



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



06 October 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 repaid'

ERC structure on all products:
2 year - 2%to 30/12/2024 and 1%to 30/12/2025
5 year - 5%to 30/12/2024, 4%to 30/12/2025, 3%to 30/12/2026, 2%to 30/12/2027 and 1%to 30/12/2028
10 year - 6%to 30/12/2028, 5%to 30/12/2029, 4%to 30/12/2030, 3%to 30/12/2031, 2%to 30/12/2032 and 1%to 30/12/2033

Fixed - £0 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.58	31/12/2025	£0	£25,000	£1,000,000	0	60	31 May 2024	FEA809	Repayment and Interest Only
	5.61	31/12/2025	£0	£25,000	£1,000,000	0	75	31 May 2024	FEA811	Repayment and Interest Only
	5.99	31/12/2025	£0	£25,000	£1,000,000	0	80	31 May 2024	FEA808	Repayment Only
	6.03	31/12/2025	£0	£25,000	£1,000,000	0	85	31 May 2024	FEA806	Repayment Only
	6.10	31/12/2025	£0	£25,000	£750,000	0	90	31 May 2024	FEA823	Repayment Only Specific criteria applies to availability
	6.57	31/12/2025	£0	£25,000	£570,000	90	95	31 May 2024	FEA892	Repayment Only Specific criteria applies to availability
5 year	4.96	31/12/2028	£0	£25,000	£1,000,000	0	60	31 May 2024	FEA861	Repayment and Interest Only
	4.96	31/12/2028	£0	£25,000	£1,000,000	0	75	31 May 2024	FEA847	Repayment and Interest Only
	5.23	31/12/2028	£0	£25,000	£1,000,000	0	80	31 May 2024	FEA852	Repayment Only
	5.23	31/12/2028	£0	£25,000	£1,000,000	0	85	31 May 2024	FEA845	Repayment Only
	5.44	31/12/2028	£0	£25,000	£750,000	0	90	31 May 2024	FEA888	Repayment Only Specific criteria applies to availability
	5.83	31/12/2028	£0	£25,000	£570,000	90	95	31 May 2024	FEA835	Repayment Only Specific criteria applies to availability
10 year	5.11	31/12/2033	£0	£25,000	£1,000,000	0	60	31 May 2024	FEA885	Repayment and Interest Only
	5.11	31/12/2033	£0	£25,000	£1,000,000	0	75	31 May 2024	FEA886	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	5.32	31/12/2025	£999	£25,000	£1,000,000	0	60	31 May 2024	FEA823	Repayment and Interest Only
	5.35	31/12/2025	£999	£25,000	£1,000,000	0	75	31 May 2024	FEA821	Repayment and Interest Only
	5.73	31/12/2025	£999	£25,000	£1,000,000	0	80	31 May 2024	FEA820	Repayment Only
	5.77	31/12/2025	£999	£25,000	£1,000,000	0	85	31 May 2024	FEA818	Repayment Only
	5.84	31/12/2025	£999	£25,000	£750,000	0	90	31 May 2024	FEA832	Repayment Only Specific criteria applies to availability
	6.31	31/12/2025	£999	£25,000	£570,000	90	95	31 May 2024	FEA895	Repayment Only Specific criteria applies to availability
5 year	4.85	31/12/2028	£999	£25,000	£1,000,000	0	60	31 May 2024	FEA861	Repayment and Interest Only
	4.85	31/12/2028	£999	£25,000	£1,000,000	0	75	31 May 2024	FEA862	Repayment and Interest Only
	5.12	31/12/2028	£999	£25,000	£1,000,000	0	80	31 May 2024	FEA859	Repayment Only
	5.12	31/12/2028	£999	£25,000	£1,000,000	0	85	31 May 2024	FEA857	Repayment Only
	5.33	31/12/2028	£999	£25,000	£750,000	0	90	31 May 2024	FEA801	Repayment Only Specific criteria applies to availability
	5.72	31/12/2028	£999	£25,000	£570,000	90	95	31 May 2024	FEA838	Repayment Only Specific criteria applies to availability
10 year	5.02	31/12/2033	£999	£25,000	£1,000,000	0	60	31 May 2024	FEA887	Repayment and Interest Only
	5.02	31/12/2033	£999	£25,000	£1,000,000	0	75	31 May 2024	FEA888	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	6.07	31/12/2025	£1,499	£1,000,001	£5,000,000	0	60	31 May 2024	FEA891	Repayment and Interest Only
