



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

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 "not repaid"

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

10 year - 8% to 31/03/2029, 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

| Fixed - £0 fee | | | | | | | | | | |
|----------------|----------|------------|-----|-------------------|------------|-------------|-------------|--------------|--------------|---|
| Product Type | Rate (%) | Until | Fee | Available between | | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info |
| 2 year | 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 |
| | 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 |
| 5 year | 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 | £0 | £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 |
| | 4.93 | 31/03/2029 | £0 | £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 |
| | 4.88 | 31/03/2034 | £0 | £25,000 | £1,000,000 | 0 | 75 | 30 June 2024 | FEB870 | 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 | 4.97 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 60 | 30 June 2024 | FEB928 | Repayment and Interest Only |
| | 5.07 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 75 | 30 June 2024 | FEB926 | Repayment and Interest Only |
| | 5.34 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 80 | 30 June 2024 | FEB925 | Repayment Only |
| | 5.35 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 85 | 30 June 2024 | FEB923 | Repayment Only |
| | 5.43 | 31/03/2026 | £999 | £25,000 | £750,000 | 0 | 90 | 30 June 2024 | FEB937 | Repayment Only Specific criteria applies to availability |
| | 5.85 | 31/03/2026 | £999 | £25,000 | £570,000 | 90 | 95 | 30 June 2024 | FEB876 | Repayment Only Specific criteria applies to availability |
| 5 year | 4.53 | 31/03/2029 | £999 | £25,000 | £1,000,000 | 0 | 60 | 30 June 2024 | FEB894 | Repayment and Interest Only |
| | 4.63 | 31/03/2029 | £999 | £25,000 | £1,000,000 | 0 | 75 | 30 June 2024 | FEB895 | Repayment and Interest Only |
| | 4.81 | 31/03/2029 | £999 | £25,000 | £1,000,000 | 0 | 80 | 30 June 2024 | FEB949 | Repayment Only |
| | 4.82 | 31/03/2029 | £999 | £25,000 | £1,000,000 | 0 | 85 | 30 June 2024 | FEB947 | Repayment Only |
| | 4.97 | 31/03/2029 | £999 | £25,000 | £750,000 | 0 | 90 | 30 June 2024 | FEB906 | Repayment Only Specific criteria applies to availability |
| | 5.36 | 31/03/2029 | £999 | £25,000 | £570,000 | 90 | 95 | 30 June 2024 | FEB862 | Repayment Only Specific criteria applies to availability |
| 10 year | 4.79 | 31/03/2034 | £999 | £25,000 | £1,000,000 | 0 | 60 | 30 June 2024 | FEB871 | Repayment and Interest Only |
| | 4.79 | 31/03/2034 | £999 | £25,000 | £1,000,000 | 0 | 75 | 30 June 2024 | FEB872 | 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 | 5.72 | 31/03/2026 | £1,499 | £1,000,001 | £5,000,000 | 0 | 60 | 30 June 2024 | FEB902 | Repayment and Interest Only |
| | 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 |
| 5 year | 4.53 | 31/03/2029 | £1,499 | £1,000,001 | £5,000,000 | 0 | 60 | 30 June 2024 | FEB886 | Repayment and Interest Only |
| | 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 Homebuyer

