-------------|-------------|--------------|--------------|-----------------------------------------------------|
| Product Type   | Rate(%) | Until      | Fee | Available between |            | Min LTV (%) | Max LTV (%) | Complete by  | Product Code | Additional Info                                     |
| 2 year         | 5.00    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 60          | 30 June 2024 | FDW653       | New Build Cases Only<br>Repayment and Interest Only |
|                | 5.05    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 75          | 30 June 2024 | FDW655       | New Build Cases Only<br>Repayment and Interest Only |
|                | 5.10    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 80          | 30 June 2024 | FDW650       | New Build Cases Only<br>Repayment Only              |
|                | 5.10    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 85          | 30 June 2024 | FDW648       | New Build Cases Only<br>Repayment Only              |
|                | 5.35    | 30/09/2025 | £0  | £25,000           | £750,000   | 0           | 90          | 30 June 2024 | FDW688       | New Build Cases Only<br>Repayment Only              |
|                | 5.80    | 30/09/2025 | £0  | £25,000           | £570,000   | 90          | 95          | 30 June 2024 | FDW625       | New Build Cases Only<br>Repayment Only              |
| 5 year         | 4.64    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 60          | 30 June 2024 | FDW643       | New Build Cases Only<br>Repayment and Interest Only |
|                | 4.69    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 75          | 30 June 2024 | FDW638       | New Build Cases Only<br>Repayment and Interest Only |
|                | 4.74    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 80          | 30 June 2024 | FDW644       | New Build Cases Only<br>Repayment Only              |
|                | 4.74    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 85          | 30 June 2024 | FDW636       | New Build Cases Only<br>Repayment Only              |
|                | 4.99    | 30/09/2028 | £0  | £25,000           | £750,000   | 0           | 90          | 30 June 2024 | FDW652       | New Build Cases Only<br>Repayment Only              |
|                | 5.44    | 30/09/2028 | £0  | £25,000           | £570,000   | 90          | 95          | 30 June 2024 | FDW685       | New Build Cases Only<br>Repayment Only              |

| Fixed - £999 fee |         |            |      |                   |            |             |             |              |              |                                                                        |
|------------------|---------|------------|------|-------------------|------------|-------------|-------------|--------------|--------------|------------------------------------------------------------------------|
| Product Type     | Rate(%) | Until      | Fee  | Available between |            | Min LTV (%) | Max LTV (%) | Complete by  | Product Code | Additional Info                                                        |
| 2 year           | 4.74    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 60          | 30 June 2024 | FDW679       | New Build Cases Only<br>Repayment and Interest Only                    |
|                  | 4.79    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 75          | 30 June 2024 | FDW677       | New Build Cases Only<br>Repayment and Interest Only                    |
|                  | 4.84    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 80          | 30 June 2024 | FDW674       | New Build Cases Only<br>Repayment Only                                 |
|                  | 4.84    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 85          | 30 June 2024 | FDW672       | New Build Cases Only<br>Repayment Only                                 |
|                  | 5.09    | 30/09/2025 | £999 | £25,000           | £750,000   | 0           | 90          | 30 June 2024 | FDW701       | New Build Cases Only<br>Repayment Only                                 |
|                  | 5.54    | 30/09/2025 | £999 | £25,000           | £570,000   | 90          | 95          | 30 June 2024 | FDW628       | New Build Cases Only<br>Repayment Only                                 |
| 5 year           | 4.53    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 60          | 30 June 2024 | FDW666       | New Build Cases Only<br>Repayment and Interest Only                    |
|                  | 4.58    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 75          | 30 June 2024 | FDW667       | New Build Cases Only<br>Repayment and Interest Only                    |
|                  | 4.63    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 80          | 30 June 2024 | FDW663       | New Build Cases Only<br>Repayment Only                                 |
|                  | 4.63    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 85          | 30 June 2024 | FDW661       | New Build Cases Only<br>Repayment Only                                 |
|                  | 4.88    | 30/09/2028 | £999 | £25,000           | £750,000   | 0           | 90          | 30 June 2024 | FDW695       | New Build Cases Only<br>Repayment Only                                 |
|                  | 5.33    | 30/09/2028 | £999 | £25,000           | £570,000   | 90          | 95          | 30 June 2024 | FDW688       | New Build Cases Only<br>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                      | 5.05    | 30/09/2025 | £0  | £25,000           | £300,000 | 0           | 75          | 30 June 2024 | FDVW647      | 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                      | 4.69    | 30/09/2028 | £0  | £25,000           | £300,000 | 0           | 75          | 30 June 2024 | FDVW634      | 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(%) | Tracker BoE + | Until      | Fee    | Available between |            | Min LTV (%) | Max LTV (%) | Complete by      | Product Code | Additional Info                                                 |
| 2 year       | 4.48    | 0.23          | 30/09/2025 | £999   | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDV956       | Repayment and Interest Only                                     |
|              | 4.58    | 0.33          | 30/09/2025 | £999   | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDV955       | Repayment and Interest Only                                     |
|              | 4.66    | 0.41          | 30/09/2025 | £999   | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDV954       | Repayment Only                                                  |
|              | 4.83    | 0.58          | 30/09/2025 | £999   | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDV953       | Repayment Only                                                  |
|              | 5.51    | 1.26          | 30/09/2025 | £999   | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDV946       | Repayment Only<br>Specific criteria applies to availability     |
|              | 4.48    | 0.23          | 30/09/2025 | £3,999 | £1,000,001        | £5,000,000 | 0           | 60          | 31 December 2023 | FDV959       | Repayment and Interest Only                                     |
|              | 4.58    | 0.33          | 30/09/2025 | £3,999 | £1,000,001        | £5,000,000 | 0           | 75          | 31 December 2023 | FDV958       | Repayment and Interest Only                                     |
|              | 4.83    | 0.58          | 30/09/2025 | £3,999 | £1,000,001        | £2,000,000 | 0           | 85          | 31 December 2023 | FDV957       | Repayment and Interest Only<br>Interest only available <75% LTV |