	6.08	31/12/2025	£1,499	£1,000,001	£5,000,000	0	75	31 May 2024	FEA890	Repayment and Interest Only
	6.24	31/12/2025	£1,499	£1,000,001	£2,000,000	0	85	31 May 2024	FEA889	Repayment and Interest Only Interest only available <75% LTV
5 year	4.85	31/12/2028	£1,499	£1,000,001	£5,000,000	0	60	31 May 2024	FEA842	Repayment and Interest Only
	4.85	31/12/2028	£1,499	£1,000,001	£5,000,000	0	75	31 May 2024	FEA841	Repayment and Interest Only
	5.37	31/12/2028	£1,499	£1,000,001	£2,000,000	0	85	31 May 2024	FEA843	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	5.78	31/12/2025	£0	£25,000	£1,000,000	0	60	30 November 2024	FEA810	New Build Cases Only Repayment and Interest Only
	5.81	31/12/2025	£0	£25,000	£1,000,000	0	75	30 November 2024	FEA812	New Build Cases Only Repayment and Interest Only
	6.19	31/12/2025	£0	£25,000	£1,000,000	0	80	30 November 2024	FEA807	New Build Cases Only Repayment Only
	6.23	31/12/2025	£0	£25,000	£1,000,000	0	85	30 November 2024	FEA805	New Build Cases Only Repayment Only
	6.30	31/12/2025	£0	£25,000	£750,000	0	90	30 November 2024	FEA831	New Build Cases Only Repayment Only
	6.77	31/12/2025	£0	£25,000	£570,000	90	95	30 June 2024	FEA893	New Build Cases Only Repayment Only
5 year	5.16	31/12/2028	£0	£25,000	£1,000,000	0	60	30 November 2024	FEA853	New Build Cases Only Repayment and Interest Only
	5.16	31/12/2028	£0	£25,000	£1,000,000	0	75	30 November 2024	FEA843	New Build Cases Only Repayment and Interest Only
	5.43	31/12/2028	£0	£25,000	£1,000,000	0	80	30 November 2024	FEA854	New Build Cases Only Repayment Only
	5.43	31/12/2028	£0	£25,000	£1,000,000	0	85	30 November 2024	FEA846	New Build Cases Only Repayment Only
	5.64	31/12/2028	£0	£25,000	£750,000	0	90	30 November 2024	FEA800	New Build Cases Only Repayment Only
	6.03	31/12/2028	£0	£25,000	£570,000	90	95	30 June 2024	FEA836	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	5.52	31/12/2025	£999	£25,000	£1,000,000	0	60	30 November 2024	FEA824	New Build Cases Only Repayment and Interest Only
	5.55	31/12/2025	£999	£25,000	£1,000,000	0	75	30 November 2024	FEA822	New Build Cases Only Repayment and Interest Only
	5.93	31/12/2025	£999	£25,000	£1,000,000	0	80	30 November 2024	FEA819	New Build Cases Only Repayment Only
	5.97	31/12/2025	£999	£25,000	£1,000,000	0	85	30 November 2024	FEA817	New Build Cases Only Repayment Only
	6.04	31/12/2025	£999	£25,000	£750,000	0	90	30 November 2024	FEA834	New Build Cases Only Repayment Only
	6.51	31/12/2025	£999	£25,000	£570,000	90	95	30 June 2024	FEA896	New Build Cases Only Repayment Only
5 year	5.05	31/12/2028	£999	£25,000	£1,000,000	0	60	30 November 2024	FEA863	New Build Cases Only Repayment and Interest Only
	5.05	31/12/2028	£999	£25,000	£1,000,000	0	75	30 November 2024	FEA864	New Build Cases Only Repayment and Interest Only
	5.32	31/12/2028	£999	£25,000	£1,000,000	0	80	30 November 2024	FEA860	New Build Cases Only Repayment Only
	5.32	31/12/2028	£999	£25,000	£1,000,000	0	85	30 November 2024	FEA858	New Build Cases Only Repayment Only
	5.53	31/12/2028	£999	£25,000	£750,000	0	90	30 November 2024	FEA803	New Build Cases Only Repayment Only
	5.92	31/12/2028	£999	£25,000	£570,000	90	95	30 June 2024	FEA839	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 55%

