

Halifax Intermediaries Product Guide

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

For the use of mortgage intermediaries and other professionals only.

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



15 November 2023 Homebuyer

HOMBDU yer
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
wearded"

Classification: Public

ERC structure on all products: 2 year - 2%to 31/03/2025 and 1%to 31/03/2026 5 year - 5%to 31/03/2025, 4%to 31/03/2026, 3%to 31/03/2027, 2%to 31/03/2028 and 1%to 31/03/2029

		1					- £0 fee	d 1% to 31/03/2034		
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.23	31/03/2026	£0	£25,000	£1,000,000	0	60	30 June 2024	FEB914	Repayment and Interest Only
	5.33	31/03/2026	£0	£25,000	£1,000,000	0	75	30 June 2024	FEB916	Repayment and Interest Only
	5.60	31/03/2026	£0	£25,000	£1,000,000	0	80	30 June 2024	FEB913	Repayment Only
2 year	5.61	31/03/2026	£0	£25,000	£1,000,000	0	85	30 June 2024	FEB911	Repayment Only
	5.69	31/03/2026	£0	£25,000	£750,000	0	90	30 June 2024	FEB934	Repayment Only Specific criteria applies to availability
	6.11	31/03/2026	£0	£25,000	£570,000	90	95	30 June 2024	FEB873	Repayment Only Specific criteria applies to availability
	4.64	31/03/2029	£0	£25,000	£1,000,000	0	60	30 June 2024	FEB891	Repayment and Interest Only
	4.74	31/03/2029	60	£25,000	£1,000,000	0	75	30 June 2024	FEB888	Repayment and Interest Only
	4.92	31/03/2029	£0	£25,000	£1,000,000	0	80	30 June 2024	FEB944	Repayment Only
5 year	4.93	31/03/2029	60	£25,000	£1,000,000	0	85	30 June 2024	FEB941	Repayment Only
	5.08	31/03/2029	£0	£25,000	£750,000	0	90	30 June 2024	FEB903	Repayment Only Specific criteria applies to availability
	5.46	31/03/2029	£0	£25,000	£570,000	90	95	30 June 2024	FEB879	Repayment Only Specific criteria applies to availability
10 year	4.88	31/03/2034	£0	£25,000	£1,000,000	0	60	30 June 2024	FEB869	Repayment and Interest Only
io year	4.88	31/03/2034	£0	£25,000	£1,000,000	0	75	30 June 2024	FEB870	Repayment and Interest Only
						Fixed -	£999 fe	е		
Product Type										
	Rate(%)	Until		Available		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	Rate(%)	Until 31/03/2026	Fee £999	Available £25,000	£1,000,000	Min LTV (%) 0	Max LTV (%) 60	Complete by 30 June 2024	Product Code	Additional Info
					1					
2 10 27	4.97	31/03/2026	£999	£25,000	£1,000,000	0	60	30 June 2024	FEB928	Repayment and Interest Only
2 year	4.97 5.07	31/03/2026 31/03/2026	£999	£25,000 £25,000	£1,000,000 £1,000,000	0	60 75	30 June 2024 30 June 2024	FEB928 FEB926	Repayment and Interest Only Repayment and Interest Only
2 year	4.97 5.07 5.34	31/03/2026 31/03/2026 31/03/2026	9993 9993 9993	£25,000 £25,000 £25,000	£1,000,000 £1,000,000 £1,000,000	0	60 75 80	30 June 2024 30 June 2024 30 June 2024	FEB928 FEB926 FEB925	Repayment and Interest Only Repayment and Interest Only Repayment Only
2 year	4.97 5.07 5.34 5.35	31/03/2026 31/03/2026 31/03/2026 31/03/2026	eee3 eee3 eee2 eee2 eee3	£25,000 £25,000 £25,000 £25,000	£1,000,000 £1,000,000 £1,000,000 £1,000,000	0	60 75 80 85	30 June 2024 30 June 2024 30 June 2024 30 June 2024	FEB928 FEB926 FEB925 FEB923	Repayment and Interest Only Repayment and Interest Only Repayment Only Repayment Only Repayment Only
2 year	4.97 5.07 5.34 5.35 5.43	31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2026	eee3 eee3 eee3 eee3 eee3 eee3 eee3	£25,000 £25,000 £25,000 £25,000 £25,000	£1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000	0 0 0 0 0 0 0	60 75 80 85 90	30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024	FEB928 FEB926 FEB925 FEB923 FEB937	Repayment and Interest Only Repayment and Interest Only Repayment Only Repayment Only Repayment Only Specific others applies to availability Repayment Only
2 year	4.97 5.07 5.34 5.35 5.43 5.85	31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2026	eee3 eee3 eee3 eee3 eee3 eee3 eee3 eee	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £1,000,000 £1,000,000 £1,000,000 £750,000 £570,000	0 0 0 0 90	60 75 80 85 90 95	30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024	FEB928 FEB926 FEB925 FEB923 FEB937 FEB937	Repayment and Interest Only Repayment and Interest Only Repayment Only Repayment Only Repayment Only Specific otheria applies to availability Specific criteria applies to availability
	4.97 5.07 5.34 5.35 5.43 5.85 4.53	31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2029	eee3 eee3 eee3 eee2 eee2 eee2 eee2 eee2	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £1,000,000 £1,000,000 £1,000,000 £750,000 £1,000,000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	60 75 80 85 90 95 60	30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024	FEB928 FEB928 FEB925 FEB923 FEB927 FEB937 FEB876 FEB894	Repayment and Interest Only Repayment and Interest Only Repayment Only Repayment Only Repayment Only Repayment Only Specific offerin applies to availability Repayment and Interest Only
2 year 5 year	4.97 5.07 5.34 5.35 5.43 5.85 4.53 4.63	31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2029 31/03/2029	eee3	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000	0 0 0 0 0 90 0 0	60 75 80 95 95 60 75	30 June 2024 30 June 2024	FEB928 FEB926 FEB925 FEB923 FEB923 FEB937 FEB934 FEB934 FEB935	Repayment and Interest Only Repayment and Interest Only Repayment Only Repayment Only Repayment Only Specific contra applies to availability Specific contra applies to availability Repayment and Interest Only Repayment and Interest Only
	4.97 5.07 5.34 5.35 5.43 5.85 4.53 4.63 4.63	31/03/2026 31/03/2026 31/03/2026 31/03/2028 31/03/2028 31/03/2029 31/03/2029 31/03/2029	eee3	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000	0 0 0 0 90 0 0 0 0	60 75 80 85 90 95 60 75 80	30 June 2024 30 June 2024	FEB928 FEB928 FEB925 FEB925 FEB927 FEB876 FEB894 FEB894 FEB894 FEB894	Repayment and Interest Only Repayment and Interest Only Repayment Only Repayment Only Repayment Only Sepecific criteria applies to availability Repayment Only Repayment and Interest Only Repayment and Interest Only Repayment and Interest Only Repayment and Interest Only
	497 507 534 535 543 585 453 463 481 481	31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2029 31/03/2029 31/03/2029 31/03/2029	eee3 eee3 eee3 eee3 eee3 eee3 eee3 eee	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000	0 0 0 0 0 0 0 0 0 0 0	60 75 80 85 90 95 60 75 80 85	30 June 2024 30 June 2024	FEB22 FEB22 FEB22 FEB37 FEB37 FEB37 FEB34 FEB39 FEB39	Repayment and interest Only Repayment and interest Only Repayment Only Repayment Only Repayment Only Repayment Only Specific onteria applies to availability Repayment and Interest Only Repayment and Interest Only Repayment and Interest Only Repayment Only Repayment Only
	4.97 5.07 5.34 5.35 5.43 5.85 4.53 4.63 4.63 4.81 4.82 4.97	31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2029 31/03/2029 31/03/2029 31/03/2029	eee3 eee3	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000	0 0 0 0 90 0 0 0 0 0 0 0	60 75 80 90 95 60 75 80 85 90	30 June 2024 30 June 2024	FEB22 FEB22 FEB25 FEB37 FEB37 FEB37 FEB37 FEB37 FEB37 FEB37 FEB37 FEB37	Repayment and Interest Only Repayment and Interest Only Repayment Only Repayment Only Repayment Only Specific offers applies to availability Specific offers applies to availability Repayment and Interest Only Repayment and Interest Only Repayment Only