04 May 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       | 4.80    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK666       | £250 Cashback<br>Repayment and Interest Only |
|              | 4.85    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK668       | £250 Cashback<br>Repayment and Interest Only |
|              | 4.90    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | GRK665       | £250 Cashback<br>Repayment Only              |
|              | 4.90    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | GRK663       | £250 Cashback<br>Repayment Only              |
|              | 5.15    | 30/09/2025 | £0  | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | GRK713       | £250 Cashback<br>Repayment Only              |
|              | 5.60    | 30/09/2025 | £0  | £25,000           | £570,000   | 90          | 95          | 31 December 2023 | GRK642       | £250 Cashback<br>Repayment Only              |
| 5 year       | 4.44    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK655       | £250 Cashback<br>Repayment and Interest Only |
|              | 4.49    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK651       | £250 Cashback<br>Repayment and Interest Only |
|              | 4.54    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | GRK656       | £250 Cashback<br>Repayment Only              |
|              | 4.54    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | GRK649       | £250 Cashback<br>Repayment Only              |
|              | 4.79    | 30/09/2028 | £0  | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | GRK719       | £250 Cashback<br>Repayment Only              |
|              | 5.24    | 30/09/2028 | £0  | £25,000           | £570,000   | 90          | 95          | 31 December 2023 | GRK702       | £250 Cashback<br>Repayment Only              |
| 10 year      | 4.37    | 30/09/2033 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK698       | £250 Cashback<br>Repayment and Interest Only |
|              | 4.42    | 30/09/2033 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK699       | £250 Cashback<br>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           | 4.54    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK692       | £250 Cashback<br>Repayment and Interest Only |
|                  | 4.59    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK690       | £250 Cashback<br>Repayment and Interest Only |
|                  | 4.64    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | GRK689       | £250 Cashback<br>Repayment Only              |
|                  | 4.64    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | GRK687       | £250 Cashback<br>Repayment Only              |
|                  | 4.89    | 30/09/2025 | £999 | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | GRK716       | £250 Cashback<br>Repayment Only              |
|                  | 5.34    | 30/09/2025 | £999 | £25,000           | £570,000   | 90          | 95          | 31 December 2023 | GRK645       | £250 Cashback<br>Repayment Only              |
| 5 year           | 4.33    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK678       | £250 Cashback<br>Repayment and Interest Only |
|                  | 4.38    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK679       | £250 Cashback<br>Repayment and Interest Only |
|                  | 4.43    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | GRK676       | £250 Cashback<br>Repayment Only              |
|                  | 4.43    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | GRK674       | £250 Cashback<br>Repayment Only              |
|                  | 4.68    | 30/09/2028 | £999 | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | GRK710       | £250 Cashback<br>Repayment Only              |
|                  | 5.13    | 30/09/2028 | £999 | £25,000           | £570,000   | 90          | 95          | 31 December 2023 | GRK706       | £250 Cashback<br>Repayment Only              |
| 10 year          | 4.28    | 30/09/2033 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK700       | £250 Cashback<br>Repayment and Interest Only |
|                  | 4.33    | 30/09/2033 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK701       | £250 Cashback<br>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            | 4.79    | 30/09/2025 | £1,499 | £1,000,001        | £5,000,000 | 0           | 60          | 31 December 2023 | GRK640       | £250 Cashback<br>Repayment and Interest Only                                     |
|                   | 4.84    | 30/09/2025 | £1,499 | £1,000,001        | £5,000,000 | 0           | 75          | 31 December 2023 | GRK639       | £250 Cashback<br>Repayment and Interest Only                                     |
|                   | 4.89    | 30/09/2025 | £1,499 | £1,000,001        | £2,000,000 | 0           | 85          | 31 December 2023 | GRK638       | £250 Cashback<br>Repayment and Interest Only<br>Interest only available <75% LTV |
| 5 year            | 4.58    | 30/09/2028 | £1,499 | £1,000,001        | £5,000,000 | 0           | 60          | 31 December 2023 | GRK637       | £250 Cashback<br>Repayment and Interest Only                                     |
|                   | 4.63    | 30/09/2028 | £1,499 | £1,000,001        | £5,000,000 | 0           | 75          | 31 December 2023 | GRK636       | £250 Cashback<br>Repayment and Interest Only                                     |
|                   | 4.68    | 30/09/2028 | £1,499 | £1,000,001        | £2,000,000 | 0           | 85          | 31 December 2023 | GRK641       | £250 Cashback<br>Repayment and Interest Only                                     |

New Build Homebuyer Green Home

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

These products are only available for New Build houses/bungalows. They are available for conversions or renovations up to 80% LTV

| Fixed        |         |            |     |                   |            |             |             |              |              |                                                                      |
|--------------|---------|------------|-----|-------------------|------------|-------------|-------------|--------------|--------------|----------------------------------------------------------------------|
| Product Type | Rate(%) | Until      | Fee | Available between |            | Min LTV (%) | Max LTV (%) | Complete by  | Product Code | Additional Info                                                      |
| 2 year       | 5.00    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 60          | 30 June 2024 | GRK667       | £250 Cashback<br>New Build Cases Only<br>Repayment and Interest Only |
|              | 5.05    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 75          | 30 June 2024 | GRK669       | £250 Cashback<br>New Build Cases Only<br>Repayment and Interest Only |
|              | 5.10    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 80          | 30 June 2024 | GRK664       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
|              | 5.10    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 85          | 30 June 2024 | GRK662       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
|              | 5.35    | 30/09/2025 | £0  | £25,000           | £750,000   | 0           | 90          | 30 June 2024 | GRK715       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
|              | 5.80    | 30/09/2025 | £0  | £25,000           | £570,000   | 90          | 95          | 30 June 2024 | GRK643       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
| 5 year       | 4.64    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 60          | 30 June 2024 | GRK658       | £250 Cashback<br>New Build Cases Only<br>Repayment and Interest Only |
|              | 4.69    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 75          | 30 June 2024 | GRK652       | £250 Cashback<br>New Build Cases Only<br>Repayment and Interest Only |
|              | 4.74    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 80          | 30 June 2024 | GRK657       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
|              | 4.74    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 85          | 30 June 2024 | GRK650       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
|              | 4.99    | 30/09/2028 | £0  | £25,000           | £750,000   | 0           | 90          | 30 June 2024 | GRK709       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
|              | 5.44    | 30/09/2028 | £0  | £25,000           | £570,000   | 90          | 95          | 30 June 2024 | GRK703       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |

| Fixed - £999 fee |         |            |      |                   |            |             |             |              |              |                                                                      |
|------------------|---------|------------|------|-------------------|------------|-------------|-------------|--------------|--------------|----------------------------------------------------------------------|
| Product Type     | Rate(%) | Until      | Fee  | Available between |            | Min LTV (%) | Max LTV (%) | Complete by  | Product Code | Additional Info                                                      |
| 2 year           | 4.74    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 60          | 30 June 2024 | GRK693       | £250 Cashback<br>New Build Cases Only<br>Repayment and Interest Only |
|                  | 4.79    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 75          | 30 June 2024 | GRK691       | £250 Cashback<br>New Build Cases Only<br>Repayment and Interest Only |
|                  | 4.84    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 80          | 30 June 2024 | GRK688       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
|                  | 4.84    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 85          | 30 June 2024 | GRK686       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
|                  | 5.09    | 30/09/2025 | £999 | £25,000           | £750,000   | 0           | 90          | 30 June 2024 | GRK718       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
|                  | 5.54    | 30/09/2025 | £999 | £25,000           | £570,000   | 90          | 95          | 30 June 2024 | GRK646       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
| 5 year           | 4.53    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 60          | 30 June 2024 | GRK681       | £250 Cashback<br>New Build Cases Only<br>Repayment and Interest Only |
|                  | 4.58    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 75          | 30 June 2024 | GRK680       | £250 Cashback<br>New Build Cases Only<br>Repayment and Interest Only |
|                  | 4.63    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 80          | 30 June 2024 | GRK677       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
|                  | 4.63    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 85          | 30 June 2024 | GRK675       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
|                  | 4.88    | 30/09/2028 | £999 | £25,000           | £750,000   | 0           | 90          | 30 June 2024 | GRK712       | £250 Cashback<br>New Build Cases Only<br>Repayment Only              |
|                  | 5.33    | 30/09/2028 | £999 | £25,000           | £570,000   | 90          | 95          | 30 June 2024 | GRK706       | £250 Cashback<br>New Build Cases Only<br>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             | 3.05    | 30/09/2025 | £0  | £25,000           | £300,000 | 0           | 75          | 30 June 2024 | GRN661       | £250 Cashback<br>Repayment Only |

| First Home - Fixed |         |            |     |                   |          |             |             |              |              |                                 |
|--------------------|---------|------------|-----|-------------------|----------|-------------|-------------|--------------|--------------|---------------------------------|
| Product Type       | Rate(%) | Until      | Fee | Available between |          | Min LTV (%) | Max LTV (%) | Complete by  | Product Code | Additional Info                 |
| 5 year             | 4.69    | 30/09/2028 | £0  | £25,000           | £300,000 | 0           | 75          | 30 June 2024 | GRN648       | £250 Cashback<br>Repayment Only |

04 May 2023  
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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% 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

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                      | 4.70    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW118       | Repayment and Interest Only |
|                             | 4.85    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW120       | Repayment and Interest Only |
|                             | 5.00    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDW122       | Repayment Only              |
|                             | 5.05    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDW124       | Repayment Only              |
|                             | 5.30    | 30/09/2025 | £0  | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDW116       | Repayment Only              |
| 5 year                      | 4.06    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW142       | Repayment and Interest Only |
|                             | 4.19    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW144       | Repayment and Interest Only |
|                             | 4.50    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDW146       | Repayment Only              |
|                             | 4.51    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDW148       | Repayment Only              |
|                             | 4.66    | 30/09/2028 | £0  | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDW140       | Repayment Only              |
| 10 year                     | 4.36    | 30/09/2033 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW160       | Repayment and Interest Only |
|                             | 4.38    | 30/09/2033 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW162       | 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                        | 4.39    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW128       | Repayment and Interest Only |
|                               | 4.54    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW130       | Repayment and Interest Only |
|                               | 4.69    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDW132       | Repayment Only              |
|                               | 4.74    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDW134       | Repayment Only              |
|                               | 4.99    | 30/09/2025 | £999 | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDW126       | Repayment Only              |
| 5 year                        | 3.93    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW152       | Repayment and Interest Only |
|                               | 4.06    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW154       | Repayment and Interest Only |
|                               | 4.37    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDW156       | Repayment Only              |
|                               | 4.38    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDW158       | Repayment Only              |
|                               | 4.53    | 30/09/2028 | £999 | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDW150       | Repayment Only              |
| 10 year                       | 4.29    | 30/09/2033 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW164       | Repayment and Interest Only |
|                               | 4.31    | 30/09/2033 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW166       | 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                         | 4.64    | 30/09/2025 | £1,499 | £1,000,000        | £5,000,000 | 0           | 60          | 31 December 2023 | FDW174       | Repayment and Interest Only |
|                                | 4.79    | 30/09/2025 | £1,499 | £1,000,000        | £5,000,000 | 0           | 75          | 31 December 2023 | FDW176       | Repayment and Interest Only |
|                                | 4.99    | 30/09/2025 | £1,499 | £1,000,000        | £2,000,000 | 0           | 85          | 31 December 2023 | FDW172       | Repayment Only              |
|                                | 4.18    | 30/09/2028 | £1,499 | £1,000,000        | £5,000,000 | 0           | 60          | 31 December 2023 | FDW183       | Repayment and Interest Only |

|        |      |            |        |            |            |   |    |                  |        |                             |
|--------|------|------------|--------|------------|------------|---|----|------------------|--------|-----------------------------|
| 5 year | 4.31 | 30/09/2028 | £1,499 | £1,000,000 | £5,000,000 | 0 | 75 | 31 December 2023 | FDW185 | Repayment and Interest Only |
|        | 4.63 | 30/09/2028 | £1,499 | £1,000,000 | £2,000,000 | 0 | 85 | 31 December 2023 | FDW181 | Repayment and Interest Only |