ERC structure on all products:

2 year - 2% to 30/12/2024 and 1% to 30/12/2025

5 year - 5% to 30/12/2024, 4% to 30/12/2025, 3% to 30/12/2026, 2% to 30/12/2027 and 1% to 30/12/2028

First Home - Fixed - £0 fee										
Product Type	Rate (%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.91	31/12/2025	£0	£25,000	£300,000	0	75	30 November 2024	FEA804	Repayment Only

First Home - Fixed - £0 fee										
Product Type	Rate (%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
5 year	5.16	31/12/2028	£0	£25,000	£300,000	0	75	30 November 2024	FEA844	Repayment Only

Homebuyer

For products above 65% the following criteria rules will apply:

1. An enhanced credit score requirement will be applied
2. Commitments to be repaid upon completion - any current credit commitments will be deducted as ongoing in our affordability calculation even where declared as 'to be repaid'

ERC structure on all products:

2 year - 1% to 30/12/2024 and 0.5% to 30/12/2025

Tracker											
Product Type	Rate (%)	Tracker Box	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.48	0.23	31/12/2025	£999	£25,000	£1,000,000	0	60	31 May 2024	FEA793	Repayment and Interest Only
	5.58	0.33	31/12/2025	£999	£25,000	£1,000,000	0	75	31 May 2024	FEA792	Repayment and Interest Only
	5.66	0.41	31/12/2025	£999	£25,000	£1,000,000	0	80	31 May 2024	FEA791	Repayment Only
	5.83	0.58	31/12/2025	£999	£25,000	£1,000,000	0	85	31 May 2024	FEA790	Repayment Only
	6.51	1.26	31/12/2025	£999	£25,000	£750,000	0	90	31 May 2024	FEA789	Repayment Only Specific criteria applies to availability
	5.48	0.23	31/12/2025	£3,999	£1,000,001	£5,000,000	0	60	31 May 2024	FEA796	Repayment and Interest Only
	5.58	0.33	31/12/2025	£3,999	£1,000,001	£5,000,000	0	75	31 May 2024	FEA795	Repayment and Interest Only
	5.83	0.58	31/12/2025	£3,999	£1,000,001	£2,000,000	0	85	31 May 2024	FEA794	Repayment and Interest Only Interest only available <75% LTV

06 October 2023

Homebuyer Green Home

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

ERC structure on all products:

2 year - 2%to 30/12/2024 and 1%to 30/12/2025

5 year - 5%to 30/12/2024, 4%to 30/12/2025, 3%to 30/12/2026, 2%to 30/12/2027 and 1%to 30/12/2028

10 year - 6%to 30/12/2028, 5%to 30/12/2029, 4%to 30/12/2030, 3%to 30/12/2031, 2%to 30/12/2032 and 1%to 30/12/2033