Large Loans

Classification: Public

						Fixed -	£1499 f	ee		
Product Type	Rate(%)	Until		Available	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.72	31/03/2026	£1,499	£1,000,001	£5,000,000	0	60	30 June 2024	FEB902	Repayment and Interest Only
2 year	5.80	31/03/2026	£1,499	£1,000,001	£5,000,000	0	75	30 June 2024	FEB901	Repayment and Interest Only
	5.82	31/03/2026	£1,499	£1,000,001	£2,000,000	0	85	30 June 2024	FEB900	Repayment and Interest Only Interest only available <75% LTV
	4.53	31/03/2029	£1,499	£1,000,001	£5,000,000	0	60	30 June 2024	FEB886	Repayment and Interest Only
5 year	4.63	31/03/2029	£1,499	£1,000,001	£5,000,000	0	75	30 June 2024	FEB885	Repayment and Interest Only
	5.07	31/03/2029	£1,499	£1,000,001	£2,000,000	0	85	30 June 2024	FEB940	Repayment and Interest Only

New Build Homebuver

The maximum	LTV for Ne	w Build hous	ses/bungalo	ws is 95% an	Ne d for New Bu	ew Build illd flats is 8	Home 5% For con	buyer versions or renov	ations the maxim	um LTV is 80%
						Fixed	- £0 fe	9		
Product Type	Rate(%)	Until	Fee	Availabk	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.43	31/03/2026	£0	£25,000	£1,000,000	0	60	31 December 2024	FEB915	New Build Cases Only Repayment and Interest Only
	5.53	31/03/2026	£0	£25,000	£1,000,000	0	75	31 December 2024	FEB917	New Build Cases Only Repayment and Interest Only
2 year	5.80	31/03/2026	60	£25,000	£1,000,000	0	80	31 December 2024	FEB912	New Build Cases Only Repayment Only
	5.81	31/03/2026	60	£25,000	£1,000,000	0	85	31 December 2024	FEB910	New Build Cases Only Repayment Only
	5.89	31/03/2026	60	£25,000	£750,000	0	90	31 December 2024	FEB936	New Build Cases Only Repayment Only
	6.11	31/03/2026	60	£25,000	£570,000	90	95	30 June 2024	FEB874	New Build Cases Only Repayment Only
	4.84	31/03/2029	60	£25,000	£1,000,000	0	60	31 December 2024	FEB892	New Build Cases Only Repayment and Interest Only
	4.94	31/03/2029	60	£25,000	£1,000,000	0	75	31 December 2024	FEB889	New Build Cases Only Repayment and Interest Only
5 year	5.12	31/03/2029	£0	£25,000	£1,000,000	0	80	31 December 2024	FEB945	New Build Cases Only Repayment Only
	5.13	31/03/2029	£0	£25,000	£1,000,000	0	85	31 December 2024	FEB942	New Build Cases Only Repayment Only
	5.28	31/03/2029	£0	£25,000	£750,000	0	90	31 December 2024	FEB905	New Build Cases Only Repayment Only
	5.46	31/03/2029	£0	£25,000	£570,000	90	95	30 June 2024	FEB880	New Build Cases Only Repayment Only
						Fixed -	£999 f	ee		
Product Type	Rate(%)	Until	Fee	Availabk	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.17	31/03/2026	£999	£25,000	£1,000,000	0	60	31 December 2024	FEB929	New Build Cases Only Repayment and Interest Only
	5.27	31/03/2026	£999	£25,000	£1,000,000	0	75	31 December 2024	FEB927	New Build Cases Only Repayment and Interest Only
2 year	5.54	31/03/2026	£999	£25,000	£1,000,000	0	80	31 December 2024	FEB924	New Build Cases Only Repayment Only
	5.55	31/03/2026	£999	£25,000	£1,000,000	0	85	31 December 2024	FEB922	New Build Cases Only Repayment Only
	5.63	31/03/2026	2999	£25,000	£750,000	0	90	31 December 2024	FEB939	New Build Cases Only Repayment Only
	5.85	31/03/2026	6999	£25,000	£570,000	90	95	30 June 2024	FEB877	New Build Cases Only Repayment Only
	4.73	31/03/2029	6999	£25,000	£1,000,000	0	60	31 December 2024	FEB896	New Build Cases Only Repayment and Interest Only
	4.83	31/03/2029	£999	£25,000	£1,000,000	0	75	31 December 2024	FEB897	New Build Cases Only Repayment and Interest Only
5 year	5.01	31/03/2029	£999	£25,000	£1,000,000	0	80	31 December 2024	FEB950	New Build Cases Only Repayment Only
	5.02	31/03/2029	£999	£25,000	£1,000,000	0	85	31 December 2024	FEB948	New Build Cases Only Repayment Only
	5.17	31/03/2029	6663	£25,000	£750,000	0	90	31 December 2024	FEB908	New Build Cases Only Repayment Only

30 June 2024

FEB883

90 95 New Build Cases Only Only available when taken on a repayment basis

9993 9993

£25,000 £570,000

5.17

31/03/2029

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 31/03/2025 and 1% to 31/03/2026

5 year - 5% to 3	5 year - 5% to 31/03/2025, 4% to 31/03/2026, 3% to 31/03/2027, 2% to 31/03/2028 and 1% to 31/03/2029											
					First	t Home ·	- Fixed	- £0 fee				
Product Type	Rate(%)	Until	Fee	Available	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info		
2 year	5.53	31/03/2026	£0	£25,000	£300,000	0	75	31 December 2024	FEB909	Repayment Only		
					Firs	t Home ·	- Fixed	- £0 fee				
Product Type	Rate(%)	Until	Fee	Available	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info		
5 year	4.94	31/03/2029	£0	£25,000	£300,000	0	75	31 December 2024	FEB887	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

ERC structure on all products: 2 year - 1% to 31/03/2025 and 0.5% to 31/03/2026

2 year - 1% to	31/03/2023	and 0.5 /8t0 5	1103/2020				Trac	ker			
Product Type	Rate(%)	Tracke BoE+	Until	Fee	Available	between	Min LTV (*9)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.48	0.23	31/03/2026	6663	£25,000	£1,000,000	0	60	30 June 2024	FEB310	Repayment and Interest Only
	5.58	0.33	31/03/2026	£999	£25,000	£1,000,000	0	75	30 June 2024	FEB309	Repayment and Interest Only
	5.66	0.41	31/03/2026	£999	£25,000	£1,000,000	0	80	30 June 2024	FEB308	Repayment Only
2 year	5.83	0.58	31/03/2026	£999	£25,000	£1,000,000	0	85	30 June 2024	FEB307	Repayment Only
2 year	6.51	1.26	31/03/2026	£999	£25,000	£750,000	0	90	30 June 2024	FEB306	Repayment Only Specific criteria applies to availability
	5.48	0.23	31/03/2026	£3,999	£1,000,001	£5,000,000	0	60	30 June 2024	FEB313	Repayment and Interest Only
	5.58	0.33	31/03/2026	£3,999	£1,000,001	£5,000,000	0	75	30 June 2024	FEB312	Repayment and Interest Only
	5.83	0.58	31/03/2026	£3,999	£1,000,001	£2,000,000	0	85	30 June 2024	FEB311	Repayment and Interest Only Interest only available <75% LTV

15 November 2023 <u>Homebuyer Green Home</u> A £59 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 fill 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

Classification: Public

ERC structure on all products: 2 year - 2%to 31/03/2025 and 1%to 31/03/2025 5 year - 5%to 31/03/2025, %to 31/03/2027, 2%to 31/03/2028 and 1%to 31/03/2029 10 year - 6%to 31/03/2025, 5%to 31/03/2030, 4%to 31/03/2031, 3%to 31/03/2032, 2%to 31/03/2033 and 1%to 31/03/2034