Remortgage - Own Conveyancer Only

Where products are described as 'Own Conveyancer Only' we only provide a no charge property assessment as part of the service and no free conveyancing option.

| Fixed                                      |         |            |     |                   |            |             |             |                  |              |                                           |
|--------------------------------------------|---------|------------|-----|-------------------|------------|-------------|-------------|------------------|--------------|-------------------------------------------|
| Remortgage - Own Conveyancer Only - £0 fee |         |            |     |                   |            |             |             |                  |              |                                           |
| Product Type                               | Rate(%) | Until      | Fee | Available between |            | Min LTV (%) | Max LTV (%) | Complete by      | Product Code | Additional Info                           |
| 2 year                                     | 4.70    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW117       | £250 Cashback Repayment and Interest Only |
|                                            | 4.85    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW119       | £250 Cashback Repayment and Interest Only |
|                                            | 5.00    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDW121       | £250 Cashback Repayment Only              |
|                                            | 5.05    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDW123       | £250 Cashback Repayment Only              |
|                                            | 5.30    | 30/09/2025 | £0  | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDW115       | £250 Cashback Repayment Only              |
| 5 year                                     | 4.06    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW141       | £250 Cashback Repayment and Interest Only |
|                                            | 4.19    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW143       | £250 Cashback Repayment and Interest Only |
|                                            | 4.50    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDW145       | £250 Cashback Repayment Only              |
|                                            | 4.51    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDW147       | £250 Cashback Repayment Only              |
|                                            | 4.66    | 30/09/2028 | £0  | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDW139       | £250 Cashback Repayment Only              |
| 10 year                                    | 4.36    | 30/09/2033 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW159       | £250 Cashback Repayment and Interest Only |
|                                            | 4.38    | 30/09/2033 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW161       | £250 Cashback Repayment and Interest Only |

| Fixed                                        |         |            |      |                   |            |             |             |                  |              |                                           |
|----------------------------------------------|---------|------------|------|-------------------|------------|-------------|-------------|------------------|--------------|-------------------------------------------|
| Remortgage - Own Conveyancer Only - £999 fee |         |            |      |                   |            |             |             |                  |              |                                           |
| Product Type                                 | Rate(%) | Until      | Fee  | Available between |            | Min LTV (%) | Max LTV (%) | Complete by      | Product Code | Additional Info                           |
| 2 year                                       | 4.39    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW127       | £250 Cashback Repayment and Interest Only |
|                                              | 4.54    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW129       | £250 Cashback Repayment and Interest Only |
|                                              | 4.69    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDW131       | £250 Cashback Repayment Only              |
|                                              | 4.74    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDW133       | £250 Cashback Repayment Only              |
|                                              | 4.99    | 30/09/2025 | £999 | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDW125       | £250 Cashback Repayment Only              |
| 5 year                                       | 3.93    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW151       | £250 Cashback Repayment and Interest Only |
|                                              | 4.06    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW153       | £250 Cashback Repayment and Interest Only |
|                                              | 4.37    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | FDW155       | £250 Cashback Repayment Only              |
|                                              | 4.38    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | FDW157       | £250 Cashback Repayment Only              |
|                                              | 4.53    | 30/09/2028 | £999 | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | FDW149       | £250 Cashback Repayment Only              |
| 10 year                                      | 4.29    | 30/09/2033 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | FDW163       | £250 Cashback Repayment and Interest Only |
|                                              | 4.31    | 30/09/2033 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | FDW165       | £250 Cashback Repayment and Interest Only |

Large Loans

| Fixed                                         |         |            |        |                   |            |             |             |                  |              |                                           |
|-----------------------------------------------|---------|------------|--------|-------------------|------------|-------------|-------------|------------------|--------------|-------------------------------------------|
| Remortgage - Own Conveyancer Only - £1499 fee |         |            |        |                   |            |             |             |                  |              |                                           |
| Product Type                                  | Rate(%) | Until      | Fee    | Available between |            | Min LTV (%) | Max LTV (%) | Complete by      | Product Code | Additional Info                           |
| 2 year                                        | 4.64    | 30/09/2025 | £1,499 | £1,000,000        | £5,000,000 | 0           | 60          | 31 December 2023 | FDW173       | £250 Cashback Repayment and Interest Only |
|                                               | 4.79    | 30/09/2025 | £1,499 | £1,000,000        | £5,000,000 | 0           | 75          | 31 December 2023 | FDW175       | £250 Cashback Repayment and Interest Only |
|                                               | 4.99    | 30/09/2025 | £1,499 | £1,000,000        | £2,000,000 | 0           | 85          | 31 December 2023 | FDW171       | £250 Cashback Repayment Only              |
| 5 year                                        | 4.18    | 30/09/2028 | £1,499 | £1,000,000        | £5,000,000 | 0           | 60          | 31 December 2023 | FDW182       | £250 Cashback Repayment and Interest Only |
|                                               | 4.31    | 30/09/2028 | £1,499 | £1,000,000        | £5,000,000 | 0           | 75          | 31 December 2023 | FDW184       | £250 Cashback Repayment and Interest Only |
|                                               | 4.63    | 30/09/2028 | £1,499 | £1,000,000        | £2,000,000 | 0           | 85          | 31 December 2023 | FDW180       | £250 Cashback 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 |
|---------|
|---------|