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

| Fixed - £0 fee | | | | | | | | | | |
|----------------|---------|------------|-----|-------------------|------------|-------------|-------------|------------------|--------------|---|
| Product Type | Rate(%) | Until | Fee | Available between | | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info |
| 2 year | 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 |
| | 5.80 | 31/03/2026 | £0 | £25,000 | £1,000,000 | 0 | 80 | 31 December 2024 | FEB912 | New Build Cases Only Repayment Only |
| | 5.81 | 31/03/2026 | £0 | £25,000 | £1,000,000 | 0 | 85 | 31 December 2024 | FEB910 | New Build Cases Only Repayment Only |
| | 5.89 | 31/03/2026 | £0 | £25,000 | £750,000 | 0 | 90 | 31 December 2024 | FEB936 | New Build Cases Only Repayment Only |
| | 6.11 | 31/03/2026 | £0 | £25,000 | £570,000 | 90 | 95 | 30 June 2024 | FEB874 | New Build Cases Only Repayment Only |
| 5 year | 4.84 | 31/03/2029 | £0 | £25,000 | £1,000,000 | 0 | 60 | 31 December 2024 | FEB892 | New Build Cases Only Repayment and Interest Only |
| | 4.94 | 31/03/2029 | £0 | £25,000 | £1,000,000 | 0 | 75 | 31 December 2024 | FEB889 | New Build Cases Only Repayment and Interest Only |
| | 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 fee | | | | | | | | | | |
|------------------|---------|------------|------|-------------------|------------|-------------|-------------|------------------|--------------|--|
| Product Type | Rate(%) | Until | Fee | Available between | | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info |
| 2 year | 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 |
| | 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 | £999 | £25,000 | £750,000 | 0 | 90 | 31 December 2024 | FEB939 | New Build Cases Only Repayment Only |
| | 5.85 | 31/03/2026 | £999 | £25,000 | £570,000 | 90 | 95 | 30 June 2024 | FEB877 | New Build Cases Only Repayment Only |
| 5 year | 4.73 | 31/03/2029 | £999 | £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 |
| | 5.01 | 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 | £999 | £25,000 | £750,000 | 0 | 90 | 31 December 2024 | FEB908 | New Build Cases Only Repayment Only |
| | 5.35 | 31/03/2029 | £999 | £25,000 | £570,000 | 90 | 95 | 30 June 2024 | FEB883 | New Build Cases Only Only available when taken on a repayment basis |

First Homes - First Time Buyer Only

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

ERC structure on all products:
 2 year - 2% to 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

| First Home - Fixed - £0 fee | | | | | | | | | | |
|-----------------------------|---------|------------|-----|-------------------|----------|-------------|-------------|------------------|--------------|-----------------|
| Product Type | Rate(%) | Unit | 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 |

| First Home - Fixed - £0 fee | | | | | | | | | | |
|-----------------------------|---------|------------|-----|-------------------|----------|-------------|-------------|------------------|--------------|-----------------|
| Product Type | Rate(%) | Unit | 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 repaid'

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

| Tracker | | | | | | | | | | | |
|--------------|---------|-------------|------------|--------|-------------------|------------|-------------|-------------|--------------|--------------|---|
| Product Type | Rate(%) | Tracker BoE | Unit | Fee | Available between | | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info |
| 2 year | 5.48 | 0.23 | 31/03/2026 | £999 | £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 |
| | 5.83 | 0.58 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 85 | 30 June 2024 | FEB307 | Repayment Only |
| | 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

Homebuyer Green Home

Classification: Public

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

ERC structure on all products:

2 year - 2% to 31/03/2025 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

10 year - 6% to 31/03/2029, 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