						Fi	xed			
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.23	31/03/2026	£0	£25,000	£1,000,000	0	60	30 June 2024	GRS064	£250 Cashback Repayment and Interest Only
	5.33	31/03/2026	£0	£25,000	£1,000,000	0	75	30 June 2024	GRS066	£250 Cashback Repayment and Interest Only
	5.60	31/03/2026	£0	£25,000	£1,000,000	0	80	30 June 2024	GRS063	£250 Cashback Repayment Only
2 year	5.61	31/03/2026	£0	£25,000	£1,000,000	0	85	30 June 2024	GRS061	£250 Cashback Repayment Only
	5.69	31/03/2026	£0	£25,000	£750,000	0	90	30 June 2024	GRS084	£250 Cashback Repayment Only
	6.11	31/03/2026	£0	£25,000	£570,000	90	95	30 June 2024	GRS023	£250 Cashback Repayment Only
	4.64	31/03/2029	£0	£25,000	£1,000,000	0	60	30 June 2024	GRS041	£250 Cashback Repayment and Interest Only
	4.74	31/03/2029	£0	£25,000	£1,000,000	0	75	30 June 2024	GRS038	£250 Cashback Repayment and Interest Only
	4.92	31/03/2029	£0	£25,000	£1,000,000	0	80	30 June 2024	GRS094	£250 Cashback Repayment Only
5 year	4.93	31/03/2029	£0	£25,000	£1,000,000	0	85	30 June 2024	GRS091	£250 Cashback Repayment Only
	5.08	31/03/2029	£0	£25,000	£750,000	0	90	30 June 2024	GR\$058	£250 Cashback Repayment Only
	5.46	31/03/2029	£0	£25,000	£570,000	90	95	30 June 2024	GRS029	£250 Cashback Repayment Only
10 year	4.88	31/03/2034	£0	£25,000	£1,000,000	0	60	30 June 2024	GRS019	£250 Cashback Repayment and Interest Only
io year	4.88	31/03/2034	£0	£25,000	£1,000,000	0	75	30 June 2024	GRS020	£250 Cashback Repayment and Interest Only
						Fixed -	£999 fe	e		
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	4.97	31/03/2026	6663							
			£999	£25,000	£1,000,000	0	60	30 June 2024	GR\$078	£250 Cashback Repayment and Interest Only
	5.07	31/03/2026	£999	£25,000 £25,000	£1,000,000 £1,000,000	0	60 75	30 June 2024 30 June 2024	GRS078 GRS076	
2 1000	5.07 5.34	31/03/2026								Repayment and Interest Only £250 Cashback
2 year			£999	£25,000	£1,000,000	0	75	30 June 2024	GRS076	Repayment and Interest Only £250 Cashback Repayment and Interest Only £250 Cashback
2 year	5.34	31/03/2026	£999 £999	£25,000 £25,000	£1,000,000 £1,000,000	0	75 80	30 June 2024 30 June 2024	GRS076 GRS075	Repayment and Interest Only E250 Cashback Repayment and Interest Only E250 Cashback Repayment Only E250 Cashback
2 year	5.34 5.35	31/03/2026	9993 9993 9993 9993	£25,000 £25,000 £25,000	£1,000,000 £1,000,000 £1,000,000	0	75 80 85	30 June 2024 30 June 2024 30 June 2024	GRS076 GRS075 GRS073	Repayment and Interest Only E230 Cashback Repayment and Interest Only E230 Cashback Repayment Only E230 Cashback Repayment Only E230 Cashback
2 year	5.34 5.35 5.43	31/03/2026 31/03/2026 31/03/2026	eee3 eee3 eee2 eee2 eee3	£25,000 £25,000 £25,000 £25,000	£1,000,000 £1,000,000 £1,000,000 £750,000	0	75 80 85 90	30 June 2024 30 June 2024 30 June 2024 30 June 2024	GRS076 GRS075 GRS073 GRS087	Repayment and Interest Only E250 Cashback Repayment and Interest Only E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback
2 year	5.34 5.35 5.43 5.85	31/03/2026 31/03/2026 31/03/2026 31/03/2026	eee3 eee3 eee2 eee2 eee2 eee3 eee3	£25,000 £25,000 £25,000 £25,000 £25,000	£1,000,000 £1,000,000 £1,000,000 £750,000 £570,000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	75 80 85 90 95	30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024	GRS076 GRS075 GRS073 GRS087 GRS087	Repayment and trimest Only E250 Cashback Repayment and Interest Only E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback
	5.34 5.35 5.43 5.85 4.53	31/03/2026 31/03/2026 31/03/2026 31/03/2029 31/03/2029	eee3 eee3 eee3 eee3 eee3 eee3 eee3 eee	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £1,000,000 £1,000,000 £1,000,000 £570,000 £1,000,000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	75 80 85 90 95 60	30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024	GR5075 GR5075 GR5073 GR5087 GR5025 GR5024	Repayment and Interest Only 1250 Cashback Repayment and Interest Only 1250 Cashback Repayment Only 1250 Cashback Repayment Only 1250 Cashback Repayment Only 1250 Cashback Repayment Only 1250 Cashback Repayment Only 1250 Cashback
2 year 5 year	5.34 5.35 5.43 5.85 4.53 4.63	31/03/2026 31/03/2026 31/03/2026 31/03/2026 31/03/2029 31/03/2029	eee2	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	75 80 85 90 95 60 75	30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024	GR5076 GR5075 GR5073 GR5087 GR5026 GR5024 GR5044	Repayment and Interest Only 2500 Cashback Repayment and Interest Only 1250 Cashback Repayment Only 1250 Cashback Repayment Only 1250 Cashback Repayment Only 1250 Cashback Repayment Only 1250 Cashback Repayment Only 1250 Cashback Repayment on Interest Only 1250 Cashback Repayment Only 1250 Cashback
	5.34 5.35 5.43 5.85 4.53 4.63 4.81	31/03/2026 31/03/2026 31/03/2026 31/03/2029 31/03/2029 31/03/2029	eee3	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £1,000,000 £1,000,000 £750,000 £1,000,000 £1,000,000 £1,000,000	0 0 0 0 0 0 0 0	75 80 85 90 95 60 75 80	30 June 2024 30 June 2024	GR5075 GR5073 GR5073 GR5087 GR5084 GR5044 GR5045 GR5049	Repayment and Interest Only 2200 Cashback Repayment and Interest Only 2300 Cashback Repayment Only 2300 Cashback
	5.34 5.35 5.43 5.85 4.53 4.63 4.81 4.82	31/03/2026 31/03/2026 31/03/2026 31/03/2029 31/03/2029 31/03/2029 31/03/2029	eee3	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £1,000,000 £1,000,000 £750,000 £1,000,000 £1,000,000 £1,000,000	0 0 0 0 0 0 0 0 0	75 80 85 90 95 60 75 80 85	30 June 2024 30 June 2024	GREOTE GREOTE GREOTE GREOET GREOEE GREOEE GREOEE GREOEE	Repayment and Interest Only 250 Cashback Repayment and Interest Only 250 Cashback Repayment Only 250 Cashback
5 year	5.34 5.35 5.43 5.85 4.53 4.63 4.81 4.82 4.97	31/03/2026 31/03/2026 31/03/2026 31/03/2029 31/03/2029 31/03/2029 31/03/2029 31/03/2029	eee3	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £1,000,000 £1,000,000 £750,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000	0 0 0 0 90 0 0 0 0 0	75 80 90 95 60 75 80 85 90	30 June 2024 30 June 2024	GR8078 GR8073 GR8073 GR8087 GR8087 GR8086 GR8086 GR8087 GR8086 GR8086 GR8087 GR8086 GR8086 GR8087 GR8087 GR8087 GR8087	Repayment and Interest Only ISBO Cashback Repayment and Interest Only ISBO Cashback Repayment Only ISBO Cashback Repayment Only ISBO Cashback Repayment Only ISBO Cashback Repayment Only ISBO Cashback Repayment and Interest Only ISBO Cashback Repayment on Interest Only ISBO Cashback Repayment Only ISBO Cashback
	5.35 5.35 5.43 5.85 4.53 4.63 4.81 4.81 4.82 4.97 5.35	31/03/2026 31/03/2026 31/03/2026 31/03/2029 31/03/2029 31/03/2029 31/03/2029 31/03/2029	eee2 eee3 eee3 eee3 eee3 eee3 eee3 ee63 ee63 ee63 ee63 ee63 ee63 ee63	E25.000 E25.000 E25.000 E25.000 E25.000 E25.000 E25.000 E25.000 E25.000 E25.000	£1.000.000 £1.000.000 £1.000.000 £1.000.000 £1.000.000 £1.000.000 £1.000.000 £1.000.000 £1.000.000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	75 80 90 95 60 75 80 85 90 95	30 June 2024 30 June 2024	GR8078 GR8073 GR8087 GR8087 GR8087 GR8087 GR8044 GR8045 GR8046 GR8046 GR8047 GR8048 GR8048 GR8049 GR8049 GR8049 GR8049	Repayment and Interest Only 2000 Cathback Repayment and Interest Only 2000 Cathback Repayment Only 2000 Cathback