04 May 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% 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

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                      | 4.70    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK211       | £250 Cashback Repayment and Interest Only |
|                             | 4.85    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK213       | £250 Cashback Repayment and Interest Only |
|                             | 5.00    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | GRK215       | £250 Cashback Repayment Only              |
|                             | 5.05    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | GRK217       | £250 Cashback Repayment Only              |
|                             | 5.30    | 30/09/2025 | £0  | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | GRK209       | £250 Cashback Repayment Only              |
| 5 year                      | 4.06    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK231       | £250 Cashback Repayment and Interest Only |
|                             | 4.19    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK233       | £250 Cashback Repayment and Interest Only |
|                             | 4.50    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | GRK235       | £250 Cashback Repayment Only              |
|                             | 4.51    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | GRK237       | £250 Cashback Repayment Only              |
|                             | 4.66    | 30/09/2028 | £0  | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | GRK229       | £250 Cashback Repayment Only              |
| 10 year                     | 4.36    | 30/09/2033 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK249       | £250 Cashback Repayment and Interest Only |
|                             | 4.38    | 30/09/2033 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK251       | £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                        | 4.39    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK221       | £250 Cashback Repayment and Interest Only |
|                               | 4.54    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK223       | £250 Cashback Repayment and Interest Only |
|                               | 4.69    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | GRK225       | £250 Cashback Repayment Only              |
|                               | 4.74    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | GRK227       | £250 Cashback Repayment Only              |
|                               | 4.99    | 30/09/2025 | £999 | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | GRK219       | £250 Cashback Repayment Only              |
| 5 year                        | 3.93    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK241       | £250 Cashback Repayment and Interest Only |
|                               | 4.06    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK243       | £250 Cashback Repayment and Interest Only |
|                               | 4.37    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | GRK245       | £250 Cashback Repayment Only              |
|                               | 4.38    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | GRK247       | £250 Cashback Repayment Only              |
|                               | 4.53    | 30/09/2028 | £999 | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | GRK239       | £250 Cashback Repayment Only              |
| 10 year                       | 4.29    | 30/09/2033 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK253       | £250 Cashback Repayment and Interest Only |
|                               | 4.31    | 30/09/2033 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK255       | £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                         | 4.64    | 30/09/2025 | £1,499 | £1,000,000        | £5,000,000 | 0           | 60          | 31 December 2023 | GRK263       | £250 Cashback Repayment and Interest Only |
|                                | 4.79    | 30/09/2025 | £1,499 | £1,000,000        | £5,000,000 | 0           | 75          | 31 December 2023 | GRK265       | £250 Cashback Repayment and Interest Only |
|                                | 4.99    | 30/09/2025 | £1,499 | £1,000,000        | £2,000,000 | 0           | 85          | 31 December 2023 | GRK261       | £250 Cashback Repayment Only              |
| 5 year                         | 4.18    | 30/09/2028 | £1,499 | £1,000,000        | £5,000,000 | 0           | 60          | 31 December 2023 | GRK269       | £250 Cashback Repayment and Interest Only |

|  |      |            |        |            |            |   |    |                  |        |                                           |
|--|------|------------|--------|------------|------------|---|----|------------------|--------|-------------------------------------------|
|  | 4.31 | 30/09/2028 | £1,499 | £1,000,000 | £5,000,000 | 0 | 75 | 31 December 2023 | GRK271 | £250 Cashback Repayment and Interest Only |
|  | 4.63 | 30/09/2028 | £1,499 | £1,000,000 | £7,000,000 | 0 | 85 | 31 December 2023 | GRK267 | £250 Cashback Repayment and Interest Only |

Classification: Public

### Remortgage - Own Conveyancer Only

Where products are described as 'Own Conveyancer Only' we only provide a no charge property assessment as part of the service and no free conveyancing option.

| Fixed                                      |         |            |     |                   |            |             |             |                  |              |                                           |
|--------------------------------------------|---------|------------|-----|-------------------|------------|-------------|-------------|------------------|--------------|-------------------------------------------|
| Remortgage - Own Conveyancer Only - £0 fee |         |            |     |                   |            |             |             |                  |              |                                           |
| Product Type                               | Rate(%) | Until      | Fee | Available between |            | Min LTV (%) | Max LTV (%) | Complete by      | Product Code | Additional Info                           |
| 2 year                                     | 4.70    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK210       | £500 Cashback Repayment and Interest Only |
|                                            | 4.85    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK212       | £500 Cashback Repayment and Interest Only |
|                                            | 5.00    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | GRK214       | £500 Cashback Repayment Only              |
|                                            | 5.05    | 30/09/2025 | £0  | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | GRK216       | £500 Cashback Repayment Only              |
|                                            | 5.30    | 30/09/2025 | £0  | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | GRK208       | £500 Cashback Repayment Only              |
| 5 year                                     | 4.06    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK230       | £500 Cashback Repayment and Interest Only |
|                                            | 4.19    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK232       | £500 Cashback Repayment and Interest Only |
|                                            | 4.50    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | GRK234       | £500 Cashback Repayment Only              |
|                                            | 4.51    | 30/09/2028 | £0  | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | GRK236       | £500 Cashback Repayment Only              |
|                                            | 4.66    | 30/09/2028 | £0  | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | GRK228       | £500 Cashback Repayment Only              |
| 10 year                                    | 4.36    | 30/09/2033 | £0  | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK248       | £500 Cashback Repayment and Interest Only |
|                                            | 4.38    | 30/09/2033 | £0  | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK250       | £500 Cashback Repayment and Interest Only |

