

# 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



### 07 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 31/03/2026, 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							- £0 fee			
Product Type	Rate(%)	Until	Fee	Available	: between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.40	31/03/2026	£0	£25,000	£1,000,000	0	60	30 June 2024	FEB669	Repayment and Interest Only
	5.49	31/03/2026	£0	£25,000	£1,000,000	0	75	30 June 2024	FEB671	Repayment and Interest Only
	5.81	31/03/2026	£0	£25,000	£1,000,000	0	80	30 June 2024	FEB668	Repayment Only
2 year	5.81	31/03/2026	£0	£25,000	£1,000,000	0	85	30 June 2024	FEB666	Repayment Only
	5.87	31/03/2026	£0	£25,000	£750,000	0	90	30 June 2024	FEB689	Repayment Only Specific criteria applies to availability
	6.57	31/03/2026	£0	£25,000	£570,000	90	95	30 June 2024	FEB318	Repayment Only Specific criteria applies to availability
	4.84	31/03/2029	£0	£25,000	£1,000,000	0	60	30 June 2024	FEB380	Repayment and interest Only
	4.93	31/03/2029	£0	£25,000	£1,000,000	0	75	30 June 2024	FEB376	Repayment and Interest Only
5 vear	5.13	31/03/2029	£0	£25,000	£1,000,000	0	80	30 June 2024	FEB699	Repayment Only
5 year	5.13	31/03/2029	£0	£25,000	£1,000,000	0	85	30 June 2024	FEB696	Repayment Only
	5.32	31/03/2029	£0	£25,000	£750,000	0	90	30 June 2024	FEB658	Repayment Only Specific criteria applies to availability
	5.82	31/03/2029	£0	£25,000	£570,000	90	95	30 June 2024	FEB364	Repayment Only Specific criteria applies to availability
10 year	5.11	31/03/2034	£0	£25,000	£1,000,000	0	60	30 June 2024	FEB314	Repayment and Interest Only
io juu	5.11	31/03/2034	£0	£25,000	£1,000,000	0	75	30 June 2024	FEB315	Repayment and Interest Only
						Fixed -	£999 fe	e		
Product Type	Rate(%)	Until	Fee	Available	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.14	31/03/2026	£999	£25,000	£1,000,000	0	60	30 June 2024	FEB683	Repayment and Interest Only
	5.23	31/03/2026	6999	£25,000	£1,000,000	0	75	30 June 2024	FEB681	Repayment and Interest Only
2 year	5.55	31/03/2026	6663	£25,000	£1,000,000					
					£1,000,000	0	80	30 June 2024	FEB680	Repayment Only
	5.55	31/03/2026	£999	£25,000	£1,000,000	0	80 85	30 June 2024 30 June 2024	FEB680 FEB678	Repayment Only Repayment Only
	5.55 5.61	31/03/2026 31/03/2026	9993 9993	£25,000 £25,000						
					£1,000,000	0	85	30 June 2024	FEB678	Repayment Only Repayment Only
	5.61	31/03/2026	£999	£25,000	£1,000,000 £750,000	0	85	30 June 2024 30 June 2024	FEB678 FEB692	Repayment Only Repayment Only Specific criteria applies to availability
	5.61 6.31	31/03/2026	£999 £999	£25,000 £25,000	£1,000,000 £750,000 £570,000	0 0 90	85 90 95	30 June 2024 30 June 2024 30 June 2024	FEB678 FEB692 FEB321	Repayment Only Repayment Only Specific criteria applies to availability Repayment Only Specific criteria applies to availability
	5.61 6.31 4.73	31/03/2026 31/03/2026 31/03/2029	eee3 eee3 eee3	£25,000 £25,000 £25,000	£1,000,000 £750,000 £570,000 £1,000,000	0 0 90	85 90 95 60	30 June 2024 30 June 2024 30 June 2024 30 June 2024	FEB678 FEB692 FEB321 FEB390	Repayment Only Specific ontenia applies to availability Repayment Only Specific ontenia applies to availability Repayment and Interest Only
5 year	5.61 6.31 4.73 4.82	31/03/2026 31/03/2026 31/03/2029 31/03/2029	eee3 eee3 eee2 eee3 eee3	£25,000 £25,000 £25,000 £25,000	£1,000,000 £750,000 £570,000 £1,000,000 £1,000,000	0 0 00 0	85 90 95 60 75	30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024	FEB678           FEB692           FEB321           FEB390           FEB391	Repayment Only Specific otheria applies to availability Secific otheria applies to availability Repayment and Interest Only Repayment and Interest Only
5 year	5.61 6.31 4.73 4.82 5.02	31/03/2026 31/03/2026 31/03/2029 31/03/2029 31/03/2029	eee3 eee3 eee3 eee3 eee3 eee3 eee3	E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £750,000 £570,000 £1,000,000 £1,000,000 £1,000,000	0 0 90 0 0	85 90 95 60 75 80	30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024	FEB678           FEB678           FEB321           FEB390           FEB391           FEB704	Repayment Only Repayment Only Specific onteria applies to availability Repayment Only Repayment and Interest Only Repayment and Interest Only Repayment Only
5 year	5.81 6.31 4.73 4.82 5.02 5.02	31/03/2026 31/03/2026 31/03/2029 31/03/2029 31/03/2029 31/03/2029	eee2 eee2 eee2 eee2 eee2 eee2 eee2 eee	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1.000,000 £750,000 £570,000 £1.000,000 £1.000,000 £1.000,000	0 0 90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	85 90 95 60 75 80 85	30 June 2024 30 June 2024	FEB678           FEB692           FEB321           FEB390           FEB391           FEB704           FEB702	Repayment Only Repayment Only Specific onteria applies to availability Specific metry applies to availability Repayment and Interest Only Repayment and Interest Only Repayment Only Repayment Only
5 year 10 year	5.61           6.31           4.73           4.82           5.02           5.02           5.21	31/03/2026 31/03/2026 31/03/2029 31/03/2029 31/03/2029 31/03/2029 31/03/2029	eee3 eee3 eee3 eee3 eee3 eee3 eee3 eee	£25,000           £25,000           £25,000           £25,000           £25,000           £25,000           £25,000           £25,000           £25,000           £25,000           £25,000           £25,000	£1.000,000 £750,000 £570,000 £1.000,000 £1.000,000 £1.000,000 £1.000,000	0 0 90 0 0 0 0	85 90 95 60 75 80 85 90	30 June 2024 30 June 2024	FEB678           FEB678           FEB321           FEB390           FEB391           FEB704           FEB702           FEB601	Repayment Only Repayment Only Specific otheria applies to availability Specific otheria applies to availability Repayment and Interest Only Repayment and Interest Only Repayment Only Rep