Large Loans

						Fixed -	E1499 fo	ee		
Product Type	Rate(%)	Until		Available		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.72	31/03/2026	£1,499	£1,000,001	£5,000,000	0	60	30 June 2024	GRS052	£250 Cashbaok Repayment and Interest Only
2 year	5.80	31/03/2026	£1,499	£1,000,001	£5,000,000	0	75	30 June 2024	GRS051	£250 Cashback Repayment and Interest Only
	5.82	31/03/2026	£1,499	£1,000,001	£2,000,000	0	85	30 June 2024	GRS050	£250 Cashback Repayment and Interest Only Interest only available <75% LTV
	4.53	31/03/2029	£1,499	£1,000,001	£5,000,000	0	60	30 June 2024	GRS036	£250 Cashback Repayment and Interest Only
5 year	4.63	31/03/2029	£1,499	£1,000,001	£5,000,000	0	75	30 June 2024	GRS035	£250 Cashback Repayment and Interest Only
	5.07	31/03/2029	£1,499	£1,000,001	£2,000,000	0	85	30 June 2024	GRS090	£250 Cashback Repayment and Interest Only

New Build Homebuyer Green Home

A 250 cashback is available on selected residential products, to those purchasing a program with an Energy Performance Cartificate Register, an Energy Performance Cartificate Ised available of prot to application, via a valid Energy Performance Cartificate Register, an Energy Performance Cartificate Ised (or a valid Pedicet Derergy Performance Cartificate Ised) or a valid Pedicet Derergy Performance Cartificate Ised (or a valid Pedicet Derergy Performance Cartificate Ised) or a valid Pedicet Derergy Performance Cartificate Ised (or a valid Pedicet Derergy Performance Cartificate Ised) or a valid Pedicet Derergy Performance Cartificate Ised (or a valid Pedicet Derergy Performance Cartificate Ised) or a valid Pedicet Derergy Performance Cartificate Ised (or a valid Pedicet Derergy Performance Cartificate Ised) or a valid Pedicet Derergy Performance Cartificate Ised (or a valid Pedicet Derergy Performance Cartificate Ised) or a valid Pedicet Derergy Performance Cartificate Ised (or a valid Pedicet Derergy Performance Cartificate Ised) or a valid Pedicet Derergy Performance Cartificate Ised (or a valid Pedicet Derergy Performance Cartificate Ised) or a valid Pedicet Derergy Performance Cartificate Ised (or a valid Pedicet Derergy Performance Cartificate Ised) or a valid Pedicet Derergy Performance Cartificate Ised (or a valid Pedicet Derergy Performance Cartificate Ised) or a valid Ised (or a valid Ised) or a valid Ised) or a valid Ised (or a valid Ised) or a valid Ised (or a valid

						F	xed			
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.43	31/03/2026	£0	£25,000	£1,000,000	0	60	31 December 2024	GRS065	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.53	31/03/2026	£0	£25,000	£1,000,000	0	75	31 December 2024	GR\$067	£250 Cashback New Build Cases Only Repayment and Interest Only
2 year	5.80	31/03/2026	£0	£25,000	£1,000,000	0	80	31 December 2024	GRS062	£250 Cashback New Build Cases Only Repayment Only
- ,	5.81	31/03/2026	£0	£25,000	£1,000,000	0	85	31 December 2024	GRS060	£250 Cashback New Build Cases Only Repayment Only
	5.89	31/03/2026	£0	£25,000	£750,000	0	90	31 December 2024	GRS086	£250 Cashback New Build Cases Only Repayment Only
	6.11	31/03/2026	£0	£25,000	£570,000	90	95	30 June 2024	GRS024	£250 Cashback New Build Cases Only Repayment Only
	4.84	31/03/2029	£0	£25,000	£1,000,000	0	60	31 December 2024	GRS042	£250 Cashback New Build Cases Only Repayment and Interest Only
	4.94	31/03/2029	£0	£25,000	£1,000,000	0	75	31 December 2024	GR\$039	£250 Cashback New Build Cases Only Repayment and Interest Only
5 year	5.12	31/03/2029	£0	£25,000	£1,000,000	0	80	31 December 2024	GRS095	£250 Cashback New Build Cases Only Repayment Only
- year	5.13	31/03/2029	£0	£25,000	£1,000,000	0	85	31 December 2024	GRS092	£250 Cashback New Build Cases Only Repayment Only
	5.28	31/03/2029	£0	£25,000	£750,000	0	90	31 December 2024	GR\$054	£250 Cashback New Build Cases Only Repayment Only
	5.46	31/03/2029	£0	£25,000	£570,000	90	95	30 June 2024	GRS030	£250 Cashback New Build Cases Only

						Fixed -	£999 fe	e		
Product Type	Rate(%)	Until		Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.17	31/03/2026	£999	£25,000	£1,000,000	0	60	31 December 2024	GR\$079	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.27	31/03/2026	6999	£25,000	£1,000,000	0	75	31 December 2024	GRS077	£250 Cashback New Build Cases Only Repayment and Interest Only
2 year	5.54	31/03/2026	6999	£25,000	£1,000,000	0	80	31 December 2024	GRS074	£250 Cashback New Build Cases Only Repayment Only
- ,	5.55	31/03/2026	6999	£25,000	£1,000,000	0	85	31 December 2024	GRS072	£250 Cashback New Build Cases Only Repayment Only
	5.63	31/03/2026	6993	£25,000	£750,000	0	90	31 December 2024	GRS089	£250 Cashback New Build Cases Only Repayment Only
	5.85	31/03/2026	6999	£25,000	£570,000	90	95	30 June 2024	GRS027	£250 Cashback New Build Cases Only Repayment Only
	4.73	31/03/2029	6663	£25,000	£1,000,000	0	60	31 December 2024	GRS047	£250 Cashback New Build Cases Only Repayment and Interest Only
	4.83	31/03/2029	6999	£25,000	£1,000,000	0	75	31 December 2024	GRS046	£250 Cashback New Build Cases Only Repayment and Interest Only
5 year	5.01	31/03/2029	6999	£25,000	£1,000,000	0	80	31 December 2024	GRS100	£250 Cashback New Build Cases Only Repayment Only
- ,	5.02	31/03/2029	6999	£25,000	£1,000,000	0	85	31 December 2024	GRS098	£250 Cashback New Build Cases Only Repayment Only
	5.17	31/03/2029	£999	£25,000	£750,000	0	90	31 December 2024	GRS057	£250 Cashback New Build Cases Only Repayment Only
	5.35	31/03/2029	6663	£25,000	£570,000	90	95	30 June 2024	GRS033	£250 Cashback New Build Cases Only Repayment Only

First Homes - First Time Buyer Only Green Home Available for the Governments First Home scheme in England only all applicants must be First Time Buyers and be approved by their Local Authority before applying Maximum processe prices in the Buyers and be approved by their Local Authority before applying Min scheme LTV is 50%. ERC structure on all products: 2 year - 2% to 31/03/2025, d% to 31/03/2027, 2% to 31/03/2028 and 1% to 31/03/2029

Classification: Public

5 year - 5% to 31/03/2025, 4% to 31/03/2026, 3% to 31/03/2027, 2% to 31/03/2028 and 1% to 31/03/2029												
First Home - Fixed												
Product Type Rate(%) Linti Fee Available between Min LTV (%) Max LTV (%) Complete by Product Code Additional Info												
2 year	5.53	31/03/2026	£0	£25,000	£300,000	0	75	31 December 2024	GRS059	£250 Cashback Repayment Only		
								un al				
						First Ho	me - Fix	œd				
Product Type	Rate(%)	Until	Fee	Available	e between		me - Fix Max LTV (%)		Product Code	Additional Info		

15 November 2023 REM

ERC structure on all products: 2 year - 2% to 31002025 and 1% to 31003/2026 3 year - 3% to 31002025, 2% to 31032026, 1% to 3103/2027 5 year - 5% to 31003/2025, 4% to 3103/2026, 5% to 3103/2027, 2% to 3103/2028 and 1% to 31003/2029 10 year - 6% to 31003/2029, 5% to 3103/2030, 4% to 31003/2031, 3% to 31003/2032, 2% to 31003/2033 and 1% to 31003/2034 **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.