| Fixed                                        |         |            |      |                   |            |             |             |                  |              |                                           |
|----------------------------------------------|---------|------------|------|-------------------|------------|-------------|-------------|------------------|--------------|-------------------------------------------|
| Remortgage - Own Conveyancer Only - £999 fee |         |            |      |                   |            |             |             |                  |              |                                           |
| Product Type                                 | Rate(%) | Until      | Fee  | Available between |            | Min LTV (%) | Max LTV (%) | Complete by      | Product Code | Additional Info                           |
| 2 year                                       | 4.39    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK220       | £500 Cashback Repayment and Interest Only |
|                                              | 4.54    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK222       | £500 Cashback Repayment and Interest Only |
|                                              | 4.69    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | GRK224       | £500 Cashback Repayment Only              |
|                                              | 4.74    | 30/09/2025 | £999 | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | GRK226       | £500 Cashback Repayment Only              |
|                                              | 4.99    | 30/09/2025 | £999 | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | GRK218       | £500 Cashback Repayment Only              |
| 5 year                                       | 3.93    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK240       | £500 Cashback Repayment and Interest Only |
|                                              | 4.06    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK242       | £500 Cashback Repayment and Interest Only |
|                                              | 4.37    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 80          | 31 December 2023 | GRK244       | £500 Cashback Repayment Only              |
|                                              | 4.38    | 30/09/2028 | £999 | £25,000           | £1,000,000 | 0           | 85          | 31 December 2023 | GRK246       | £500 Cashback Repayment Only              |
|                                              | 4.53    | 30/09/2028 | £999 | £25,000           | £750,000   | 0           | 90          | 31 December 2023 | GRK238       | £500 Cashback Repayment Only              |
| 10 year                                      | 4.29    | 30/09/2033 | £999 | £25,000           | £1,000,000 | 0           | 60          | 31 December 2023 | GRK252       | £500 Cashback Repayment and Interest Only |
|                                              | 4.31    | 30/09/2033 | £999 | £25,000           | £1,000,000 | 0           | 75          | 31 December 2023 | GRK254       | £500 Cashback Repayment and Interest Only |

### Large Loans

| Fixed                                         |         |            |        |                   |            |             |             |                  |              |                                           |
|-----------------------------------------------|---------|------------|--------|-------------------|------------|-------------|-------------|------------------|--------------|-------------------------------------------|
| Remortgage - Own Conveyancer Only - £1499 fee |         |            |        |                   |            |             |             |                  |              |                                           |
| Product Type                                  | Rate(%) | Until      | Fee    | Available between |            | Min LTV (%) | Max LTV (%) | Complete by      | Product Code | Additional Info                           |
| 2 year                                        | 4.64    | 30/09/2025 | £1,499 | £1,000,000        | £5,000,000 | 0           | 60          | 31 December 2023 | GRK262       | £500 Cashback Repayment and Interest Only |
|                                               | 4.79    | 30/09/2025 | £1,499 | £1,000,000        | £5,000,000 | 0           | 75          | 31 December 2023 | GRK264       | £500 Cashback Repayment and Interest Only |
|                                               | 4.99    | 30/09/2025 | £1,499 | £1,000,000        | £2,000,000 | 0           | 85          | 31 December 2023 | GRK260       | £500 Cashback Repayment Only              |
| 5 year                                        | 4.18    | 30/09/2028 | £1,499 | £1,000,000        | £5,000,000 | 0           | 60          | 31 December 2023 | GRK268       | £500 Cashback Repayment and Interest Only |
|                                               | 4.31    | 30/09/2028 | £1,499 | £1,000,000        | £5,000,000 | 0           | 75          | 31 December 2023 | GRK270       | £500 Cashback Repayment and Interest Only |
|                                               | 4.63    | 30/09/2028 | £1,499 | £1,000,000        | £2,000,000 | 0           | 85          | 31 December 2023 | GRK266       | £500 Cashback Repayment and Interest Only |



04 May 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         | 5.00    | 30/09/2025 | £0  | £25,000           | £500,000 | 0           | 60          | 30 June 2024 | FDW658       | Repayment Only  |
|                | 5.05    | 30/09/2025 | £0  | £25,000           | £500,000 | 0           | 75          | 30 June 2024 | FDW659       | Repayment Only  |
|                | 5.10    | 30/09/2025 | £0  | £25,000           | £500,000 | 0           | 80          | 30 June 2024 | FDW657       | Repayment Only  |
|                | 5.10    | 30/09/2025 | £0  | £25,000           | £500,000 | 0           | 85          | 30 June 2024 | FDW656       | Repayment Only  |
|                | 5.35    | 30/09/2025 | £0  | £25,000           | £500,000 | 0           | 90          | 30 June 2024 | FDW697       | Repayment Only  |
|                | 5.80    | 30/09/2025 | £0  | £25,000           | £500,000 | 90          | 95          | 30 June 2024 | FDW626       | Repayment Only  |
| 5 year         | 4.64    | 30/09/2028 | £0  | £25,000           | £500,000 | 0           | 60          | 30 June 2024 | FDW645       | Repayment Only  |
|                | 4.69    | 30/09/2028 | £0  | £25,000           | £500,000 | 0           | 75          | 30 June 2024 | FDW640       | Repayment Only  |
|                | 4.74    | 30/09/2028 | £0  | £25,000           | £500,000 | 0           | 80          | 30 June 2024 | FDW646       | Repayment Only  |
|                | 4.74    | 30/09/2028 | £0  | £25,000           | £500,000 | 0           | 85          | 30 June 2024 | FDW639       | Repayment Only  |
|                | 4.99    | 30/09/2028 | £0  | £25,000           | £500,000 | 0           | 90          | 30 June 2024 | FDW691       | Repayment Only  |
|                | 5.44    | 30/09/2028 | £0  | £25,000           | £500,000 | 90          | 95          | 30 June 2024 | FDW686       | Repayment Only  |