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.58	31/12/2025	£0	£25,000	£1,000,000	0	60	31 May 2024	GRQ665	£250 Cashback Repayment and Interest Only
	5.61	31/12/2025	£0	£25,000	£1,000,000	0	75	31 May 2024	GRQ667	£250 Cashback Repayment and Interest Only
	5.99	31/12/2025	£0	£25,000	£1,000,000	0	80	31 May 2024	GRQ664	£250 Cashback Repayment Only
	6.03	31/12/2025	£0	£25,000	£1,000,000	0	85	31 May 2024	GRQ662	£250 Cashback Repayment Only
	6.10	31/12/2025	£0	£25,000	£750,000	0	90	31 May 2024	GRQ685	£250 Cashback Repayment Only
	6.57	31/12/2025	£0	£25,000	£570,000	90	95	31 May 2024	GRQ648	£250 Cashback Repayment Only
5 year	4.96	31/12/2028	£0	£25,000	£1,000,000	0	60	31 May 2024	GRQ607	£250 Cashback Repayment and Interest Only
	4.96	31/12/2028	£0	£25,000	£1,000,000	0	75	31 May 2024	GRQ603	£250 Cashback Repayment and Interest Only
	5.23	31/12/2028	£0	£25,000	£1,000,000	0	80	31 May 2024	GRQ608	£250 Cashback Repayment Only
	5.23	31/12/2028	£0	£25,000	£1,000,000	0	85	31 May 2024	GRQ601	£250 Cashback Repayment Only
	5.44	31/12/2028	£0	£25,000	£750,000	0	90	31 May 2024	GRQ659	£250 Cashback Repayment Only
	5.83	31/12/2028	£0	£25,000	£570,000	90	95	31 May 2024	GRQ691	£250 Cashback Repayment Only
10 year	5.11	31/12/2033	£0	£25,000	£1,000,000	0	60	31 May 2024	GRQ641	£250 Cashback Repayment and Interest Only
	5.11	31/12/2033	£0	£25,000	£1,000,000	0	75	31 May 2024	GRQ642	£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	5.32	31/12/2025	£999	£25,000	£1,000,000	0	60	31 May 2024	GRQ679	£250 Cashback Repayment and Interest Only
	5.35	31/12/2025	£999	£25,000	£1,000,000	0	75	31 May 2024	GRQ677	£250 Cashback Repayment and Interest Only
	5.73	31/12/2025	£999	£25,000	£1,000,000	0	80	31 May 2024	GRQ676	£250 Cashback Repayment Only
	5.77	31/12/2025	£999	£25,000	£1,000,000	0	85	31 May 2024	GRQ674	£250 Cashback Repayment Only
	5.84	31/12/2025	£999	£25,000	£750,000	0	90	31 May 2024	GRQ688	£250 Cashback Repayment Only
	6.31	31/12/2025	£999	£25,000	£570,000	90	95	31 May 2024	GRQ651	£250 Cashback Repayment Only
5 year	4.85	31/12/2028	£999	£25,000	£1,000,000	0	60	31 May 2024	GRQ617	£250 Cashback Repayment and Interest Only
	4.85	31/12/2028	£999	£25,000	£1,000,000	0	75	31 May 2024	GRQ618	£250 Cashback Repayment and Interest Only
	5.12	31/12/2028	£999	£25,000	£1,000,000	0	80	31 May 2024	GRQ615	£250 Cashback Repayment Only
	5.12	31/12/2028	£999	£25,000	£1,000,000	0	85	31 May 2024	GRQ613	£250 Cashback Repayment Only
	5.33	31/12/2028	£999	£25,000	£750,000	0	90	31 May 2024	GRQ656	£250 Cashback Repayment Only
	5.72	31/12/2028	£999	£25,000	£570,000	90	95	31 May 2024	GRQ694	£250 Cashback Repayment Only
10 year	5.02	31/12/2033	£999	£25,000	£1,000,000	0	60	31 May 2024	GRQ643	£250 Cashback Repayment and Interest Only
	5.02	31/12/2033	£999	£25,000	£1,000,000	0	75	31 May 2024	GRQ644	£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	6.07	31/12/2025	£1,499	£1,000,001	£5,000,000	0	60	31 May 2024	GRQ647	£250 Cashback Repayment and Interest Only
	6.08	31/12/2025	£1,499	£1,000,001	£5,000,000	0	75	31 May 2024	GRQ646	£250 Cashback Repayment and Interest Only
	6.24	31/12/2025	£1,499	£1,000,001	£2,000,000	0	85	31 May 2024	GRQ645	£250 Cashback Repayment and Interest Only Interest only available <75% LTV
5 year	4.85	31/12/2028	£1,499	£1,000,001	£5,000,000	0	60	31 May 2024	GRQ658	£250 Cashback Repayment and Interest Only
	4.85	31/12/2028	£1,499	£1,000,001	£5,000,000	0	75	31 May 2024	GRQ657	£250 Cashback Repayment and Interest Only