						Fix	ed								
	reduct Type Rater(%) Until Fee Available between Min LTV (%) Max LTV (%) Complete by Product Code Additional Info														
Product Type	Rate(%)	Until		Available		Min LTV (%)	Max LTV (%)	Complete by		Additional Info					
	5.56	31/03/2026	£0	£25,000	£1,000,000	0	60	30 June 2024	FEB770	Repayment and Interest Only					
	5.95	31/03/2026	£0	£25,000	£1,000,000	0	75	30 June 2024	FEB771	Repayment and Interest Only					
2 year	6.19	31/03/2026	£0	£25,000	£1,000,000	0	80	30 June 2024	FEB442	Repayment Only					
	6.24	31/03/2026	£0	£25,000	£1,000,000	0	85	30 June 2024	FEB443	Repayment Only					
	6.44	31/03/2026	£0	£25,000	£750,000	0	90	30 June 2024	FEB439	Repayment Only					
	5.28	31/03/2027	£0	£25,000	£1,000,000	0	60	30 June 2024	FEB454	Repayment and Interest Only					
	5.48	31/03/2027	£0	£25,000	£1,000,000	0	75	30 June 2024	FEB455	Repayment and Interest Only					
3 year	5.72	31/03/2027	£0	£25,000	£1,000,000	0	80	30 June 2024	FEB456	Repayment Only					
	5.75	31/03/2027	£0	£25,000	£1,000,000	0	85	30 June 2024	FEB457	Repayment Only					
	5.84	31/03/2027	£0	£25,000	£750,000	0	90	30 June 2024	FEB453	Repayment Only					
	5.10	31/03/2029	£0	£25,000	£1,000,000	0	60	30 June 2024	FEB774	Repayment and Interest Only					
	5.17	31/03/2029	£0	£25,000	£1,000,000	0	75	30 June 2024	FEB775	Repayment and Interest Only					
5 year	5.48	31/03/2029	£0	£25,000	£1,000,000	0	80	30 June 2024	FEB466	Repayment Only					
	5.61	31/03/2029	£0	£25,000	£1,000,000	0	85	30 June 2024	FEB467	Repayment Only					
	5.81	31/03/2029	£0	£25,000	£750,000	0	90	30 June 2024	FEB463	Repayment Only					
10 year	5.09	31/03/2034	£0	£25,000	£1,000,000	0	60	30 June 2024	FEB473	Repayment and Interest Only					
yeur	5.09	31/03/2034	£0	£25,000	£1,000,000	0	75	30 June 2024	FEB474	Repayment and Interest Only					

						Fix	ed			
					Remort	gage Se	rvice - I	£999 fee		
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.25	31/03/2026	6663	£100,000	£1,000,000	0	60	30 June 2024	FEB772	Repayment and Interest Only
	5.64	31/03/2026	£999	£100,000	£1,000,000	0	75	30 June 2024	FEB773	Repayment and Interest Only
2 year	5.88	31/03/2026	£999	£100,000	£1,000,000	0	80	30 June 2024	FEB447	Repayment Only
	5.93	31/03/2026	6663	£100,000	£1,000,000	0	85	30 June 2024	FEB448	Repayment Only
	6.13	31/03/2026	6663	£100,000	£750,000	0	90	30 June 2024	FEB444	Repayment Only
	5.08	31/03/2027	£999	£100,000	£1,000,000	0	60	30 June 2024	FEB459	Repayment and Interest Only
	5.28	31/03/2027	£999	£100,000	£1,000,000	0	75	30 June 2024	FEB460	Repayment and Interest Only
3 year	5.52	31/03/2027	£999	£100,000	£1,000,000	0	80	30 June 2024	FEB461	Repayment Only
	5.55	31/03/2027	6663	£100,000	£1,000,000	0	85	30 June 2024	FEB462	Repayment Only
	5.64	31/03/2027	£999	£100,000	£750,000	0	90	30 June 2024	FEB458	Repayment Only
	4.97	31/03/2029	£999	£100,000	£1,000,000	0	60	30 June 2024	FEB776	Repayment and Interest Only
	5.04	31/03/2029	£999	£100,000	£1,000,000	0	75	30 June 2024	FEB777	Repayment and Interest Only
5 year	5.35	31/03/2029	£999	£100,000	£1,000,000	0	80	30 June 2024	FEB471	Repayment Only
	5.48	31/03/2029	6663	£100,000	£1,000,000	0	85	30 June 2024	FEB472	Repayment Only
	5.68	31/03/2029	6663	£100,000	£750,000	0	90	30 June 2024	FEB468	Repayment Only
10 year	5.02	31/03/2034	6663	£100,000	£1,000,000	0	60	30 June 2024	FEB475	Repayment and Interest Only
io year	5.02	31/03/2034	6663	£100,000	£1,000,000	0	75	30 June 2024	FEB476	Repayment and Interest Only

Large Loans

	Fixed													
	Remortgage Service - £1499 Fee													
Product Type	Product Type Rate(%) Until Fee Available between Min LTV (%) Max LTV (%) Complete by Product Code Additional Info													
	5.50	31/03/2026	£1,499	£1,000,000	£5,000,000	0	60	30 June 2024	FEB780	Repayment and Interest Only				
2 year	5.89	31/03/2026	£1,499	£1,000,000	£5,000,000	0	75	30 June 2024	FEB781	Repayment and Interest Only				
	6.18	31/03/2026	£1,499	£1,000,000	£2,000,000	0	85	30 June 2024	FEB481	Repayment Only				
	5.22	31/03/2029	£1,499	£1,000,000	£5,000,000	0	60	30 June 2024	FEB782	Repayment and Interest Only				
5 year	5.29	31/03/2029	£1,499	£1,000,000	£5,000,000	0	75	30 June 2024	FEB783	Repayment and Interest Only				
	5.73	31/03/2029	£1,499	£1,000,000	£2,000,000	0	85	30 June 2024	FEB487	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 31/03/2025 and 0.5% to 31/03/2026

	Tracker											
Product Type	Rate(%)	Tracks BoE +	Until	Fee	Available	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
	5.48	0.23	31/03/2026	6993	£25,000	£1,000,000	0	60	30 June 2024	FEB449	Repayment and Interest Only	
	5.58	0.33	31/03/2026	£999	£25,000	£1,000,000	0	75	30 June 2024	FEB450	Repayment and Interest Only	
	5.66	0.41	31/03/2026	£999	£25,000	£1,000,000	0	80	30 June 2024	FEB451	Repayment Only	
2 year	5.83	0.58	31/03/2026	6993	£25,000	£1,000,000	0	85	30 June 2024	FEB452	Repayment Only	
	5.48	0.23	31/03/2026	£3,999	£1,000,000	£5,000,000	0	60	30 June 2024	FEB485	Repayment and Interest Only	
	5.58	0.33	31/03/2026	£3,999	£1,000,000	£5,000,000	0	75	30 June 2024	FEB486	Repayment and Interest Only	
	5.83	0.58	31/03/2026	£3,999	£1,000,000	£2,000,000	0	85	30 June 2024	FEB484	Repayment Only	

15 November 2023 REM - Green Home A250 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 reliande on your file for audit purposes as a later date, via a valiad Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate Isself, or a valid Predicted Energy Performance Certificate for New Build properties