| Fixed - £999 fee |         |            |      |                   |          |             |             |              |              |                 |
|------------------|---------|------------|------|-------------------|----------|-------------|-------------|--------------|--------------|-----------------|
| Product Type     | Rate(%) | Until      | Fee  | Available between |          | Min LTV (%) | Max LTV (%) | Complete by  | Product Code | Additional Info |
| 2 year           | 4.74    | 30/09/2025 | £999 | £25,000           | £500,000 | 0           | 60          | 30 June 2024 | FDW683       | Repayment Only  |
|                  | 4.79    | 30/09/2025 | £999 | £25,000           | £500,000 | 0           | 75          | 30 June 2024 | FDW682       | Repayment Only  |
|                  | 4.84    | 30/09/2025 | £999 | £25,000           | £500,000 | 0           | 80          | 30 June 2024 | FDW681       | Repayment Only  |
|                  | 4.84    | 30/09/2025 | £999 | £25,000           | £500,000 | 0           | 85          | 30 June 2024 | FDW680       | Repayment Only  |
|                  | 5.09    | 30/09/2025 | £999 | £25,000           | £500,000 | 0           | 90          | 30 June 2024 | FDW700       | Repayment Only  |
|                  | 5.54    | 30/09/2025 | £999 | £25,000           | £500,000 | 90          | 95          | 30 June 2024 | FDW629       | Repayment Only  |
| 5 year           | 4.53    | 30/09/2028 | £999 | £25,000           | £500,000 | 0           | 60          | 30 June 2024 | FDW670       | Repayment Only  |
|                  | 4.58    | 30/09/2028 | £999 | £25,000           | £500,000 | 0           | 75          | 30 June 2024 | FDW671       | Repayment Only  |
|                  | 4.63    | 30/09/2028 | £999 | £25,000           | £500,000 | 0           | 80          | 30 June 2024 | FDW669       | Repayment Only  |
|                  | 4.63    | 30/09/2028 | £999 | £25,000           | £500,000 | 0           | 85          | 30 June 2024 | FDW668       | Repayment Only  |
|                  | 4.88    | 30/09/2028 | £999 | £25,000           | £500,000 | 0           | 90          | 30 June 2024 | FDW694       | Repayment Only  |
|                  | 5.33    | 30/09/2028 | £999 | £25,000           | £500,000 | 90          | 95          | 30 June 2024 | FDW689       | Repayment Only  |

REM

Classification: Public

For Shared Equity Remortgages:  
The customer must provide a minimum 10% deposit  
The Equity loan term must be equal to or greater than the mortgage term  
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                       | 5.05    | 30/09/2025 | £0  | £25,000           | £500,000 | 0           | 75          | 31 December 2023 | FDW167       | E250 Cashback Repayment and Interest Only<br>Includes free valuation but no free legals - customer must instruct own conveyancer |
|                              | 5.50    | 30/09/2025 | £0  | £25,000           | £500,000 | 75          | 90          | 31 December 2023 | FDW168       | E250 Cashback Repayment Only<br>Includes free valuation but no free legals - customer must instruct own conveyancer              |
| 5 year                       | 4.39    | 30/09/2028 | £0  | £25,000           | £500,000 | 0           | 75          | 31 December 2023 | FDW169       | E250 Cashback Repayment and Interest Only<br>Includes free valuation but no free legals - customer must instruct own conveyancer |
|                              | 4.86    | 30/09/2028 | £0  | £25,000           | £500,000 | 75          | 90          | 31 December 2023 | FDW170       | E250 Cashback Repayment Only<br>Includes free valuation but no free legals - customer must instruct own conveyancer              |

04 May 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         | 5.00    | 30/09/2025 | £0  | £25,000           | £500,000 | 0           | 60          | 30 June 2024 | GRK672       | £250 Cashback Repayment Only |
|                | 5.05    | 30/09/2025 | £0  | £25,000           | £500,000 | 0           | 75          | 30 June 2024 | GRK673       | £250 Cashback Repayment Only |
|                | 5.10    | 30/09/2025 | £0  | £25,000           | £500,000 | 0           | 80          | 30 June 2024 | GRK671       | £250 Cashback Repayment Only |
|                | 5.10    | 30/09/2025 | £0  | £25,000           | £500,000 | 0           | 85          | 30 June 2024 | GRK670       | £250 Cashback Repayment Only |
|                | 5.35    | 30/09/2025 | £0  | £25,000           | £500,000 | 0           | 90          | 30 June 2024 | GRK714       | £250 Cashback Repayment Only |
|                | 5.80    | 30/09/2025 | £0  | £25,000           | £500,000 | 90          | 95          | 30 June 2024 | GRK644       | £250 Cashback Repayment Only |
| 5 year         | 4.64    | 30/09/2028 | £0  | £25,000           | £500,000 | 0           | 60          | 30 June 2024 | GRK659       | £250 Cashback Repayment Only |
|                | 4.69    | 30/09/2028 | £0  | £25,000           | £500,000 | 0           | 75          | 30 June 2024 | GRK654       | £250 Cashback Repayment Only |
|                | 4.74    | 30/09/2028 | £0  | £25,000           | £500,000 | 0           | 80          | 30 June 2024 | GRK660       | £250 Cashback Repayment Only |
|                | 4.74    | 30/09/2028 | £0  | £25,000           | £500,000 | 0           | 85          | 30 June 2024 | GRK653       | £250 Cashback Repayment Only |
|                | 4.99    | 30/09/2028 | £0  | £25,000           | £500,000 | 0           | 90          | 30 June 2024 | GRK708       | £250 Cashback Repayment Only |
|                | 5.44    | 30/09/2028 | £0  | £25,000           | £500,000 | 90          | 95          | 30 June 2024 | GRK704       | £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           | 4.74    | 30/09/2025 | £999 | £25,000           | £500,000 | 0           | 60          | 30 June 2024 | GRK697       | £250 Cashback Repayment Only |
|                  | 4.79    | 30/09/2025 | £999 | £25,000           | £500,000 | 0           | 75          | 30 June 2024 | GRK696       | £250 Cashback Repayment Only |
|                  | 4.84    | 30/09/2025 | £999 | £25,000           | £500,000 | 0           | 80          | 30 June 2024 | GRK695       | £250 Cashback Repayment Only |
|                  | 4.84    | 30/09/2025 | £999 | £25,000           | £500,000 | 0           | 85          | 30 June 2024 | GRK694       | £250 Cashback Repayment Only |
|                  | 5.09    | 30/09/2025 | £999 | £25,000           | £500,000 | 0           | 90          | 30 June 2024 | GRK717       | £250 Cashback Repayment Only |
|                  | 5.54    | 30/09/2025 | £999 | £25,000           | £500,000 | 90          | 95          | 30 June 2024 | GRK647       | £250 Cashback Repayment Only |
| 5 year           | 4.53    | 30/09/2028 | £999 | £25,000           | £500,000 | 0           | 60          | 30 June 2024 | GRK684       | £250 Cashback Repayment Only |
|                  | 4.58    | 30/09/2028 | £999 | £25,000           | £500,000 | 0           | 75          | 30 June 2024 | GRK685       | £250 Cashback Repayment Only |
|                  | 4.63    | 30/09/2028 | £999 | £25,000           | £500,000 | 0           | 80          | 30 June 2024 | GRK683       | £250 Cashback Repayment Only |
|                  | 4.63    | 30/09/2028 | £999 | £25,000           | £500,000 | 0           | 85          | 30 June 2024 | GRK682       | £250 Cashback Repayment Only |
|                  | 4.88    | 30/09/2028 | £999 | £25,000           | £500,000 | 0           | 90          | 30 June 2024 | GRK711       | £250 Cashback Repayment Only |
|                  | 5.33    | 30/09/2028 | £999 | £25,000           | £500,000 | 90          | 95          | 30 June 2024 | GRK707       | £250 Cashback Repayment Only |