Large Loans

Classification: Public

						Fixed -	£1499 f	ee		
Product Type	e Rate(%)	Until		Available	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.89	31/03/2026	£1,499	£1,000,001	£5,000,000	0	60	30 June 2024	FEB657	Repayment and Interest Only
2 year	5.96	31/03/2026	£1,499	£1,000,001	£5,000,000	0	75	30 June 2024	FEB656	Repayment and Interest Only
	6.02	31/03/2026	£1,499	£1,000,001	£2,000,000	0	85	30 June 2024	FEB655	Repayment and Interest Only Interest only available <75% LTV
	4.73	31/03/2029	£1,499	£1,000,001	£5,000,000	0	60	30 June 2024	FEB371	Repayment and Interest Only
5 year	4.82	31/03/2029	£1,499	£1,000,001	£5,000,000	0	75	30 June 2024	FEB370	Repayment and Interest Only
	5.27	31/03/2029	£1,499	£1,000,001	£2,000,000	0	85	30 June 2024	FEB695	Repayment and Interest Only

New Build Homebuyer

The maximum	LTV for Ne	w Build hous	es/bungalo	ws is 95% an		W Build ild flats is 8		buyer versions or renov	ations the maxim	um LTV is 80%
	_					Fixed	- £0 fee	9		
Product Type	Rate(%)	Until		Available		Min LTV (%)	Max LTV (%)	Complete by		Additional Info
	5.60	31/03/2026	£0	£25,000	£1,000,000	0	60	31 December 2024	FEB670	New Build Cases Only Repayment and Interest Only
	5.69	31/03/2026	£0	£25,000	£1,000,000	0	75	31 December 2024	FEB672	New Build Cases Only Repayment and Interest Only
2 year	6.01	31/03/2026	£0	£25,000	£1,000,000	0	80	31 December 2024	FEB667	New Build Cases Only Repayment Only
1 jour	6.01	31/03/2026	£0	£25,000	£1,000,000	0	85	31 December 2024	FEB665	New Build Cases Only Repayment Only
	6.07	31/03/2026	£0	£25,000	£750,000	0	90	31 December 2024	FEB691	New Build Cases Only Repayment Only
	6.57	31/03/2026	£0	£25,000	£570,000	90	95	30 June 2024	FEB319	New Build Cases Only Repayment Only
	5.04	31/03/2029	60	£25,000	£1,000,000	0	60	31 December 2024	FEB382	New Build Cases Only Repayment and Interest Only
	5.13	31/03/2029	60	£25,000	£1,000,000	0	75	31 December 2024	FEB377	New Build Cases Only Repayment and Interest Only
5 year	5.33	31/03/2029	£0	£25,000	£1,000,000	0	80	31 December 2024	FEB700	New Build Cases Only Repayment Only
5 jeur	5.33	31/03/2029	£0	£25,000	£1,000,000	0	85	31 December 2024	FEB697	New Build Cases Only Repayment Only
	5.52	31/03/2029	£0	£25,000	£750,000	0	90	31 December 2024	FEB660	New Build Cases Only Repayment Only
	5.82	31/03/2029	£0	£25,000	£570,000	90	95	30 June 2024	FEB365	New Build Cases Only Repayment Only
						Fixed -	£999 fe	ee		
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.34	31/03/2026	6993	£25,000	£1,000,000	0	60	31 December 2024	FEB684	New Build Cases Only Repayment and Interest Only
	5.43	31/03/2026	£999	£25,000	£1,000,000	0	75	31 December 2024	FEB682	New Build Cases Only Repayment and Interest Only
2 year	5.75	31/03/2026	£999	£25,000	£1,000,000	0	80	31 December 2024	FEB679	New Build Cases Only Repayment Only
,	5.75	31/03/2026	£999	£25,000	£1,000,000	0	85	31 December 2024	FEB677	New Build Cases Only Repayment Only
	5.81	31/03/2026	£999	£25,000	£750,000	0	90	31 December 2024	FEB694	New Build Cases Only Repayment Only
	6.31	31/03/2026	£999	£25,000	£570,000	90	95	30 June 2024	FEB322	New Build Cases Only Repayment Only
	4.93	31/03/2029	£999	£25,000	£1,000,000	0	60	31 December 2024	FEB392	New Build Cases Only Repayment and Interest Only
	5.02	31/03/2029	6663	£25,000	£1,000,000	0	75	31 December 2024	FEB393	New Build Cases Only Repayment and Interest Only

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31 December 2024

31 December 2024

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31/03/2029

£25,000 £1,000,000

£25,000

£25,000 £750,000

£1,000,000

£570,000

FEB705 FEB703 FEB663

FEB368

New Build Cases Only Repayment Only

New Build Cases Only Repayment Only

New Build Cases Only Repayment Only

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 31/03/2	2026, 3%to 3	1/03/2027, 2	%to 31/03/20	28 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	
2 year	5.69	31/03/2026	£0	£25,000	£300,000	0	75	31 December 2024	FEB664	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	5.13	31/03/2029	£0	£25,000	£300,000	0	75	31 December 2024	FEB373	Repayment Only

Homebuyer

Homebuyer
For products above 85% the following criteria rules will apply:
1.Ao enhanced credit score reguirement 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
readed
ERC structure on all products:
2.yeur - 15(x) a03/2075 and r4(x) a frammate

2 year - 1%to	31/03/2025	and 0.5%to 3	1/03/2026								
							Track	(er			
Product Type	Rate(%)	Tracke BoE+	Until	Fee	Available	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	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	6999	£25,000	£1,000,000	0	80	30 June 2024	FEB308	Repayment Only
2 year	5.83	0.58	31/03/2026	6999	£25,000	£1,000,000	0	85	30 June 2024	FEB307	Repayment Only
1 900	6.51	1.26	31/03/2026	6999	£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

### 07 November 2023

A 259 cashback is available on selected residential products, to those purchasing a property with an Exergy Efficiency Band of Aor B, or an Exergy Efficiency Rating of 81 or higher. Evidence of this must be validated prior to application and a corpy retained on your life for a cally turposes at a later date, via a valid Energy Performance Rating on the Energy Performance Certificate itself, or a valid Pedicted Energy Performance Certificate is well and properties at a later date.