| Fixed | | | | | | | | | | |
|--------------|---------|------------|-----|-------------------|-------------|-------------|-------------|--------------|-----------------|---|
| Product Type | Rate(%) | Until | Fee | Available between | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info | |
| 2 year | 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 |
| | 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 |
| 5 year | 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 | GRS034 | £250 Cashback Repayment Only |
| | 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 | GRS056 | £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 |
| | 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 fee | | | | | | | | | | |
|------------------|---------|------------|------|-------------------|-------------|-------------|-------------|--------------|-----------------|---|
| Product Type | Rate(%) | Until | Fee | Available between | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info | |
| 2 year | 4.97 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 60 | 30 June 2024 | GRS076 | £250 Cashback Repayment and Interest Only |
| | 5.07 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 75 | 30 June 2024 | GRS076 | £250 Cashback Repayment and Interest Only |
| | 5.34 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 80 | 30 June 2024 | GRS075 | £250 Cashback Repayment Only |
| | 5.35 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 85 | 30 June 2024 | GRS073 | £250 Cashback Repayment Only |
| | 5.43 | 31/03/2026 | £999 | £25,000 | £750,000 | 0 | 90 | 30 June 2024 | GRS087 | £250 Cashback Repayment Only |
| | 5.85 | 31/03/2026 | £999 | £25,000 | £570,000 | 90 | 95 | 30 June 2024 | GRS026 | £250 Cashback Repayment Only |
| 5 year | 4.63 | 31/03/2029 | £999 | £25,000 | £1,000,000 | 0 | 60 | 30 June 2024 | GRS044 | £250 Cashback Repayment and Interest Only |
| | 4.63 | 31/03/2029 | £999 | £25,000 | £1,000,000 | 0 | 75 | 30 June 2024 | GRS045 | £250 Cashback Repayment and Interest Only |
| | 4.81 | 31/03/2029 | £999 | £25,000 | £1,000,000 | 0 | 80 | 30 June 2024 | GRS099 | £250 Cashback Repayment Only |
| | 4.82 | 31/03/2029 | £999 | £25,000 | £1,000,000 | 0 | 85 | 30 June 2024 | GRS097 | £250 Cashback Repayment Only |
| | 4.97 | 31/03/2029 | £999 | £25,000 | £750,000 | 0 | 90 | 30 June 2024 | GRS055 | £250 Cashback Repayment Only |
| | 5.35 | 31/03/2029 | £999 | £25,000 | £570,000 | 90 | 95 | 30 June 2024 | GRS032 | £250 Cashback Repayment Only |
| 10 year | 4.79 | 31/03/2034 | £999 | £25,000 | £1,000,000 | 0 | 60 | 30 June 2024 | GRS021 | £250 Cashback Repayment and Interest Only |
| | 4.79 | 31/03/2034 | £999 | £25,000 | £1,000,000 | 0 | 75 | 30 June 2024 | GRS022 | £250 Cashback Repayment and Interest Only |

Large Loans

| Fixed - £1499 fee | | | | | | | | | | |
|-------------------|---------|------------|--------|-------------------|-------------|-------------|-------------|--------------|-----------------|--|
| Product Type | Rate(%) | Until | Fee | Available between | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info | |
| 2 year | 5.72 | 31/03/2026 | £1,499 | £1,000,001 | £5,000,000 | 0 | 80 | 30 June 2024 | GRS052 | £250 Cashback Repayment and Interest Only |
| | 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 |
| 5 year | 4.63 | 31/03/2029 | £1,499 | £1,000,001 | £5,000,000 | 0 | 80 | 30 June 2024 | GRS036 | £250 Cashback Repayment and Interest Only |
| | 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 | GRS030 | £250 Cashback Repayment and Interest Only |

New Build Homebuyer Green Home

A £250 cashback is available on selected residential products, to those purchasing a property with an Energy Efficiency Band of A or B, or an Energy Efficiency Rating of B1 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties. The maximum LTV for New Build houses/dungalows is 95% and for New Build flats is 85%. For conversions or renovations the maximum LTV is 80%.

| Fixed | | | | | | | | | | |
|--------------|---------|------------|-----|-------------------|-------------|-------------|-------------|------------------|-----------------|--|
| Product Type | Rate(%) | Until | Fee | Available between | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info | |
| 2 year | 5.43 | 31/03/2026 | £0 | £25,000 | £1,000,000 | 0 | 80 | 31 December 2024 | GRS066 | £250 Cashback New Build Cases Only Repayment and Interest Only |
| | 5.63 | 31/03/2026 | £0 | £25,000 | £1,000,000 | 0 | 75 | 31 December 2024 | GRS067 | £250 Cashback New Build Cases Only Repayment and Interest Only |
| | 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 |
| 5 year | 4.84 | 31/03/2029 | £0 | £25,000 | £1,000,000 | 0 | 80 | 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 | GRS039 | £250 Cashback New Build Cases Only Repayment and Interest Only |
| | 5.12 | 31/03/2029 | £0 | £25,000 | £1,000,000 | 0 | 80 | 31 December 2024 | GRS096 | £250 Cashback New Build Cases Only Repayment Only |
| | 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 | GRS054 | £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 Repayment Only |