	5.37	31/12/2028	£1,499	£1,000,001	£2,000,000	0	85	31 May 2024	GRQ659	£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 81 or higher. Evidence of this must be validated prior to application, via a valid Energy Performance Rating on the Energy Performance Certificate Register, an Energy Performance Certificate itself, or a valid Predicted Energy Performance Certificate for New Build properties
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										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.78	31/12/2025	£0	£25,000	£1,000,000	0	60	30 November 2024	GRQ666	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.81	31/12/2025	£0	£25,000	£1,000,000	0	75	30 November 2024	GRQ668	£250 Cashback New Build Cases Only Repayment and Interest Only
	6.19	31/12/2025	£0	£25,000	£1,000,000	0	80	30 November 2024	GRQ663	£250 Cashback New Build Cases Only Repayment Only
	6.23	31/12/2025	£0	£25,000	£1,000,000	0	85	30 November 2024	GRQ661	£250 Cashback New Build Cases Only Repayment Only
	6.30	31/12/2025	£0	£25,000	£750,000	0	90	30 November 2024	GRQ687	£250 Cashback New Build Cases Only Repayment Only
	6.77	31/12/2025	£0	£25,000	£570,000	90	95	30 June 2024	GRQ649	£250 Cashback New Build Cases Only Repayment Only
5 year	5.16	31/12/2028	£0	£25,000	£1,000,000	0	60	30 November 2024	GRQ610	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.16	31/12/2028	£0	£25,000	£1,000,000	0	75	30 November 2024	GRQ604	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.43	31/12/2028	£0	£25,000	£1,000,000	0	80	30 November 2024	GRQ609	£250 Cashback New Build Cases Only Repayment Only
	5.43	31/12/2028	£0	£25,000	£1,000,000	0	85	30 November 2024	GRQ602	£250 Cashback New Build Cases Only Repayment Only
	5.64	31/12/2028	£0	£25,000	£750,000	0	90	30 November 2024	GRQ655	£250 Cashback New Build Cases Only Repayment Only
	6.03	31/12/2028	£0	£25,000	£570,000	90	95	30 June 2024	GRQ652	£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	5.52	31/12/2025	£999	£25,000	£1,000,000	0	60	30 November 2024	GRQ680	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.55	31/12/2025	£999	£25,000	£1,000,000	0	75	30 November 2024	GRQ678	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.93	31/12/2025	£999	£25,000	£1,000,000	0	80	30 November 2024	GRQ675	£250 Cashback New Build Cases Only Repayment Only
	5.97	31/12/2025	£999	£25,000	£1,000,000	0	85	30 November 2024	GRQ673	£250 Cashback New Build Cases Only Repayment Only
	6.04	31/12/2025	£999	£25,000	£750,000	0	90	30 November 2024	GRQ650	£250 Cashback New Build Cases Only Repayment Only
	6.51	31/12/2025	£999	£25,000	£570,000	90	95	30 June 2024	GRQ652	£250 Cashback New Build Cases Only Repayment Only
5 year	5.05	31/12/2028	£999	£25,000	£1,000,000	0	60	30 November 2024	GRQ620	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.05	31/12/2028	£999	£25,000	£1,000,000	0	75	30 November 2024	GRQ619	£250 Cashback New Build Cases Only Repayment and Interest Only
	5.32	31/12/2028	£999	£25,000	£1,000,000	0	80	30 November 2024	GRQ616	£250 Cashback New Build Cases Only Repayment Only
	5.32	31/12/2028	£999	£25,000	£1,000,000	0	85	30 November 2024	GRQ614	£250 Cashback New Build Cases Only Repayment Only
	5.53	31/12/2028	£999	£25,000	£750,000	0	90	30 November 2024	GRQ658	£250 Cashback New Build Cases Only Repayment Only
	5.92	31/12/2028	£999	£25,000	£570,000	90	95	30 June 2024	GRQ655	£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 30/12/2024 and 1%to 30/12/2025
5 year - 5%to 30/12/2024, 4%to 30/12/2025, 3%to 30/12/2026, 2%to 30/12/2027 and 1%to 30/12/2028