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		Availabk	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.40	31/03/2026	£0	£25,000	£1,000,000	0	60	30 June 2024	GRR609	£250 Cashback Repayment and Interest Only
	5.49	31/03/2026	£0	£25,000	£1,000,000	0	75	30 June 2024	GRR611	£250 Cashback Repayment and Interest Only
2 year	5.81	31/03/2026	£0	£25,000	£1,000,000	0	80	30 June 2024	GRR608	£250 Cashback Repayment Only
2 year	5.81	31/03/2026	£0	£25,000	£1,000,000	0	85	30 June 2024	GRR606	£250 Cashback Repayment Only
	5.87	31/03/2026	£0	£25,000	£750,000	0	90	30 June 2024	GRR629	£250 Cashback Repayment Only
	6.57	31/03/2026	£0	£25,000	£570,000	90	95	30 June 2024	GRR234	£250 Cashback Repayment Only
	4.84	31/03/2029	£0	£25,000	£1,000,000	0	60	30 June 2024	GRR296	£250 Cashback Repayment and Interest Only
	4.93	31/03/2029	£0	£25,000	£1,000,000	0	75	30 June 2024	GRR292	£250 Cashback Repayment and Interest Only
5 year	5.13	31/03/2029	£0	£25,000	£1,000,000	0	80	30 June 2024	GRR639	£250 Cashback Repayment Only
o year	5.13	31/03/2029	£0	£25,000	£1,000,000	0	85	30 June 2024	GRR636	£250 Cashback Repayment Only
	5.32	31/03/2029	£0	£25,000	£750,000	0	90	30 June 2024	GRR603	£250 Cashback Repayment Only
	5.82	31/03/2029	£0	£25,000	£570,000	90	95	30 June 2024	GRR280	£250 Cashback Repayment Only
10 year	5.11	31/03/2034	£0	£25,000	£1,000,000	0	60	30 June 2024	GRR230	£250 Cashback Repayment and Interest Only
io jeui	5.11	31/03/2034	£0	£25,000	£1,000,000	0	75	30 June 2024	GRR231	£250 Cashback Repayment and Interest Only
						Fixed -	£999 fe	e		
Product Type	Rate(%)	Until	Fee	Availabk	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.14	31/03/2026	6999	£25,000	£1,000,000	0	60	30 June 2024		£250 Cashback
								30 June 2024	GRR623	Repayment and Interest Only
	5.23	31/03/2026	6999	£25,000	£1,000,000	0	75	30 June 2024	GRR623 GRR621	Repayment and Interest Only £250 Cashback Repayment and Interest Only
	5.23 5.55	31/03/2026 31/03/2026	£999 £999	£25,000 £25,000	£1,000,000 £1,000,000	0				£250 Cashback
2 year							75	30 June 2024	GRR621	£250 Cashback Repayment and Interest Only £250 Cashback
2 year	5.55	31/03/2026	£999	£25,000	£1,000,000	0	75 80	30 June 2024 30 June 2024	GRR621 GRR620	£250 Cashback Repayment and Interest Only £250 Cashback Repayment Only £250 Cashback
2 year	5.55 5.55	31/03/2026 31/03/2026	£999 £999	£25,000 £25,000	£1,000,000 £1,000,000	0	75 80 85	30 June 2024 30 June 2024 30 June 2024	GRR621 GRR620 GRR618	E250 Cashback Repayment and Interest Only E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback
2 year	5.55 5.55 5.61	31/03/2026 31/03/2026 31/03/2026	9993 9993 9993 9993	£25,000 £25,000 £25,000	£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	GRR621 GRR620 GRR618 GRR632	E250 Cashback Repayment and InterestOrby E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback
2 year	5.55 5.55 5.61 6.31	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 £750,000 £570,000	0 0 0 90	75 80 85 90 95	30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024	GRR620 GRR620 GRR618 GRR632 GRR237	E250 Cashback Regarment and Interact Only E250 Cashback Regarment Only E250 Cashback Regarment Only E250 Cashback Regarment Only E250 Cashback
	5.55 5.55 6.61 6.31 4.73	31/03/2026 31/03/2026 31/03/2026 31/03/2029	eee2 eee2 eee2 eee2 eee2 eee2 eee2	£25,000 £25,000 £25,000 £25,000 £25,000	£1,000,000 £1,000,000 £750,000 £570,000 £1,000,000	0 0 0 90	75 80 85 90 95 60	30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024 30 June 2024	GRR621 GRR620 GRR618 GRR632 GRR237 GRR306	E250 Cashback Repayment and Interest Only E250 Cashback Rapayment Only E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback
2 year 5 year	5.55 5.55 6.31 4.73 4.82	31/03/2026 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 £750,000 £570,000 £1,000,000 £1,000,000	0 0 0 0 90 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	GRR621 GRR620 GRR618 GRR632 GRR237 GRR306 GRR307	E250 Cashback Repayment and InteractOny 2500 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback Repayment Only E250 Cashback Repayment and InteractOny E250 Cashback Repayment and InteractOny E250 Cashback
	5.55 5.55 6.61 6.31 4.73 4.82 5.02	31/03/2026 31/03/2026 31/03/2026 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	£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 0 0 0 0 0 0 0 0 0 0 0	75 80 95 95 60 75 80	30 June 2024 30 June 2024	GRR621 GRR620 GRR618 GRR632 GRR306 GRR307 GRR307 GRR304	E200 Cashback Regargment and Interest Only E200 Cashback Rapayment Only E200 Cashback Rapayment Only E200 Cashback Rapayment Only E200 Cashback Regargment and Interest Only E200 Cashback Regargment and Interest Only E200 Cashback Regargment and Interest Only E200 Cashback
	5.55 5.61 6.31 4.73 4.82 5.02 5.02	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	£1,000,000 £1,000,000 £750,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000	0 0 0 90 0 0 0 0	75 80 90 95 60 75 80 85	30 Jane 2024 30 Jane 2024	GRR621 GRR618 GRR618 GRR632 GRR326 GRR326 GRR326 GRR326	E200 Cashback Regarment and Interact Only E200 Cashback Regarment Only E200 Cashback Regarment Only E200 Cashback Regarment Only E200 Cashback Regarment Only E200 Cashback Regarment on Interact Only E200 Cashback Regarment Only E200 Cashback Regarment Only E200 Cashback Regarment Only E200 Cashback Regarment Only E200 Cashback
	5.55 5.55 6.31 4.73 4.82 5.02 5.02 5.21	31/03/2026 31/03/2026 31/03/2026 31/03/2029 31/03/2029 31/03/2029 31/03/2029	eee2           eee2	E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000 E25,000	£1,000,000 £1,000,000 £750,000 £1,000,000 £1,000,000 £1,000,000 £1,000,000	0 0 90 0 0 0 0 0	75 80 95 95 60 75 80 85 90	30 June 2024 30 June 2024	GRR621 GRR620 GRR630 GRR632 GRR637 GRR640 GRR662 GRR662	E20 Cashback Regument and Interest Only E20 Cashback Repyrment Only E20 Cashback