| Fixed - £999 fee | | | | | | | | | | |
|------------------|---------|------------|------|-------------------|-------------|-------------|-------------|------------------|-----------------|--|
| Product Type | Rate(%) | Until | Fee | Available between | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info | |
| 2 year | 5.17 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 80 | 31 December 2024 | GRS079 | £250 Cashback New Build Cases Only Repayment and Interest Only |
| | 5.27 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 75 | 31 December 2024 | GRS077 | £250 Cashback New Build Cases Only Repayment and Interest Only |
| | 5.54 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 80 | 31 December 2024 | GRS074 | £250 Cashback New Build Cases Only Repayment Only |
| | 5.55 | 31/03/2026 | £999 | £25,000 | £1,000,000 | 0 | 85 | 31 December 2024 | GRS072 | £250 Cashback New Build Cases Only Repayment Only |
| | 5.63 | 31/03/2026 | £999 | £25,000 | £750,000 | 0 | 90 | 31 December 2024 | GRS089 | £250 Cashback New Build Cases Only Repayment Only |
| | 5.85 | 31/03/2026 | £999 | £25,000 | £570,000 | 90 | 95 | 30 June 2024 | GRS027 | £250 Cashback New Build Cases Only Repayment Only |
| 5 year | 4.73 | 31/03/2029 | £999 | £25,000 | £1,000,000 | 0 | 80 | 31 December 2024 | GRS047 | £250 Cashback New Build Cases Only Repayment and Interest Only |
| | 4.83 | 31/03/2029 | £999 | £25,000 | £1,000,000 | 0 | 75 | 31 December 2024 | GRS046 | £250 Cashback New Build Cases Only Repayment and Interest Only |
| | 5.01 | 31/03/2029 | £999 | £25,000 | £1,000,000 | 0 | 80 | 31 December 2024 | GRS100 | £250 Cashback New Build Cases Only Repayment Only |
| | 5.02 | 31/03/2029 | £999 | £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 | £999 | £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 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 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(%) | 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 | GRS019 | £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 | 4.94 | 31/03/2029 | £0 | £25,000 | £300,000 | 0 | 75 | 31 December 2024 | GRS037 | £250 Cashback Repayment Only |

15 November 2023
REM

Classification: Public

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 31/03/2025, 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

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 | 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 |
| | 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 |
| 3 year | 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 |
| | 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 year | 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 |
| | 5.48 | 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 |
| | 5.09 | 31/03/2034 | £0 | £25,000 | £1,000,000 | 0 | 75 | 30 June 2024 | FEB474 | 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 | 5.25 | 31/03/2026 | £999 | £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 |
| | 5.88 | 31/03/2026 | £999 | £100,000 | £1,000,000 | 0 | 80 | 30 June 2024 | FEB447 | Repayment Only |
| | 5.93 | 31/03/2026 | £999 | £100,000 | £1,000,000 | 0 | 85 | 30 June 2024 | FEB448 | Repayment Only |
| | 6.13 | 31/03/2026 | £999 | £100,000 | £750,000 | 0 | 90 | 30 June 2024 | FEB444 | Repayment Only |
| 3 year | 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 |
| | 5.52 | 31/03/2027 | £999 | £100,000 | £1,000,000 | 0 | 80 | 30 June 2024 | FEB461 | Repayment Only |
| | 5.55 | 31/03/2027 | £999 | £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 |
| 5 year | 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 |
| | 5.35 | 31/03/2029 | £999 | £100,000 | £1,000,000 | 0 | 80 | 30 June 2024 | FEB471 | Repayment Only |
| | 5.48 | 31/03/2029 | £999 | £100,000 | £1,000,000 | 0 | 85 | 30 June 2024 | FEB472 | Repayment Only |
| | 5.68 | 31/03/2029 | £999 | £100,000 | £750,000 | 0 | 90 | 30 June 2024 | FEB468 | Repayment Only |
| 10 year | 5.02 | 31/03/2034 | £999 | £100,000 | £1,000,000 | 0 | 60 | 30 June 2024 | FEB475 | Repayment and Interest Only |
| | 5.02 | 31/03/2034 | £999 | £100,000 | £1,000,000 | 0 | 75 | 30 June 2024 | FEB476 | 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 | 5.50 | 31/03/2026 | £1,499 | £1,000,000 | £5,000,000 | 0 | 60 | 30 June 2024 | FEB780 | Repayment and Interest Only |
| | 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 year | 5.22 | 31/03/2029 | £1,499 | £1,000,000 | £5,000,000 | 0 | 60 | 30 June 2024 | FEB782 | Repayment and Interest Only |
| | 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 |
| 2 year | 5.48 | 0.23 | 31/03/2026 | £999 | £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 |
| | 5.83 | 0.58 | 31/03/2026 | £999 | £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

