

10 October 2022

Homebuyer

Classification: Public

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 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

10 year - 6% to 31/12/2027, 5% to 31/12/2028, 4% to 31/12/2029, 3% to 31/12/2030, 2% to 31/12/2031 and 1% to 31/12/2032

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.19	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2023	FCK999	Repayment and Interest Only
	6.19	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2023	FDR002	Repayment and Interest Only
	6.29	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2023	FCK998	Repayment Only
	6.29	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2023	FCK996	Repayment Only
	6.39	31/12/2024	£0	£25,000	£750,000	85	90	31 March 2023	FDR008	Repayment Only Specific criteria applies to availability
	6.59	31/12/2024	£0	£25,000	£570,000	90	95	31 March 2023	FCK975	Repayment Only Specific criteria applies to availability
5 year	5.74	31/12/2027	£0	£25,000	£1,000,000	0	60	31 March 2023	FCK986	Repayment and Interest Only
	5.74	31/12/2027	£0	£25,000	£1,000,000	60	75	31 March 2023	FCK981	Repayment and Interest Only
	5.84	31/12/2027	£0	£25,000	£1,000,000	75	80	31 March 2023	FCK987	Repayment Only
	5.84	31/12/2027	£0	£25,000	£1,000,000	80	85	31 March 2023	FCK979	Repayment Only
	5.95	31/12/2027	£0	£25,000	£750,000	85	90	31 March 2023	FCK985	Repayment Only Specific criteria applies to availability
	6.15	31/12/2027	£0	£25,000	£570,000	90	95	31 March 2023	FCK972	Repayment Only Specific criteria applies to availability
10 year	5.34	31/12/2032	£0	£25,000	£1,000,000	0	60	31 March 2023	FCK967	Repayment and Interest Only
	5.34	31/12/2032	£0	£25,000	£1,000,000	60	75	31 March 2023	FCK981	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										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.39	31/12/2024	£0	£25,000	£1,000,000	0	60	30 September 2023	FDR001	New Build Cases Only Repayment and Interest Only
	6.39	31/12/2024	£0	£25,000	£1,000,000	60	75	30 September 2023	FDR003	New Build Cases Only Repayment and Interest Only
	6.49	31/12/2024	£0	£25,000	£1,000,000	75	80	30 September 2023	FCX997	New Build Cases Only Repayment Only
	6.49	31/12/2024	£0	£25,000	£1,000,000	80	85	30 September 2023	FCX995	New Build Cases Only Repayment Only
	6.59	31/12/2024	£0	£25,000	£750,000	85	90	30 September 2023	FDR010	New Build Cases Only Repayment Only
	6.79	31/12/2024	£0	£25,000	£570,000	90	95	30 June 2023	FCX976	New Build Cases Only Repayment Only
5 year	5.94	31/12/2027	£0	£25,000	£1,000,000	0	60	30 September 2023	FCX988	New Build Cases Only Repayment and Interest Only
	5.94	31/12/2027	£0	£25,000	£1,000,000	60	75	30 September 2023	FCX982	New Build Cases Only Repayment and Interest Only
	6.04	31/12/2027	£0	£25,000	£1,000,000	75	80	30 September 2023	FCX989	New Build Cases Only Repayment Only
	6.04	31/12/2027	£0	£25,000	£1,000,000	80	85	30 September 2023	FCX980	New Build Cases Only Repayment Only
	6.15	31/12/2027	£0	£25,000	£750,000	85	90	30 September 2023	FCX993	New Build Cases Only Repayment Only
	6.35	31/12/2027	£0	£25,000	£570,000	90	95	30 June 2023	FCX973	New Build Cases Only Repayment Only

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 31/12/2023 and 1% to 31/12/2024
 5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.39	31/12/2024	£0	£25,000	£300,000	0	75	30 September 2023	FCX994	Repayment Only

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
5 year	5.94	31/12/2027	£0	£25,000	£300,000	0	75	30 September 2023	FCX978	Repayment Only

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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 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

10 year - 6% to 31/12/2027, 5% to 31/12/2028, 4% to 31/12/2029, 3% to 31/12/2030, 2% to 31/12/2031 and 1% to 31/12/2032