ERC structure on all products: 2 year - 2% to 31/03/2025 and 1% to 31/03/2026 3 year - 3% to 31/03/2025, 2% to 31/03/2026, 1% to 31/03/2027 5 year - 5% to 31/03/2025, 4% to 31/03/2026, 3% to 31/03/2027, 2% to 31/03/2028 and 1% to 31/03/2029 10 year - 6% to 31/03/2029, 5% to 31/03/2030, 4% to 31/03/2021, 3% to 31/03/2032, 2% to 31/03/2033 and 1% to 31/03/2034

Remortgage Service

Remortgage se	rvice-we will	l pay our legal	fees or your o	customer can	arrange their			their own costs, ar	d there is also no c	harge for a property assessment.			
	Fixed Remortgage Service - £0 Fee												
	Remortgage Service - £0 Fee												
Product Type	Rate(%)	Until		Available		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info			
	5.56	31/03/2026	£0	£25,000	£1,000,000	0	60	30 June 2024	GRR756	£250 Cashback Repayment and Interest Only			
	5.95	31/03/2026	£0	£25,000	£1,000,000	0	75	30 June 2024	GRR757	£250 Cashback Repayment and Interest Only			
2 year	6.19	31/03/2026	£0	£25,000	£1,000,000	0	80	30 June 2024	GRR471	£250 Cashback Repayment Only			
	6.24	31/03/2026	£0	£25,000	£1,000,000	0	85	30 June 2024	GRR472	£250 Cashback Repayment Only			
	6.44	31/03/2026	£0	£25,000	£750,000	0	90	30 June 2024	GRR468	£250 Cashback Repayment Only			
	5.10	31/03/2029	£0	£25,000	£1,000,000	0	60	30 June 2024	GRR760	£250 Cashback Repayment and Interest Only			
	5.17	31/03/2029	£0	£25,000	£1,000,000	0	75	30 June 2024	GRR761	£250 Cashback Repayment and Interest Only			
5 year	5.48	31/03/2029	£0	£25,000	£1,000,000	0	80	30 June 2024	GRR481	£250 Cashback Repayment Only			
	5.61	31/03/2029	£0	£25,000	£1,000,000	0	85	30 June 2024	GRR482	£250 Cashback Repayment Only			
	5.81	31/03/2029	£0	£25,000	£750,000	0	90	30 June 2024	GRR478	£250 Cashback Repayment Only			
10 year	5.09	31/03/2034	£0	£25,000	£1,000,000	0	60	30 June 2024	GRR488	£250 Cashback Repayment and Interest Only			
io year	5.09	31/03/2034	£0	£25,000	£1,000,000	0	75	30 June 2024	GRR489	£250 Cashback Repayment and Interest Only			

						Fix	œd						
	Remortgage Service - £999 fee												
Product Type	Rate(%)	Until	Fee	Available		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info			
	5.25	31/03/2026	6663	£100,000	£1,000,000	0	60	30 June 2024	GRR758	£250 Cashback Repayment and Interest Only			
	5.64	31/03/2026	£999	£100,000	£1,000,000	0	75	30 June 2024	GRR759	£250 Cashback Repayment and Interest Only			
2 year	5.88	31/03/2026	£999	£100,000	£1,000,000	0	80	30 June 2024	GRR476	£250 Cashback Repayment Only			
	5.93	31/03/2026	£999	£100,000	£1,000,000	0	85	30 June 2024	GRR477	£250 Cashback Repayment Only			
	6.13	31/03/2026	£999	£100,000	£750,000	0	90	30 June 2024	GRR473	£250 Cashback Repayment Only			
	4.97	31/03/2029	£999	£100,000	£1,000,000	0	60	30 June 2024	GRR762	£250 Cashback Repayment and Interest Only			
	5.04	31/03/2029	£999	£100,000	£1,000,000	0	75	30 June 2024	GRR763	£250 Cashback Repayment and Interest Only			
5 year	5.35	31/03/2029	£999	£100,000	£1,000,000	0	80	30 June 2024	GRR486	£250 Cashback Repayment Only			
	5.48	31/03/2029	£999	£100,000	£1,000,000	0	85	30 June 2024	GRR487	£250 Cashback Repayment Only			
	5.68	31/03/2029	£999	£100,000	£750,000	0	90	30 June 2024	GRR483	£250 Cashback Repayment Only			
10 year	5.02	31/03/2034	£999	£100,000	£1,000,000	0	60	30 June 2024	GRR490	£250 Cashback Repayment and Interest Only			
io year	5.02	31/03/2034	6663	£100,000	£1,000,000	0	75	30 June 2024	GRR491	£250 Cashback Repayment and Interest Only			

	Large Loans											
	Fixed											
	Remortgage Service - £1499 Fee											
Product Type	Rate(%)	Until	Fee	Available		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info		
	5.50	31/03/2026	£1,499	£1,000,000	£5,000,000	0	60	30 June 2024	GRR766	£250 Cashback Repayment and Interest Only		
2 year	5.89	31/03/2026	£1,499	£1,000,000	£5,000,000	0	75	30 June 2024	GRR767	£250 Cashback Repayment and Interest Only		
	6.18	31/03/2026	£1,499	£1,000,000	£2,000,000	0	85	30 June 2024	GRR496	£250 Cashback Repayment Only		
	5.22	31/03/2029	£1,499	£1,000,000	£5,000,000	0	60	30 June 2024	GRR768	£250 Cashback Repayment and Interest Only		
5 year	5.29	31/03/2029	£1,499	£1,000,000	£5,000,000	0	75	30 June 2024	GRR769	£250 Cashback Repayment and Interest Only		
	5.73	31/03/2029	£1,499	£1,000,000	£2,000,000	0	85	30 June 2024	GRR499	£250 Cashback Repayment and Interest Only		

Classification: Public

15 November 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 31/03/2025 and 1% to 31/03/2026 5 year - 5% to 31/03/2025, 4% to 31/03/2026, 3% to 31/03/2027, 2% to 31/03/2028 and 1% to 31/03/2029

5 year - 5% to 3	1/03/2025, 4	1% to 31/03/2	026, 3% to 3	1/03/2027, 29	% to 31/03/202	28 and 1% t	o 31/03/202	9				
year - 5% to 31/03/2025, 3% to 31/03/2027, 2% to 31/03/2027, 2% to 31/03/2028 and 1% to 31/03/2028 Fixed - 5/02 Product Type Rate(%) Unit Fixed - 5/02 Product Type Product Type Rate(%) Unit Fixed - 5/02 Product Type Product Code Additional Info Product Type Rate(%) Unit Fixed - 5/02 Complete by Product Code Additional Info Single Type Product Code Additional Info <												
Product Type	Rate(%)	Until	Fee	Available	between	Min LTV (%)		Complete by	Product Code	Additional Info		
	5.43	31/03/2026	£0	£25,000	£500,000	0	60	31 December 2024	FEB920	Repayment Only		
	5.53	31/03/2026	£0	£25,000	£500,000	0	75	31 December 2024	FEB921	Repayment Only		
2 4035	5.80	31/03/2026	£0	£25,000	£500,000	0	80	31 December 2024	FEB919	Repayment Only		
2 year	5.81	31/03/2026	£0	£25,000	£500,000	0	85	31 December 2024	FEB918	Repayment Only		
	5.89	31/03/2026	£0	£25,000	£500,000	0	90	31 December 2024	FEB935	Repayment Only		
	6.31	31/03/2026	£0	£25,000	£500,000	90	95	31 December 2024	FEB875	Repayment Only		
	4.84	31/03/2029	£0	£25,000	£500,000	0	60	31 December 2024	FEB893	Repayment Only		
	4.94	31/03/2029	£0	£25,000	£500,000	0	75	31 December 2024	FEB890	Repayment Only		
5 year	5.12	31/03/2029	£0	£25,000	£500,000	0	80	31 December 2024	FEB946	Repayment Only		
o year	5.13	31/03/2029	£0	£25,000	£500,000	0	85	31 December 2024	FEB943	Repayment Only		
	5.28	31/03/2029	£0	£25,000	£500,000	0	90	31 December 2024	FEB904	Repayment Only		
	5.66	31/03/2029	£0	£25,000	£500,000	90	95	31 December 2024	FEB881	Repayment Only		