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

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 31/03/2031, 3% to 31/03/2032, 2% to 31/03/2033 and 1% to 31/03/2034

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.

| Fixed Remortgage Service - £0 Fee | | | | | | | | | | | |
|--------------------------------------|---------|------------|-----|-------------------|------------|-------------|-------------|--------------|--------------|-----------------|-----------------------------|
| Product Type | Rate(%) | Until | Fee | Available between | | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info | |
| 2 year | 5.56 | 31/03/2026 | £0 | £25,000 | £1,000,000 | 0 | 60 | 30 June 2024 | GRR756 | E250 Cashback | Repayment and Interest Only |
| | 5.95 | 31/03/2026 | £0 | £25,000 | £1,000,000 | 0 | 75 | 30 June 2024 | GRR757 | E250 Cashback | Repayment and Interest Only |
| | 6.19 | 31/03/2026 | £0 | £25,000 | £1,000,000 | 0 | 80 | 30 June 2024 | GRR471 | E250 Cashback | Repayment Only |
| | 6.24 | 31/03/2026 | £0 | £25,000 | £1,000,000 | 0 | 85 | 30 June 2024 | GRR472 | E250 Cashback | Repayment Only |
| | 6.44 | 31/03/2026 | £0 | £25,000 | £750,000 | 0 | 90 | 30 June 2024 | GRR468 | E250 Cashback | Repayment Only |
| 5 year | 5.10 | 31/03/2029 | £0 | £25,000 | £1,000,000 | 0 | 60 | 30 June 2024 | GRR760 | E250 Cashback | Repayment and Interest Only |
| | 5.17 | 31/03/2029 | £0 | £25,000 | £1,000,000 | 0 | 75 | 30 June 2024 | GRR761 | E250 Cashback | Repayment and Interest Only |
| | 5.48 | 31/03/2029 | £0 | £25,000 | £1,000,000 | 0 | 80 | 30 June 2024 | GRR481 | E250 Cashback | Repayment Only |
| | 5.61 | 31/03/2029 | £0 | £25,000 | £1,000,000 | 0 | 85 | 30 June 2024 | GRR482 | E250 Cashback | Repayment Only |
| | 5.81 | 31/03/2029 | £0 | £25,000 | £750,000 | 0 | 90 | 30 June 2024 | GRR478 | E250 Cashback | Repayment Only |
| 10 year | 5.09 | 31/03/2034 | £0 | £25,000 | £1,000,000 | 0 | 60 | 30 June 2024 | GRR488 | E250 Cashback | Repayment and Interest Only |
| | 5.09 | 31/03/2034 | £0 | £25,000 | £1,000,000 | 0 | 75 | 30 June 2024 | GRR489 | E250 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 | 5.25 | 31/03/2026 | £999 | £100,000 | £1,000,000 | 0 | 60 | 30 June 2024 | GRR758 | E250 Cashback | Repayment and Interest Only |
| | 5.64 | 31/03/2026 | £999 | £100,000 | £1,000,000 | 0 | 75 | 30 June 2024 | GRR759 | E250 Cashback | Repayment and Interest Only |
| | 5.88 | 31/03/2026 | £999 | £100,000 | £1,000,000 | 0 | 80 | 30 June 2024 | GRR476 | E250 Cashback | Repayment Only |
| | 5.93 | 31/03/2026 | £999 | £100,000 | £1,000,000 | 0 | 85 | 30 June 2024 | GRR477 | E250 Cashback | Repayment Only |
| | 6.13 | 31/03/2026 | £999 | £100,000 | £750,000 | 0 | 90 | 30 June 2024 | GRR473 | E250 Cashback | Repayment Only |
| 5 year | 4.97 | 31/03/2029 | £999 | £100,000 | £1,000,000 | 0 | 60 | 30 June 2024 | GRR762 | E250 Cashback | Repayment and Interest Only |
| | 5.04 | 31/03/2029 | £999 | £100,000 | £1,000,000 | 0 | 75 | 30 June 2024 | GRR763 | E250 Cashback | Repayment and Interest Only |
| | 5.35 | 31/03/2029 | £999 | £100,000 | £1,000,000 | 0 | 80 | 30 June 2024 | GRR486 | E250 Cashback | Repayment Only |
| | 5.48 | 31/03/2029 | £999 | £100,000 | £1,000,000 | 0 | 85 | 30 June 2024 | GRR487 | E250 Cashback | Repayment Only |
| | 5.68 | 31/03/2029 | £999 | £100,000 | £750,000 | 0 | 90 | 30 June 2024 | GRR483 | E250 Cashback | Repayment Only |
| 10 year | 5.02 | 31/03/2034 | £999 | £100,000 | £1,000,000 | 0 | 60 | 30 June 2024 | GRR490 | E250 Cashback | Repayment and Interest Only |
| | 5.02 | 31/03/2034 | £999 | £100,000 | £1,000,000 | 0 | 75 | 30 June 2024 | GRR491 | E250 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 | 5.50 | 31/03/2026 | £1,499 | £1,000,000 | £5,000,000 | 0 | 60 | 30 June 2024 | GRR766 | E250 Cashback | Repayment and Interest Only |
| | 5.89 | 31/03/2026 | £1,499 | £1,000,000 | £5,000,000 | 0 | 75 | 30 June 2024 | GRR767 | E250 Cashback | Repayment and Interest Only |
| | 6.18 | 31/03/2026 | £1,499 | £1,000,000 | £2,000,000 | 0 | 85 | 30 June 2024 | GRR496 | E250 Cashback | Repayment Only |
| 5 year | 5.22 | 31/03/2029 | £1,499 | £1,000,000 | £5,000,000 | 0 | 60 | 30 June 2024 | GRR768 | E250 Cashback | Repayment and Interest Only |
| | 5.29 | 31/03/2029 | £1,499 | £1,000,000 | £5,000,000 | 0 | 75 | 30 June 2024 | GRR769 | E250 Cashback | Repayment and Interest Only |
| | 5.73 | 31/03/2029 | £1,499 | £1,000,000 | £2,000,000 | 0 | 85 | 30 June 2024 | GRR499 | E250 Cashback | Repayment and Interest Only |