Fixed									
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.19	31/12/2024	£0	£25,000 - £1,000,000	0	60	31 March 2023	GRE559	£250 Cashback Repayment and Interest Only
	6.19	31/12/2024	£0	£25,000 - £1,000,000	60	75	31 March 2023	GRE561	£250 Cashback Repayment and Interest Only
	6.29	31/12/2024	£0	£25,000 - £1,000,000	75	80	31 March 2023	GRE558	£250 Cashback Repayment Only
	6.29	31/12/2024	£0	£25,000 - £1,000,000	80	85	31 March 2023	GRE556	£250 Cashback Repayment Only
	6.39	31/12/2024	£0	£25,000 - £750,000	85	90	31 March 2023	GRE567	£250 Cashback Repayment Only
	6.59	31/12/2024	£0	£25,000 - £570,000	90	95	31 March 2023	GRE535	£250 Cashback Repayment Only
5 year	5.74	31/12/2027	£0	£25,000 - £1,000,000	0	60	31 March 2023	GRE545	£250 Cashback Repayment and Interest Only
	5.74	31/12/2027	£0	£25,000 - £1,000,000	60	75	31 March 2023	GRE541	£250 Cashback Repayment and Interest Only
	5.84	31/12/2027	£0	£25,000 - £1,000,000	75	80	31 March 2023	GRE546	£250 Cashback Repayment Only
	5.84	31/12/2027	£0	£25,000 - £1,000,000	80	85	31 March 2023	GRE539	£250 Cashback Repayment Only
	5.95	31/12/2027	£0	£25,000 - £750,000	85	90	31 March 2023	GRE551	£250 Cashback Repayment Only
	6.15	31/12/2027	£0	£25,000 - £570,000	90	95	31 March 2023	GRE532	£250 Cashback Repayment Only
10 year	5.34	31/12/2032	£0	£25,000 - £1,000,000	0	60	31 March 2023	GRE461	£250 Cashback Repayment and Interest Only
	5.34	31/12/2032	£0	£25,000 - £1,000,000	60	75	31 March 2023	GRE476	£250 Cashback Repayment and Interest Only

New Build Homebuyer Green Home

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Fixed									
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.39	31/12/2024	£0	£25,000 - £1,000,000	0	60	30 September 2023	GRE560	£250 Cashback New Build Cases Only Repayment and Interest Only
	6.39	31/12/2024	£0	£25,000 - £1,000,000	60	75	30 September 2023	GRE562	£250 Cashback New Build Cases Only Repayment and Interest Only
	6.49	31/12/2024	£0	£25,000 - £1,000,000	75	80	30 September 2023	GRE567	£250 Cashback New Build Cases Only Repayment Only
	6.49	31/12/2024	£0	£25,000 - £1,000,000	80	85	30 September 2023	GRE565	£250 Cashback New Build Cases Only Repayment Only
	6.59	31/12/2024	£0	£25,000 - £750,000	85	90	30 September 2023	GRE569	£250 Cashback New Build Cases Only Repayment Only
	6.79	31/12/2024	£0	£25,000 - £570,000	90	95	30 June 2023	GRE536	£250 Cashback New Build Cases Only Repayment Only
5 year	5.94	31/12/2027	£0	£25,000 - £1,000,000	0	60	30 September 2023	GRE548	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.94	31/12/2027	£0	£25,000 - £1,000,000	60	75	30 September 2023	GRE542	£250 Cashback New Build Cases Only Repayment and Interest Only
	6.04	31/12/2027	£0	£25,000 - £1,000,000	75	80	30 September 2023	GRE547	£250 Cashback New Build Cases Only Repayment Only
	6.04	31/12/2027	£0	£25,000 - £1,000,000	80	85	30 September 2023	GRE540	£250 Cashback New Build Cases Only Repayment Only
	6.15	31/12/2027	£0	£25,000 - £750,000	85	90	30 September 2023	GRE553	£250 Cashback New Build Cases Only Repayment Only
	6.35	31/12/2027	£0	£25,000 - £570,000	90	95	30 June 2023	GRE533	£250 Cashback New Build Cases Only Repayment Only

First Homes - First Time Buyer Only Green Home

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

ERC structure on all products:
 2 year - 2% to 31/12/2023 and 1% to 31/12/2024
 5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

First Home - Fixed									
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.39	31/12/2024	£0	£25,000 - £300,000	0	75	30 September 2023	GRE564	£250 Cashback Repayment Only

First Home - Fixed									
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
5 year	5.94	31/12/2027	£0	£25,000 - £300,000	0	75	30 September 2023	GRE538	£250 Cashback Repayment Only

10 October 2022

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ERC structure on all products:

2 year - 2% to 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

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 £250 Cashback										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.25	31/12/2024	£0	£25,000	£1,000,000	0	60	31 March 2023	FCK931	£250 Cashback Repayment and Interest Only
	6.25	31/12/2024	£0	£25,000	£1,000,000	60	75	31 March 2023	FCK932	£250 Cashback Repayment and Interest Only
	6.30	31/12/2024	£0	£25,000	£1,000,000	75	80	31 March 2023	FCK933	£250 Cashback Repayment Only
	6.30	31/12/2024	£0	£25,000	£1,000,000	80	85	31 March 2023	FCK934	£250 Cashback Repayment Only
	6.40	31/12/2024	£0	£25,000	£750,000	85	90	31 March 2023	FCK930	£250 Cashback Repayment Only
5 year	5.75	31/12/2027	£0	£25,000	£1,000,000	0	60	31 March 2023	FCK936	£250 Cashback Repayment and Interest Only
	5.75	31/12/2027	£0	£25,000	£1,000,000	60	75	31 March 2023	FCK937	£250 Cashback Repayment and Interest Only
	5.80	31/12/2027	£0	£25,000	£1,000,000	75	80	31 March 2023	FCK938	£250 Cashback Repayment Only
	5.80	31/12/2027	£0	£25,000	£1,000,000	80	85	31 March 2023	FCK939	£250 Cashback Repayment Only
	5.99	31/12/2027	£0	£25,000	£750,000	85	90	31 March 2023	FCK935	£250 Cashback Repayment Only