First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.81	31/12/2025	£0	£25,000	£300,000	0	75	30 November 2024	GRQ660	£250 Cashback Repayment Only
First Home - Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
5 year	5.16	31/12/2028	£0	£25,000	£300,000	0	75	30 November 2024	GRQ600	£250 Cashback Repayment Only

06 October 2023
REM

ERC structure on all products:
2 year - 2% to 30/12/2024 and 1% to 30/12/2025
3 year - 3% to 30/12/2024, 2% to 30/12/2025, 1% to 30/12/2026
5 year - 5% to 30/12/2024, 4% to 30/12/2025, 3% to 30/12/2026, 2% to 30/12/2027 and 1% to 30/12/2028
10 year - 6% to 30/12/2028, 5% to 30/12/2029, 4% to 30/12/2030, 3% to 30/12/2031, 2% to 30/12/2032 and 1% to 30/12/2033

Remortgage Service

Remortgage service-we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs, and there is also no charge for a property assessment.

Fixed										
Remortgage Service - £0 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.94	31/12/2025	£0	£25,000	£1,000,000	0	60	31 May 2024	FEA508	Repayment and Interest Only
	5.99	31/12/2025	£0	£25,000	£1,000,000	0	75	31 May 2024	FEA509	Repayment and Interest Only
	6.19	31/12/2025	£0	£25,000	£1,000,000	0	80	31 May 2024	FEA510	Repayment Only
	6.24	31/12/2025	£0	£25,000	£1,000,000	0	85	31 May 2024	FEA511	Repayment Only
	6.44	31/12/2025	£0	£25,000	£750,000	0	90	31 May 2024	FEA507	Repayment Only
5 year	5.29	31/12/2028	£0	£25,000	£1,000,000	0	60	31 May 2024	FEA522	Repayment and Interest Only
	5.35	31/12/2028	£0	£25,000	£1,000,000	0	75	31 May 2024	FEA523	Repayment and Interest Only
	5.48	31/12/2028	£0	£25,000	£1,000,000	0	80	31 May 2024	FEA524	Repayment Only
	5.61	31/12/2028	£0	£25,000	£1,000,000	0	85	31 May 2024	FEA525	Repayment Only
	5.81	31/12/2028	£0	£25,000	£750,000	0	90	31 May 2024	FEA521	Repayment Only
10 year	5.09	31/12/2033	£0	£25,000	£1,000,000	0	60	31 May 2024	FEA531	Repayment and Interest Only
	5.09	31/12/2033	£0	£25,000	£1,000,000	0	75	31 May 2024	FEA532	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	5.63	31/12/2025	£999	£100,000	£1,000,000	0	60	31 May 2024	FEA513	Repayment and Interest Only
	5.68	31/12/2025	£999	£100,000	£1,000,000	0	75	31 May 2024	FEA514	Repayment and Interest Only
	5.88	31/12/2025	£999	£100,000	£1,000,000	0	80	31 May 2024	FEA515	Repayment Only
	5.93	31/12/2025	£999	£100,000	£1,000,000	0	85	31 May 2024	FEA516	Repayment Only
	6.13	31/12/2025	£999	£100,000	£750,000	0	90	31 May 2024	FEA512	Repayment Only
5 year	5.16	31/12/2028	£999	£100,000	£1,000,000	0	60	31 May 2024	FEA527	Repayment and Interest Only
	5.22	31/12/2028	£999	£100,000	£1,000,000	0	75	31 May 2024	FEA528	Repayment and Interest Only
	5.35	31/12/2028	£999	£100,000	£1,000,000	0	80	31 May 2024	FEA529	Repayment Only
	5.48	31/12/2028	£999	£100,000	£1,000,000	0	85	31 May 2024	FEA530	Repayment Only
	5.68	31/12/2028	£999	£100,000	£750,000	0	90	31 May 2024	FEA526	Repayment Only
10 year	5.02	31/12/2033	£999	£100,000	£1,000,000	0	60	31 May 2024	FEA533	Repayment and Interest Only
	5.02	31/12/2033	£999	£100,000	£1,000,000	0	75	31 May 2024	FEA534	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	5.88	31/12/2025	£1,499	£1,000,000	£5,000,000	0	60	31 May 2024	FEA540	Repayment and Interest Only
	5.93	31/12/2025	£1,499	£1,000,000	£5,000,000	0	75	31 May 2024	FEA541	Repayment and Interest Only
	6.18	31/12/2025	£1,499	£1,000,000	£2,000,000	0	85	31 May 2024	FEA539	Repayment Only
5 year	5.41	31/12/2028	£1,499	£1,000,000	£5,000,000	0	60	31 May 2024	FEA546	Repayment and Interest Only
	5.47	31/12/2028	£1,499	£1,000,000	£5,000,000	0	75	31 May 2024	FEA547	Repayment and Interest Only
	5.73	31/12/2028	£1,499	£1,000,000	£2,000,000	0	85	31 May 2024	FEA545	Repayment and Interest Only

Remortgage Service and Remortgage Own Conveyancer

Remortgage service-we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs, and there is also no charge for a property assessment.

ERC structure on all products:

2 year - 1% to 30/12/2024 and 0.5% to 30/12/2025

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	31/12/2025	£999	£25,000	£1,000,000	0	60	31 May 2024	FEA517	Repayment and Interest Only
	5.58	0.33	31/12/2025	£999	£25,000	£1,000,000	0	75	31 May 2024	FEA518	Repayment and Interest Only
	5.66	0.41	31/12/2025	£999	£25,000	£1,000,000	0	80	31 May 2024	FEA519	Repayment Only
	5.83	0.58	31/12/2025	£999	£25,000	£1,000,000	0	85	31 May 2024	FEA520	Repayment Only
	5.48	0.23	31/12/2025	£3,999	£1,000,000	£5,000,000	0	60	31 May 2024	FEA543	Repayment and Interest Only
	5.58	0.33	31/12/2025	£3,999	£1,000,000	£5,000,000	0	75	31 May 2024	FEA544	Repayment and Interest Only
	5.83	0.58	31/12/2025	£3,999	£1,000,000	£2,000,000	0	85	31 May 2024	FEA54Z	Repayment Only

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REM - Green Home

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

ERC structure on all products:
2 year - 2% to 30/12/2024 and 1% to 30/12/2025
3 year - 3% to 30/12/2024, 2% to 30/12/2025, 1% to 30/12/2026
5 year - 5% to 30/12/2024, 4% to 30/12/2025, 3% to 30/12/2026, 2% to 30/12/2027 and 1% to 30/12/2028
10 year - 6% to 30/12/2028, 5% to 30/12/2029, 4% to 30/12/2030, 3% to 30/12/2031, 2% to 30/12/2032 and 1% to 30/12/2033

Remortgage Service

Remortgage service-we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs, and there is also no charge for a property assessment.