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

| Fixed - £0 fee | | | | | | | | | | |
|----------------|---------|------------|-----|-------------------|----------|-------------|-------------|------------------|--------------|-----------------|
| Product Type | Rate(%) | Until | Fee | Available between | | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info |
| 2 year | 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 |
| | 5.80 | 31/03/2026 | £0 | £25,000 | £500,000 | 0 | 80 | 31 December 2024 | FEB919 | Repayment Only |
| | 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 |
| 5 year | 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 |
| | 5.12 | 31/03/2029 | £0 | £25,000 | £500,000 | 0 | 80 | 31 December 2024 | FEB946 | Repayment Only |
| | 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 fee | | | | | | | | | | |
|------------------|---------|------------|------|-------------------|----------|-------------|-------------|------------------|--------------|-----------------|
| Product Type | Rate(%) | Until | Fee | Available between | | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info |
| 2 year | 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 |
| | 5.54 | 31/03/2026 | £999 | £25,000 | £500,000 | 0 | 80 | 31 December 2024 | FEB931 | Repayment Only |
| | 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 |
| 5 year | 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 |
| | 5.01 | 31/03/2029 | £999 | £25,000 | £500,000 | 0 | 80 | 31 December 2024 | FEB952 | Repayment Only |
| | 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

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

| Fixed Remortgage - Own Conveyancer | | | | | | | | | | |
|---------------------------------------|---------|------------|-----|-------------------|----------|-------------|-------------|--------------|--------------|--|
| Product Type | Rate(%) | Until | Fee | Available between | | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info |
| 2 year | 6.15 | 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 |
| | 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 |
| 5 year | 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 |
| | 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