Large Loans

						Fixed -	£1499 f	ee		
Product Type	Rate(%)	Until		Available		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.89	31/03/2026	£1,499	£1,000,001	£5,000,000	0	60	30 June 2024	GRR597	£250 Cashback Repayment and Interest Only
2 year	5.96	31/03/2026	£1,499	£1,000,001	£5,000,000	0	75	30 June 2024	GRR596	£250 Cashback Repayment and Interest Only
	6.02	31/03/2026	£1,499	£1,000,001	£2,000,000	0	85	30 June 2024	GRR595	£250 Cashback Repayment and Interest Only Interest only available <75% LTV
	4.73	31/03/2029	£1,499	£1,000,001	£5,000,000	0	60	30 June 2024	GRR287	£250 Cashback Repayment and Interest Only
5 year	4.82	31/03/2029	£1,499	£1,000,001	£5,000,000	0	75	30 June 2024	GRR286	£250 Cashback Repayment and Interest Only
	5.27	31/03/2029	£1,499	£1,000,001	£2,000,000	0	85	30 June 2024	GRR635	£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

						F	xed			
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.60	31/03/2026	£0	£25,000	£1,000,000	0	60	31 December 2024	GRR610	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.69	31/03/2026	£0	£25,000	£1,000,000	0	75	31 December 2024	GRR612	£250 Cashback New Build Cases Only Repayment and Interest Only
2 year	6.01	31/03/2026	£0	£25,000	£1,000,000	0	80	31 December 2024	GRR607	£250 Cashback New Build Cases Only Repayment Only
- ,	6.01	31/03/2026	£0	£25,000	£1,000,000	0	85	31 December 2024	GRR605	£250 Cashback New Build Cases Only Repayment Only
	6.07	31/03/2026	£0	£25,000	£750,000	0	90	31 December 2024	GRR631	£250 Cashback New Build Cases Only Repayment Only
	6.57	31/03/2026	£0	£25,000	£570,000	90	95	30 June 2024	GRR235	£250 Cashback New Build Cases Only Repayment Only
	5.04	31/03/2029	£0	£25,000	£1,000,000	0	60	31 December 2024	GRR299	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.13	31/03/2029	£0	£25,000	£1,000,000	0	75	31 December 2024	GRR293	£250 Cashback New Build Cases Only Repayment and Interest Only
5 year	5.33	31/03/2029	£0	£25,000	£1,000,000	0	80	31 December 2024	GRR640	£250 Cashback New Build Cases Only Repayment Only
- year	5.33	31/03/2029	£0	£25,000	£1,000,000	0	85	31 December 2024	GRR637	£250 Cashback New Build Cases Only Repayment Only
	5.52	31/03/2029	£0	£25,000	£750,000	0	90	31 December 2024	GRR599	£250 Cashback New Build Cases Only Repayment Only
	5.82	31/03/2029	£0	£25,000	£570,000	90	95	30 June 2024	GRR281	£250 Cashback New Build Cases Only Repayment Only