						Fixed -	• £999 1	fee		
Product Type	Rate(%)	Until	Fee	Available	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.17	31/03/2026	£999	£25,000	£500,000	0	60	31 December 2024	FEB933	Repayment Only
	5.27	31/03/2026	£999	£25,000	£500,000	0	75	31 December 2024	FEB932	Repayment Only
2 year	5.54	31/03/2026	£999	£25,000	£500,000	0	80	31 December 2024	FEB931	Repayment Only
2 year	5.55	31/03/2026	£999	£25,000	£500,000	0	85	31 December 2024	FEB930	Repayment Only
	5.63	31/03/2026	£999	£25,000	£500,000	0	90	31 December 2024	FEB938	Repayment Only
	6.05	31/03/2026	£999	£25,000	£500,000	90	95	31 December 2024	FEB878	Repayment Only
	4.73	31/03/2029	£999	£25,000	£500,000	0	60	31 December 2024	FEB898	Repayment Only
	4.83	31/03/2029	£999	£25,000	£500,000	0	75	31 December 2024	FEB899	Repayment Only
5 year	5.01	31/03/2029	£999	£25,000	£500,000	0	80	31 December 2024	FEB952	Repayment Only
2 your	5.02	31/03/2029	£999	£25,000	£500,000	0	85	31 December 2024	FEB951	Repayment Only
	5.17	31/03/2029	£999	£25,000	£500,000	0	90	31 December 2024	FEB907	Repayment Only
	5.55	31/03/2029	£999	£25,000	£500,000	90	95	31 December 2024	FEB884	Repayment Only

REM

KEM 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 For Shared Ownership Remortgages: the Malfix's in 00%, and is calculated as the surrout valuation The maximum 10 for surfaces are advanced as the surrout valuation.

	Fixed													
	Remortgage - Own Conveyancer													
Product Type														
_	6.15	31/03/2026	£0	£25,000	£500,000	0	75	30 June 2024	FEB778	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer				
2 year	6.64	31/03/2026	£0	£25,000	£500,000	75	90	30 June 2024	FEB478	£250 Cashback Repayment Only Includes free valuation but no free legals - customer must instruct own conveyancer				
Fueer	5.37	31/03/2029	£0	£25,000	£500,000	0	75	30 June 2024	FEB779	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer				
5 year	6.01	31/03/2029	£0	£25,000	£500,000	75	90	30 June 2024	FEB480	£250 Cashback Repayment Only Includes free valuation but no free legals - customer must instruct own conveyancer				

15 November 2023 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 31/03/2025 and 1% to 31/03/2026 5 year - 5% to 31/03/2025, 4% to 31/03/2026, 3% to 31/03/2027, 2% to 31/03/2028 and 1% to 31/03/2029

5 year - 5% to 3	1/03/2025, 4	F/6 LO 31/03/2	020, 3% tO 3	1/03/2027, 2%	o to 31/03/202		- £0 fe			
Product Type	Rate(%)	Until	Fee	Available	between	Min LTV (%)	Max LTV	Complete by	Product Code	Additional Info
Product Type	Rate(%)	Until	ree	Available	between	wiin LIV (%)	(%)	Complete by	Product Code	Additional milo
	5.43	31/03/2026	£0	£25,000	£500,000	0	60	31 December 2024	GRS070	£250 Cashback Repayment Only
	5.53	31/03/2026	£0	£25,000	£500,000	0	75	31 December 2024	GRS071	£250 Cashback Repayment Only
2 year	5.80	31/03/2026	£0	£25,000	£500,000	0	80	31 December 2024	GRS069	£250 Cashback Repayment Only
2 your	5.81	31/03/2026	£0	£25,000	£500,000	0	85	31 December 2024	GRS068	£250 Cashback Repayment Only
	5.89	31/03/2026	£0	£25,000	£500,000	0	90	31 December 2024	GRS085	£250 Cashback Repayment Only
	6.31	31/03/2026	£0	£25,000	£500,000	90	95	31 December 2024	GRS025	£250 Cashback Repayment Only
	4.84	31/03/2029	£0	£25,000	£500,000	0	60	31 December 2024	GRS043	£250 Cashback Repayment Only
	4.94	31/03/2029	£0	£25,000	£500,000	0	75	31 December 2024	GRS040	£250 Cashback Repayment Only
5 year	5.12	31/03/2029	£0	£25,000	£500,000	0	80	31 December 2024	GRS096	£250 Cashback Repayment Only
0 900	5.13	31/03/2029	£0	£25,000	£500,000	0	85	31 December 2024	GRS093	£250 Cashback Repayment Only
	5.28	31/03/2029	£0	£25,000	£500,000	0	90	31 December 2024	GRS053	£250 Cashback Repayment Only
	5.66	31/03/2029	£0	£25,000	£500,000	90	95	31 December 2024	GRS031	£250 Cashback Repayment Only

					ee					
Product Type	Rate(%)	Until	Fee	Available	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.17	31/03/2026	£999	£25,000	£500,000	0	60	31 December 2024	GRS083	£250 Cashback Repayment Only
	5.27	31/03/2026	£999	£25,000	£500,000	0	75	31 December 2024	GRS082	£250 Cashback Repayment Only
2 year	5.54	31/03/2026	£999	£25,000	£500,000	0	80	31 December 2024	GRS081	£250 Cashback Repayment Only
2 year	5.55	31/03/2026	£999	£25,000	£500,000	0	85	31 December 2024	GRS080	£250 Cashback Repayment Only
	5.63	31/03/2026	£999	£25,000	£500,000	0	90	31 December 2024	GRS088	£250 Cashback Repayment Only
	6.05	31/03/2026	£999	£25,000	£500,000	90	95	31 December 2024	GRS028	£250 Cashback Repayment Only
	4.73	31/03/2029	£999	£25,000	£500,000	0	60	31 December 2024	GRS048	£250 Cashback Repayment Only
	4.83	31/03/2029	£999	£25,000	£500,000	0	75	31 December 2024	GRS049	£250 Cashback Repayment Only
5 year	5.01	31/03/2029	£999	£25,000	£500,000	0	80	31 December 2024	GRS102	£250 Cashback Repayment Only
S year	5.02	31/03/2029	£999	£25,000	£500,000	0	85	31 December 2024	GRS101	£250 Cashback Repayment Only
	5.17	31/03/2029	£999	£25,000	£500,000	0	90	31 December 2024	GRS056	£250 Cashback Repayment Only
	5.55	31/03/2029	£999	£25,000	£500,000	90	95	31 December 2024	GRS034	£250 Cashback Repayment Only

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 al For Shared Ownershin Remortgrages:

	or Shared Ownership Kemortgages: ne 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	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info		
2 year	6.15	31/03/2026	£0	£25,000	£500,000	0	75	30 June 2024	GRR764	£500 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer		
z year	6.64	31/03/2026	£0	£25,000	£500,000	75	90	30 June 2024	GRR493	£500 Cashback Repayment Only Includes free valuation but no free legals - customer must instruct own conveyancer		
5	5.37	31/03/2029	£0	£25,000	£500,000	0	75	30 June 2024	GRR765	£500 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer		
5 year	6.01	31/03/2029	£0	£25,000	£500,000	75	90	30 June 2024	GRR495	£500 Cashback Repayment Only Includes free valuation but no free legals - customer must instruct own conveyancer		