**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

| Fixed - £0 fee | | | | | | | | | | |
|----------------|---------|------------|-----|-------------------|----------|-------------|-------------|------------------|--------------|------------------------------|
| Product Type | Rate(%) | Until | Fee | Available between | | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info |
| 2 year | 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 |
| | 5.80 | 31/03/2026 | £0 | £25,000 | £500,000 | 0 | 80 | 31 December 2024 | GRS069 | £250 Cashback Repayment Only |
| | 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 |
| 5 year | 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 |
| | 5.12 | 31/03/2029 | £0 | £25,000 | £500,000 | 0 | 80 | 31 December 2024 | GRS096 | £250 Cashback Repayment Only |
| | 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 |

| Fixed - £999 fee | | | | | | | | | | |
|------------------|---------|------------|------|-------------------|----------|-------------|-------------|------------------|--------------|------------------------------|
| Product Type | Rate(%) | Until | Fee | Available between | | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info |
| 2 year | 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 |
| | 5.54 | 31/03/2026 | £999 | £25,000 | £500,000 | 0 | 80 | 31 December 2024 | GRS081 | £250 Cashback Repayment Only |
| | 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 |
| 5 year | 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 |
| | 5.01 | 31/03/2029 | £999 | £25,000 | £500,000 | 0 | 80 | 31 December 2024 | GRS102 | £250 Cashback Repayment Only |
| | 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 |

REM

For Shared Equity Remortgages:

The customer must provide a minimum 10% deposit

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

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

For Shared Ownership Remortgages:

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

| Fixed Remortgage - Own Conveyancer | | | | | | | | | | |
|------------------------------------|---------|------------|-----|-------------------|----------|-------------|-------------|--------------|--------------|---|
| Product Type | Rate(%) | Until | Fee | Available between | | Min LTV (%) | Max LTV (%) | Complete by | Product Code | Additional Info |
| 2 year | 6.15 | 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 legal's - customer must instruct own conveyancer |
| | 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 legal's - customer must instruct own conveyancer |
| 5 year | 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 legal's - customer must instruct own conveyancer |
| | 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 legal's - customer must instruct own conveyancer |

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.

| Withdrawn Products - 14/11/2023 | | | |
|---------------------------------|--------|--------|--------|
| FEB318 | GRR627 | GRR622 | GRR644 |
| GRR234 | FEB686 | FEB679 | FEB702 |
| FEB689 | GRR626 | GRR619 | GRR642 |
| 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 | 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 | FEB366 | FEB663 | FEB670 |
| FEB680 | GRR282 | GRR602 | GRR610 |
| GRR620 | FEB396 | FEB392 | FEB672 |
| FEB678 | GRR312 | GRR309 | GRR612 |
| GRR618 | FEB397 | FEB393 | FEB667 |
| FEB364 | GRR313 | GRR308 | GRR607 |
| GRR280 | FEB707 | FEB705 | FEB665 |
| FEB658 | GRR647 | GRR645 | GRR605 |
| GRR603 | FEB706 | FEB703 | FEB322 |
| FEB380 | GRR646 | GRR643 | GRR238 |
| GRR296 | FEB662 | FEB675 | FEB694 |
| FEB376 | GRR601 | GRR615 | GRR634 |
| GRR292 | FEB369 | FEB676 | FEB684 |
| FEB699 | GRR285 | GRR616 | GRR624 |
| GRR639 | FEB655 | FEB674 | FEB682 |
| FEB696 | GRR595 | GRR614 | |
| GRR636 | FEB657 | FEB673 | |
| FEB367 | GRR597 | GRR613 | |
| GRR283 | FEB656 | FEB690 | |
| FEB661 | GRR596 | GRR630 | |
| GRR600 | FEB695 | FEB320 | |
| FEB390 | GRR635 | GRR236 | |
| GRR306 | FEB371 | FEB688 | |
| FEB391 | GRR287 | GRR628 | |
| GRR307 | FEB370 | FEB687 | |
| FEB704 | GRR286 | | |