						Fixed -	£999 fe	e		
Product Type	Rate(%)	Until	Fee	Availabk	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.34	31/03/2026	£999	£25,000	£1,000,000	0	60	31 December 2024	GRR624	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.43	31/03/2026	6999	£25,000	£1,000,000	0	75	31 December 2024	GRR622	£250 Cashback New Build Cases Only Repayment and Interest Only
2 year	5.75	31/03/2026	£999	£25,000	£1,000,000	0	80	31 December 2024	GRR619	£250 Cashback New Build Cases Only Repayment Only
- ,	5.75	31/03/2026	6999	£25,000	£1,000,000	0	85	31 December 2024	GRR617	£250 Cashback New Build Cases Only Repayment Only
	5.81	31/03/2026	6999	£25,000	£750,000	0	90	31 December 2024	GRR634	£250 Cashback New Build Cases Only Repayment Only
	6.31	31/03/2026	£999	£25,000	£570,000	90	95	30 June 2024	GRR238	£250 Cashback New Build Cases Only Repayment Only
	4.93	31/03/2029	6999	£25,000	£1,000,000	0	60	31 December 2024	GRR309	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.02	31/03/2029	£999	£25,000	£1,000,000	0	75	31 December 2024	GRR308	£250 Cashback New Build Cases Only Repayment and Interest Only
5 vear	5.22	31/03/2029	6999	£25,000	£1,000,000	0	80	31 December 2024	GRR645	£250 Cashback New Build Cases Only Repayment Only
.,	5.22	31/03/2029	6999	£25,000	£1,000,000	0	85	31 December 2024	GRR643	£250 Cashback New Build Cases Only Repayment Only
	5.41	31/03/2029	6999	£25,000	£750,000	0	90	31 December 2024	GRR602	£250 Cashback New Build Cases Only Repayment Only
	5.71	31/03/2029	6663	£25,000	£570,000	90	95	30 June 2024	GRR284	£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 purchase orice is to first Time 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

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 Anallable between Min.LTV (%) Max.LTV (%) Complete by Product Code Additional Info												
2 year	5.69	31/03/2026	£0	£25,000	£300,000	0	75	31 December 2024	GRR604	£250 Cashback Repayment Only		
-												
						First Ho	me - Fix	(ed		. repayment any		
Product Type	Rate (%)	Until	Fcc	Available	e between	First Ho			Product Code	Additional Info		

## 07 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				
					Remore	tgage S	ervice -	£0 Fee		
Product Type	Rate(%)	Until	Fee	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	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
10 year	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													
					Remorto	gage Se	rvice - £	£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	£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				
	5.08	31/03/2027	6663	£100,000	£1,000,000	0	60	30 June 2024	FEB459	Repayment and Interest Only				
	5.28	31/03/2027	6663	£100,000	£1,000,000	0	75	30 June 2024	FEB460	Repayment and Interest Only				
3 year	5.52	31/03/2027	6993	£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	6663	£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	£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		
	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	£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

07 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, 4% to 31/03/2026, 1% to 31/03/2027 5 year - 5% to 31/03/2025, 4% to 31/03/2026, 5% 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 31/03/2022, 2% to 31/03/2033 and 1% to 31/03/2034

### Remortgage Service

Remortgage se	rvice-we wil	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.
5.86         31(03/2026         0.0         225,000         61,000,000         0         75         30 June 2024         GRR0757         E250 Cathback Repayment and Interest Ord           6.19         31(03/2026         0.0         225,000         61,000,000         0         80         30 June 2024         GRR0757         E250 Cathback Repayment and Interest Ord           6.24         31(03/2026         0.0         E25,000         61,000,000         0         85         30 June 2024         GRR0757         E250 Cathback Repayment Ord           6.44         31(03/2026         0.0         E25,000         6.0         90         30 June 2024         GRR0760         E250 Cathback Repayment Ord           6.44         31(03/2026         0.0         E25,000         E750,000         0         90         30 June 2024         GRR0760         E250 Cathback Repayment Ord           6.47         31(03/2026         0.0         E25,000         E750,000         0         60         30 June 2024         GRR0760         E250 Cathback Repayment Ord           5.99erf         5.84         31(03/2029         E0         E25,000         E1,000,000         0         85         30 June 2024         GRR478         E250 Cathback Repayment Ord           5.99erf         5.81<										
					Remor	tgage S	ervice -	£0 Fee		
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	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	ed					
	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	£999	£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	6663	£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	6663	£100,000	£1,000,000	0	85	30 June 2024	GRR487	£250 Cashback Repayment Only		
	5.68	31/03/2029	6663	£100,000	£750,000	0	90	30 June 2024	GRR483	£250 Cashback Repayment Only		
10 year	5.02	31/03/2034	6663	£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									
						Fix	ed			
				F	Remortg	age Ser	vice - £	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