REM

15 November 2023 Product Transfers and Further Advances

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

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

Classification: Public

FEB318 GRR627 GRR622 GRR644 GRR234 FEB686 FEB679 FEB702 FEB689 GRR626 GRR619 GRR642 GRR629 FEB685 FEB677 FEB314 FEB669 GRR625 GRR617 GRR230 GRR609 FEB633 GRR231 GRR231 GRR611 FEB323 FEB660 FEB316 FEB668 GRR239 GRR599 GRR232 GRR608 FEB334 FEB377 FEB664 FEB321 GRR295 GRR233 GRR604 GRR237 FEB701 FEB700 FEB373 FEB692 GRR641 GRR640 GRR289 GRR632 FEB698 FEB697 FEB319 FEB683 GRR638 GRR637 GRR235 GRR623 FEB699 FEB368 FEB691 FEB680 GRR312 GRR602 GRR612 GRR621 FEB396 FEB393 FEB672 FEB680 GRR312 GRR308		Withdrawn Proc	ducts - 14/11/2	023
GRR234 FEB686 FEB679 FEB702 FEB689 GRR626 GRR619 GRR642 GRR629 FEB685 FEB677 FEB314 FEB669 GRR625 GRR617 GRR230 GRR609 FEB693 FEB655 FEB315 FEB671 GRR633 GRR281 GRR231 GRR611 FEB323 FEB660 FEB316 FEB668 GRR239 GRR599 GRR232 GRR608 FEB384 FEB382 FEB317 FEB666 GRR300 GRR299 GRR233 GRR606 FEB379 FEB701 FEB700 FEB682 GRR641 GRR640 GRR289 GRR632 FEB698 FEB697 FEB319 FEB683 GRR638 GRR637 GRR235 GRR623 FEB698 FEB363 FEB672 FEB680 GRR282 GRR602 GRR631 GRR621 FEB398 GRR631 GRR631 GRR621 FEB398 FEB672				
FEB689 GRR626 GRR619 GRR642 GRR629 FEB685 FEB677 FEB314 FEB669 GRR625 GRR617 GRR230 GRR609 FEB693 FEB365 FEB315 FEB671 GRR633 GRR231 GRR231 GRR611 FEB323 FEB660 FEB316 FEB668 GRR239 GRR599 GRR232 GRR608 FEB373 FEB664 FEB321 GR8006 FEB379 FEB377 FEB664 FEB321 GRR295 GRR293 GRR604 GRR237 FEB701 FEB700 FEB373 FEB692 GRR641 GRR640 GRR235 GRR632 FEB698 FEB697 FEB319 FEB683 GRR638 GRR637 GRR235 GRR623 FEB698 FEB691 FEB670 FEB680 GRR282 GRR602 GR811 GRR621 FEB396 FEB392 FEB672 FEB680 GRR312 GR802 <t< td=""><td></td><td></td><td></td><td></td></t<>				
GRR629 FEB685 FEB677 FEB314 FEB669 GRR625 GRR617 GRR230 GRR609 FEB693 FEB365 FEB315 FEB671 GRR633 GRR281 GRR231 GRR611 FEB323 FEB660 FEB316 FEB668 GRR239 GRR599 GRR232 GRR608 FEB344 FEB382 FEB317 FEB666 GRR300 GRR299 GRR233 GRR606 FEB379 FEB377 FEB664 FEB321 GRR295 GRR293 GRR604 GRR237 FEB701 FEB700 FEB373 FEB692 GRR641 GRR640 GRR289 GRR632 FEB698 FEB697 FEB319 FEB683 GRR638 GRR637 GRR235 GRR623 FEB699 FEB368 FEB691 FEB681 GRR598 GRR284 GRR631 GRR621 FEB386 FEB672 FEB672 FEB680 GRR313 GRR309				
FEB669 GRR625 GRR617 GRR230 GRR609 FEB693 FEB365 FEB315 FEB671 GRR633 GRR281 GRR231 GRR611 FEB323 FEB660 FEB316 FEB668 GRR239 GRR599 GRR232 GRR608 FEB384 FEB382 FEB317 FEB666 GRR300 GRR299 GRR233 GRR606 FEB379 FEB377 FEB664 FEB321 GRR295 GRR293 GRR604 GRR237 FEB701 FEB700 FEB373 FEB692 GRR641 GRR640 GRR289 GRR632 FEB698 FEB377 FEB319 FEB681 GRR638 GRR637 GRR235 GRR623 FEB699 FEB368 FEB691 FEB681 GRR598 GRR284 GRR631 GRR621 FEB366 FEB392 FEB672 FEB681 GRR312 GRR602 GRR612 GRR618 FEB397 FEB393				
GRR609 FEB693 FEB365 FEB315 FEB671 GRR633 GRR281 GRR231 GRR611 FEB323 FEB660 FEB316 FEB668 GRR239 GRR599 GRR232 GRR608 FEB384 FEB382 FEB317 FEB666 GRR300 GRR299 GRR233 GRR606 FEB379 FEB377 FEB644 FEB321 GRR295 GRR293 GRR604 GRR237 FEB701 FEB700 FEB373 FEB692 GRR641 GRR640 GRR289 GRR632 FEB698 FEB697 FEB319 FEB683 GRR638 GRR637 GRR235 GRR623 FEB699 FEB368 FEB691 FEB681 GRR598 GRR284 GRR631 GRR621 FEB366 FEB392 FEB672 FEB678 GRR312 GRR602 GRR612 GRR618 FEB397 FEB393 FEB672 FEB678 GRR647 GRR645				
FEB671 GRR633 GRR281 GRR231 GRR611 FEB323 FEB660 FEB316 FEB668 GRR239 GRR599 GRR232 GRR608 FEB384 FEB382 FEB317 FEB666 GRR300 GRR299 GRR233 GRR606 FEB379 FEB377 FEB664 FEB321 GRR295 GRR293 GRR604 GRR237 FEB701 FEB700 FEB373 FEB692 GRR641 GRR640 GRR289 GRR632 FEB698 FEB697 FEB319 FEB683 GRR638 GRR637 GRR235 GRR623 FEB699 FEB368 FEB691 FEB681 GRR598 GRR284 GRR631 GRR621 FEB366 FEB392 FEB672 FEB678 GRR312 GRR309 GRR612 GRR618 FEB397 FEB393 FEB672 FEB678 GRR647 GRR645 GRR607 GRR280 FEB707 FEB705				
GRR611 FEB323 FEB660 FEB316 FEB668 GRR239 GRR599 GRR232 GRR608 FEB384 FEB382 FEB317 FEB666 GRR300 GRR299 GRR233 GRR606 FEB379 FEB377 FEB664 FEB321 GRR295 GRR293 GRR604 GRR237 FEB701 FEB700 FEB373 FEB692 GRR641 GRR640 GRR289 GRR632 FEB698 FEB697 FEB319 FEB683 GRR638 GRR637 GRR235 GRR623 FEB698 FEB691 FEB681 FEB681 GRR598 GRR284 GRR631 GRR621 FEB306 FEB392 FEB670 FEB680 GRR282 GRR302 GRR610 GRR618 FEB397 FEB393 FEB672 FEB380 GRR647 GRR645 GRR607 GRR603 FEB707 FEB703 FEB322 FEB380 GRR647 GRR645				
FEB668 GRR239 GRR599 GRR232 GRR608 FEB384 FEB382 FEB317 FEB666 GRR300 GRR299 GRR233 GRR606 FEB379 FEB377 FEB664 FEB321 GRR295 GRR293 GRR604 GRR237 FEB701 FEB700 FEB373 FEB692 GRR641 GRR640 GRR289 GRR632 FEB698 FEB697 FEB319 FEB683 GRR638 GRR637 GRR235 GRR623 FEB659 FEB368 FEB691 FEB681 GRR598 GRR284 GRR631 GRR621 FEB396 FEB392 FEB672 FEB678 GRR312 GRR309 GRR612 GRR618 FEB397 FEB393 FEB672 FEB678 GRR313 GRR308 GRR607 GRR620 FEB707 FEB393 FEB672 FEB678 GRR412 GRR616 GRR607 GRR618 FEB397 FEB665				
GRR608 FEB384 FEB382 FEB317 FEB666 GRR300 GRR299 GRR233 GRR606 FEB379 FEB377 FEB664 FEB321 GRR295 GRR293 GRR604 GRR237 FEB701 FEB700 FEB373 FEB692 GRR641 GRR640 GRR289 GRR632 FEB698 FEB697 FEB319 FEB683 GRR638 GRR637 GRR235 GRR623 FEB659 FEB368 FEB691 FEB681 GRR598 GRR284 GRR631 GRR621 FEB396 FEB392 FEB670 FEB678 GRR312 GRR309 GRR612 GRR618 FEB397 FEB393 FEB672 FEB678 GRR313 GRR308 GRR607 GRR620 FEB397 FEB393 FEB672 FEB678 GRR313 GRR308 GRR607 GRR618 FEB393 FEB672 FEB672 FEB364 GRR313 GRR645				
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FEB391 GRR287 GRR628 GRR307 FEB370 FEB687	FEB390	GRR635	GRR236	
FEB391 GRR287 GRR628 GRR307 FEB370 FEB687	GRR306	FEB371	FEB688	
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