10 October 2022

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

Products available for Help to Buy 'Equity Loan' scheme

ERC structure on all products:

2 year - 2% to 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.39	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2023	FDR006	Repayment Only
	6.39	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2023	FDR007	Repayment Only
	6.49	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2023	FDR005	Repayment Only
	6.49	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2023	FDR004	Repayment Only
	6.59	31/12/2024	£0	£25,000	£500,000	85	90	30 September 2023	FDR009	Repayment Only
	6.79	31/12/2024	£0	£25,000	£500,000	90	95	30 September 2023	FCK977	Shared Ownership Only Repayment Only
5 year	5.94	31/12/2027	£0	£25,000	£500,000	0	60	30 September 2023	FCK991	Repayment Only
	5.94	31/12/2027	£0	£25,000	£500,000	60	75	30 September 2023	FCK984	Repayment Only
	6.04	31/12/2027	£0	£25,000	£500,000	75	80	30 September 2023	FCK992	Repayment Only
	6.04	31/12/2027	£0	£25,000	£500,000	80	85	30 September 2023	FCK983	Repayment Only
	6.15	31/12/2027	£0	£25,000	£500,000	85	90	30 September 2023	FCK990	Repayment Only
	6.35	31/12/2027	£0	£25,000	£500,000	90	95	30 September 2023	FCK974	Shared Ownership Only Repayment Only

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Classification: Public

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

Products available for Help to Buy 'Equity Loan' scheme

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

ERC structure on all products:

2 year - 2% to 31/12/2023 and 1% to 31/12/2024

5 year - 5% to 31/12/2023, 4% to 31/12/2024, 3% to 31/12/2025, 2% to 31/12/2026 and 1% to 31/12/2027

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	6.39	31/12/2024	£0	£25,000	£500,000	0	60	30 September 2023	GRE565	£250 Cashback Repayment Only
	6.39	31/12/2024	£0	£25,000	£500,000	60	75	30 September 2023	GRE566	£250 Cashback Repayment Only
	6.49	31/12/2024	£0	£25,000	£500,000	75	80	30 September 2023	GRE564	£250 Cashback Repayment Only
	6.49	31/12/2024	£0	£25,000	£500,000	80	85	30 September 2023	GRE563	£250 Cashback Repayment Only
	6.59	31/12/2024	£0	£25,000	£500,000	85	90	30 September 2023	GRE568	£250 Cashback Repayment Only
	6.79	31/12/2024	£0	£25,000	£500,000	90	95	30 September 2023	GRE537	£250 Cashback New Build Cases Only Repayment Only
5 year	5.94	31/12/2027	£0	£25,000	£500,000	0	60	30 September 2023	GRE549	£250 Cashback Repayment Only
	5.94	31/12/2027	£0	£25,000	£500,000	60	75	30 September 2023	GRE544	£250 Cashback Repayment Only
	6.04	31/12/2027	£0	£25,000	£500,000	75	80	30 September 2023	GRE550	£250 Cashback Repayment Only
	6.04	31/12/2027	£0	£25,000	£500,000	80	85	30 September 2023	GRE543	£250 Cashback Repayment Only
	6.15	31/12/2027	£0	£25,000	£500,000	85	90	30 September 2023	GRE552	£250 Cashback Repayment Only
	6.35	31/12/2027	£0	£25,000	£500,000	90	95	30 September 2023	GRE534	£250 Cashback New Build Cases Only Repayment Only

Withdrawn Products - 09.10.2022			
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FCK877	FCK879	FCK876	FCK874
FCK886	FCK852	FCK863	FCK858
FCK864	FCK856	FCK862	FCK849
FCK878	FCK880	FCK875	FCK873
FCK888	FCK853	FCK865	FCK859
FCK866	FCK857	FCK871	FCK850
FCK872	FCK855	GRE472	GRE474
GRE471	GRE469	GRE481	GRE447
GRE457	GRE453	GRE458	GRE451
GRE464	GRE444	GRE473	GRE475
GRE470	GRE468	GRE483	GRE448
GRE460	GRE454	GRE459	GRE452
GRE466	GRE445	GRE467	GRE450
FCK884	FCK885	FCK883	FCK882
FCK887	FCK854	FCK869	FCK861
FCK870	FCK860	FCK868	FCK851
GRE479	GRE480	GRE478	GRE477
GRE482	GRE449	GRE462	GRE456
GRE463	GRE455	GRE465	GRE446
FCK791	FCK069	FCK794	FCK803
FCK792	FCK801	FCK795	FCK804
FCK793	FCK802		