### 07 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:

ERC structure 2 year - 2% to 3 5 year - 5% to 3	1/03/2025 a	nd 1% to 31/		1/03/2027, 2%	% to 31/03/20	28 and 1% t	o 31/03/202	9		
							l - £0 fe			
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.60	31/03/2026	£0	£25,000	£500,000	0	60	31 December 2024	FEB675	Repayment Only
	5.69	31/03/2026	£0	£25,000	£500,000	0	75	31 December 2024	FEB676	Repayment Only
2 year	6.01	31/03/2026	£0	£25,000	£500,000	0	80	31 December 2024	FEB674	Repayment Only
- ,001	6.01	31/03/2026	£0	£25,000	£500,000	0	85	31 December 2024	FEB673	Repayment Only
	6.07	31/03/2026	£0	£25,000	£500,000	0	90	31 December 2024	FEB690	Repayment Only
	6.77	31/03/2026	£0	£25,000	£500,000	90	95	31 December 2024	FEB320	Repayment Only
	5.04	31/03/2029	£0	£25,000	£500,000	0	60	31 December 2024	FEB384	Repayment Only
	5.13	31/03/2029	£0	£25,000	£500,000	0	75	31 December 2024	FEB379	Repayment Only
5 year	5.33	31/03/2029	£0	£25,000	£500,000	0	80	31 December 2024	FEB701	Repayment Only
5 year	5.33	31/03/2029	£0	£25,000	£500,000	0	85	31 December 2024	FEB698	Repayment Only
	5.52	31/03/2029	£0	£25,000	£500,000	0	90	31 December 2024	FEB659	Repayment Only
	6.02	31/03/2029	£0	£25,000	£500,000	90	95	31 December 2024	FEB366	Repayment Only

Fixed - £999 fee											
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info	
	5.34	31/03/2026	£999	£25,000	£500,000	0	60	31 December 2024	FEB688	Repayment Only	
	5.43	31/03/2026	£999	£25,000	£500,000	0	75	31 December 2024	FEB687	Repayment Only	
2 year	5.75	31/03/2026	£999	£25,000	£500,000	0	80	31 December 2024	FEB686	Repayment Only	
2 year	5.75	31/03/2026	£999	£25,000	£500,000	0	85	31 December 2024	FEB685	Repayment Only	
	5.81	31/03/2026	£999	£25,000	£500,000	0	90	31 December 2024	FEB693	Repayment Only	
	6.51	31/03/2026	£999	£25,000	£500,000	90	95	31 December 2024	FEB323	Repayment Only	
	4.93	31/03/2029	£999	£25,000	£500,000	0	60	31 December 2024	FEB396	Repayment Only	
	5.02	31/03/2029	£999	£25,000	£500,000	0	75	31 December 2024	FEB397	Repayment Only	
5 year	5.22	31/03/2029	£999	£25,000	£500,000	0	80	31 December 2024	FEB707	Repayment Only	
2 Jour	5.22	31/03/2029	£999	£25,000	£500,000	0	85	31 December 2024	FEB706	Repayment Only	
	5.41	31/03/2029	£999	£25,000	£500,000	0	90	31 December 2024	FEB662	Repayment Only	
	5.91	31/03/2029	£999	£25,000	£500,000	90	95	31 December 2024	FEB369	Repayment Only	

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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: In the Mirk is 10%, and is calculated on the surrant valued

	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 customers Fixed														
	Remortgage - Own Conveyancer														
Product Type	oduct Type Rate(%) Until Fee Available between Min LTV (%) Max LTV (%) Complete by Product Code Additional Info														
0	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					
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					
ə 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					