REM

Classification: Public

For Shared Equity Remortgages:

The customer must provide a minimum 10% deposit

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

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

For Shared Ownership Remortgages:

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

| Fixed                        |         |            |     |                   |          |             |             |                  |              |                                                                                                                                   |
|------------------------------|---------|------------|-----|-------------------|----------|-------------|-------------|------------------|--------------|-----------------------------------------------------------------------------------------------------------------------------------|
| Remortgage - Own Conveyancer |         |            |     |                   |          |             |             |                  |              |                                                                                                                                   |
| Product Type                 | Rate(%) | Until      | Fee | Available between |          | Min LTV (%) | Max LTV (%) | Complete by      | Product Code | Additional Info                                                                                                                   |
| 2 year                       | 5.05    | 30/09/2025 | £0  | £25,000           | £500,000 | 0           | 75          | 31 December 2023 | GRK256       | £500 Cashback. Repayment and Interest Only<br>Includes free valuation but no free legals - customer must instruct own conveyancer |
|                              | 5.50    | 30/09/2025 | £0  | £25,000           | £500,000 | 75          | 90          | 31 December 2023 | GRK257       | £500 Cashback Repayment Only<br>Includes free valuation but no free legals - customer must instruct own conveyancer               |
| 5 year                       | 4.39    | 30/09/2028 | £0  | £25,000           | £500,000 | 0           | 75          | 31 December 2023 | GRK258       | £500 Cashback. Repayment and Interest Only<br>Includes free valuation but no free legals - customer must instruct own conveyancer |
|                              | 4.86    | 30/09/2028 | £0  | £25,000           | £500,000 | 75          | 90          | 31 December 2023 | GRK259       | £500 Cashback Repayment Only<br>Includes free valuation but no free legals - customer must instruct own conveyancer               |



**04 May 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.

| Withdrawn Products - 03/05/2024 |        |        |        |
|---------------------------------|--------|--------|--------|
| FDV947                          | GRK014 | FDV996 | GRK056 |
| FDV948                          | GRK015 | FDV997 | GRK057 |
| FDV949                          | GRK016 | FDV998 | GRK058 |
| FDV950                          | GRK017 | FDV999 | GRK059 |
| FDV951                          | GRK018 | FDW001 | GRK060 |
| FDV952                          | GRK019 | FDW002 | GRK061 |
| FDV960                          | GRK020 | FDW003 | GRK062 |
| FDV961                          | GRK021 | FDW004 | GRK063 |
| FDV962                          | GRK022 | FDW005 | GRK064 |
| FDV963                          | GRK023 | FDW006 | GRK065 |
| FDV964                          | GRK024 | FDW007 | GRK066 |
| FDV965                          | GRK025 | FDW008 | GRK067 |
| FDV966                          | GRK026 | FDW009 | GRK068 |
| FDV967                          | GRK027 | FDW010 | GRK069 |
| FDV968                          | GRK028 | FDW011 | GRK070 |
| FDV969                          | GRK029 | FDW012 | GRK071 |
| FDV970                          | GRK030 | FDW013 | GRK072 |
| FDV971                          | GRK031 | FDW014 | GRK073 |
| FDV972                          | GRK032 | FDW015 | GRK074 |
| FDV973                          | GRK033 | FDW016 | GRK075 |
| FDV974                          | GRK034 | FDW017 | GRK076 |
| FDV975                          | GRK035 | FDW018 | GRK077 |
| FDV976                          | GRK036 | FDW019 | GRK078 |
| FDV977                          | GRK037 | FDW020 | GRK079 |
| FDV978                          | GRK038 | FDW021 | GRK080 |
| FDV979                          | GRK039 | FDW022 | GRK081 |
| FDV980                          | GRK040 | FDW023 | GRK082 |
| FDV981                          | GRK041 | FDW024 | GRK083 |
| FDV982                          | GRK042 | FDW025 | GRK084 |
| FDV983                          | GRK043 | FDW026 | GRK085 |
| FDV984                          | GRK044 | FDW027 | GRK086 |
| FDV985                          | GRK045 | FDW028 | GRK087 |
| FDV986                          | GRK046 | FDW029 | GRK088 |
| FDV987                          | GRK047 | FDW030 | GRK089 |
| FDV988                          | GRK048 | FDW031 | GRK090 |
| FDV989                          | GRK049 | FDW032 | GRK091 |
| FDV990                          | GRK050 | FDW033 | GRK092 |
| FDV991                          | GRK051 | FDW034 | GRK093 |
| FDV992                          | GRK052 | FDW035 | GRK094 |
| FDV993                          | GRK053 | FDW036 | GRK095 |
| FDV994                          | GRK054 | FDW037 | GRK096 |
| FDV995                          | GRK055 | FDW038 | GRK097 |