### 07 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						
Fixed - £0 fee       Product Type     Rate(%)     Until     Fee     Available between     Min LTV (%)     Max LTV (%)     Complete by     Product Code     Additional Info											
Product Type	Rate(%)	Until	Fee	Available	e between	Min LTV (%)		Complete by	Product Code	Additional Info	
	5.60	31/03/2026	£0	£25,000	£500,000	0	60	31 December 2024	GRR615	£250 Cashback Repayment Only	
	5.69	31/03/2026	£0	£25,000	£500,000	0	75	31 December 2024	GRR616	£250 Cashback Repayment Only	
2 year	6.01	31/03/2026	£0	£25,000	£500,000	0	80	31 December 2024	GRR614	£250 Cashback Repayment Only	
2 your	6.01	31/03/2026	£0	£25,000	£500,000	0	85	31 December 2024	GRR613	£250 Cashback Repayment Only	
	6.07	31/03/2026	£0	£25,000	£500,000	0	90	31 December 2024	GRR630	£250 Cashback Repayment Only	
	6.77	31/03/2026	£0	£25,000	£500,000	90	95	31 December 2024	GRR236	£250 Cashback Repayment Only	
	5.04	31/03/2029	£0	£25,000	£500,000	0	60	31 December 2024	GRR300	£250 Cashback Repayment Only	
	5.13	31/03/2029	£0	£25,000	£500,000	0	75	31 December 2024	GRR295	£250 Cashback Repayment Only	
5 year	5.33	31/03/2029	£0	£25,000	£500,000	0	80	31 December 2024	GRR641	£250 Cashback Repayment Only	
- <b>,</b> ou	5.33	31/03/2029	£0	£25,000	£500,000	0	85	31 December 2024	GRR638	£250 Cashback Repayment Only	
	5.52	31/03/2029	£0	£25,000	£500,000	0	90	31 December 2024	GRR598	£250 Cashback Repayment Only	
	6.02	31/03/2029	£0	£25,000	£500,000	90	95	31 December 2024	GRR282	£250 Cashback Repayment Only	

Product Type	Rate(%)	Until	Fee	Available	between	Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
	5.34	31/03/2026	£999	£25,000	£500,000	0	60	31 December 2024	GRR628	£250 Cashback Repayment Only
	5.43	31/03/2026	£999	£25,000	£500,000	0	75	31 December 2024	GRR627	£250 Cashback Repayment Only
2 year	5.75	31/03/2026	£999	£25,000	£500,000	0	80	31 December 2024	GRR626	£250 Cashback Repayment Only
2 year	5.75	31/03/2026	£999	£25,000	£500,000	0	85	31 December 2024	GRR625	£250 Cashback Repayment Only
	5.81	31/03/2026	£999	£25,000	£500,000	0	90	31 December 2024	GRR633	£250 Cashback Repayment Only
	6.51	31/03/2026	£999	£25,000	£500,000	90	95	31 December 2024	GRR239	£250 Cashback Repayment Only
	4.93	31/03/2029	£999	£25,000	£500,000	0	60	31 December 2024	GRR312	£250 Cashback Repayment Only
	5.02	31/03/2029	£999	£25,000	£500,000	0	75	31 December 2024	GRR313	£250 Cashback Repayment Only
5 year	5.22	31/03/2029	£999	£25,000	£500,000	0	80	31 December 2024	GRR647	£250 Cashback Repayment Only
o year	5.22	31/03/2029	£999	£25,000	£500,000	0	85	31 December 2024	GRR646	£250 Cashback Repayment Only
	5.41	31/03/2029	£999	£25,000	£500,000	0	90	31 December 2024	GRR601	£250 Cashback Repayment Only
	5.91	31/03/2029	£999	£25,000	£500,000	90	95	31 December 2024	GRR285	£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:

	r Shared Ownership Remortgages: e 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									
					Remort	gage - (	Own Co	onveyancer		
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
<b>5</b>	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

### 07 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

	Withdrawn P	Products - 06/11	/2023
07/11/2023	3 FEB340	FEB337	FEB335
FEB358	FEB381	FEB374	FEB327
FEB464	FEB350	FEB349	FEB347
FEB361	FEB388	FEB386	FEB330
FEB326	FEB325	FEB324	FEB372
FEB339	FEB341	FEB336	FEB334
FEB360	FEB383	FEB375	FEB329
FEB353	FEB351	FEB348	FEB346
FEB363	FEB389	FEB387	FEB332
FEB333	GRR254	GRR256	GRR253
GRR251	GRR274	GRR297	GRR290
GRR248	GRR268	GRR266	GRR265
GRR263	GRR277	GRR304	GRR302
GRR245	GRR242	GRR241	GRR240
GRR288	GRR255	GRR257	GRR252
GRR250	GRR276	GRR298	GRR291
GRR244	GRR269	GRR267	GRR264
GRR262	GRR279	GRR305	GRR303
GRR247	GRR249	FEB344	FEB345
FEB343	FEB342	FEB359	FEB385
FEB378	FEB328	FEB357	FEB356
FEB355	FEB354	FEB362	FEB395
FEB394	FEB331	GRR260	GRR261
GRR259	GRR258	GRR275	GRR301
GRR294	GRR243	GRR273	GRR272
GRR271	GRR270	GRR278	GRR311
GRR310	GRR246	FEB469	FEB465
FEB440	FEB441	FEB488	FEB470
FEB445	FEB446	GRR479	FEB489
FEB482	FEB483	GRR484	GRR480
GRR469	GRR470	GRR500	GRR485
GRR474	GRR475	GRR492	
GRR497	GRR498	GRR501	
FEB477	FEB479	GRR494	