Fixed										
Remortgage Service - £0 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.94	31/12/2025	£0	£25,000	£1,000,000	0	60	31 May 2024	GRQ090	£250 Cashback Repayment and Interest Only
	5.99	31/12/2025	£0	£25,000	£1,000,000	0	75	31 May 2024	GRQ091	£250 Cashback Repayment and Interest Only
	6.19	31/12/2025	£0	£25,000	£1,000,000	0	80	31 May 2024	GRQ092	£250 Cashback Repayment Only
	6.24	31/12/2025	£0	£25,000	£1,000,000	0	85	31 May 2024	GRQ093	£250 Cashback Repayment Only
	6.44	31/12/2025	£0	£25,000	£750,000	0	90	31 May 2024	GRQ089	£250 Cashback Repayment Only
5 year	5.29	31/12/2028	£0	£25,000	£1,000,000	0	60	31 May 2024	GRQ100	£250 Cashback Repayment and Interest Only
	5.35	31/12/2028	£0	£25,000	£1,000,000	0	75	31 May 2024	GRQ101	£250 Cashback Repayment and Interest Only
	5.48	31/12/2028	£0	£25,000	£1,000,000	0	80	31 May 2024	GRQ102	£250 Cashback Repayment Only
	5.61	31/12/2028	£0	£25,000	£1,000,000	0	85	31 May 2024	GRQ103	£250 Cashback Repayment Only
	5.81	31/12/2028	£0	£25,000	£750,000	0	90	31 May 2024	GRQ099	£250 Cashback Repayment Only
10 year	5.09	31/12/2033	£0	£25,000	£1,000,000	0	60	31 May 2024	GRQ109	£250 Cashback Repayment and Interest Only
	5.09	31/12/2033	£0	£25,000	£1,000,000	0	75	31 May 2024	GRQ110	£250 Cashback Repayment and Interest Only

Fixed										
Remortgage Service - £999 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.63	31/12/2025	£999	£100,000	£1,000,000	0	60	31 May 2024	GRQ095	£250 Cashback Repayment and Interest Only
	5.68	31/12/2025	£999	£100,000	£1,000,000	0	75	31 May 2024	GRQ096	£250 Cashback Repayment and Interest Only
	5.88	31/12/2025	£999	£100,000	£1,000,000	0	80	31 May 2024	GRQ097	£250 Cashback Repayment Only
	5.93	31/12/2025	£999	£100,000	£1,000,000	0	85	31 May 2024	GRQ098	£250 Cashback Repayment Only
	6.13	31/12/2025	£999	£100,000	£750,000	0	90	31 May 2024	GRQ094	£250 Cashback Repayment Only
5 year	5.16	31/12/2028	£999	£100,000	£1,000,000	0	60	31 May 2024	GRQ105	£250 Cashback Repayment and Interest Only
	5.22	31/12/2028	£999	£100,000	£1,000,000	0	75	31 May 2024	GRQ106	£250 Cashback Repayment and Interest Only
	5.35	31/12/2028	£999	£100,000	£1,000,000	0	80	31 May 2024	GRQ107	£250 Cashback Repayment Only
	5.48	31/12/2028	£999	£100,000	£1,000,000	0	85	31 May 2024	GRQ108	£250 Cashback Repayment Only
	5.68	31/12/2028	£999	£100,000	£750,000	0	90	31 May 2024	GRQ104	£250 Cashback Repayment Only
10 year	5.02	31/12/2033	£999	£100,000	£1,000,000	0	60	31 May 2024	GRQ111	£250 Cashback Repayment and Interest Only
	5.02	31/12/2033	£999	£100,000	£1,000,000	0	75	31 May 2024	GRQ112	£250 Cashback Repayment and Interest Only

Large Loans

Fixed										
Remortgage Service - £1499 Fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.88	31/12/2025	£1,499	£1,000,000	£5,000,000	0	60	31 May 2024	GRQ118	£250 Cashback Repayment and Interest Only
	5.93	31/12/2025	£1,499	£1,000,000	£5,000,000	0	75	31 May 2024	GRQ119	£250 Cashback Repayment and Interest Only
	6.18	31/12/2025	£1,499	£1,000,000	£2,000,000	0	85	31 May 2024	GRQ117	£250 Cashback Repayment Only
5 year	5.41	31/12/2028	£1,499	£1,000,000	£5,000,000	0	60	31 May 2024	GRQ121	£250 Cashback Repayment and Interest Only
	5.47	31/12/2028	£1,499	£1,000,000	£5,000,000	0	75	31 May 2024	GRQ122	£250 Cashback Repayment and Interest Only
	5.73	31/12/2028	£1,499	£1,000,000	£2,000,000	0	85	31 May 2024	GRQ120	£250 Cashback Repayment and Interest Only

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

Products available for Help to Buy 'Equity Loan' scheme

ERC structure on all products:

2 year - 2% to 30/12/2024 and 1% to 30/12/2025

5 year - 5% to 30/12/2024, 4% to 30/12/2025, 3% to 30/12/2026, 2% to 30/12/2027 and 1% to 30/12/2028

Fixed - £0 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.78	31/12/2025	£0	£25,000	£500,000	0	60	30 November 2024	FEA915	Repayment Only
	5.81	31/12/2025	£0	£25,000	£500,000	0	75	30 November 2024	FEA916	Repayment Only
	6.19	31/12/2025	£0	£25,000	£500,000	0	80	30 November 2024	FEA914	Repayment Only
	6.23	31/12/2025	£0	£25,000	£500,000	0	85	30 November 2024	FEA913	Repayment Only
	6.30	31/12/2025	£0	£25,000	£500,000	0	90	30 November 2024	FEA930	Repayment Only
	6.77	31/12/2025	£0	£25,000	£500,000	90	95	30 November 2024	FEA894	Repayment Only
5 year	5.16	31/12/2028	£0	£25,000	£500,000	0	60	30 November 2024	FEA955	Repayment Only
	5.16	31/12/2028	£0	£25,000	£500,000	0	75	30 November 2024	FEA950	Repayment Only
	5.43	31/12/2028	£0	£25,000	£500,000	0	80	30 November 2024	FEA956	Repayment Only
	5.43	31/12/2028	£0	£25,000	£500,000	0	85	30 November 2024	FEA949	Repayment Only
	5.64	31/12/2028	£0	£25,000	£500,000	0	90	30 November 2024	FEA899	Repayment Only
	6.03	31/12/2028	£0	£25,000	£500,000	90	95	30 November 2024	FEA937	Repayment Only

Fixed - £999 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.52	31/12/2025	£999	£25,000	£500,000	0	60	30 November 2024	FEA928	Repayment Only
	5.55	31/12/2025	£999	£25,000	£500,000	0	75	30 November 2024	FEA927	Repayment Only
	5.93	31/12/2025	£999	£25,000	£500,000	0	80	30 November 2024	FEA926	Repayment Only
	5.97	31/12/2025	£999	£25,000	£500,000	0	85	30 November 2024	FEA925	Repayment Only
	6.04	31/12/2025	£999	£25,000	£500,000	0	90	30 November 2024	FEA933	Repayment Only
	6.51	31/12/2025	£999	£25,000	£500,000	90	95	30 November 2024	FEA897	Repayment Only
5 year	5.05	31/12/2028	£999	£25,000	£500,000	0	60	30 November 2024	FEA967	Repayment Only
	5.05	31/12/2028	£999	£25,000	£500,000	0	75	30 November 2024	FEA968	Repayment Only
	5.32	31/12/2028	£999	£25,000	£500,000	0	80	30 November 2024	FEA966	Repayment Only
	5.32	31/12/2028	£999	£25,000	£500,000	0	85	30 November 2024	FEA965	Repayment Only
	5.53	31/12/2028	£999	£25,000	£500,000	0	90	30 November 2024	FEA902	Repayment Only
	5.92	31/12/2028	£999	£25,000	£500,000	90	95	30 November 2024	FEA940	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	6.19	31/12/2025	£0	£25,000	£500,000	0	75	31 May 2024	FEA535	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	6.64	31/12/2025	£0	£25,000	£500,000	75	90	31 May 2024	FEA536	£250 Cashback Repayment Only Includes free valuation but no free legals - customer must instruct own conveyancer
5 year	5.55	31/12/2028	£0	£25,000	£500,000	0	75	31 May 2024	FEA537	£250 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	6.01	31/12/2028	£0	£25,000	£500,000	75	90	31 May 2024	FEA538	£250 Cashback Repayment Only Includes free valuation but no free legals - customer must instruct own conveyancer

06 October 2023

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

Products available for Help to Buy 'Equity Loan' scheme

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

ERC structure on all products:

2 year - 2% to 30/12/2024 and 1% to 30/12/2025

5 year - 5% to 30/12/2024, 4% to 30/12/2025, 3% to 30/12/2026, 2% to 30/12/2027 and 1% to 30/12/2028

Fixed - £0 fee										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code	Additional Info
2 year	5.78	31/12/2025	£0	£25,000	£500,000	0	60	30 November 2024	GRQ571	£250 Cashback Repayment Only
	5.81	31/12/2025	£0	£25,000	£500,000	0	75	30 November 2024	GRQ572	£250 Cashback Repayment Only
	6.19	31/12/2025	£0	£25,000	£500,000	0	80	30 November 2024	GRQ570	£250 Cashback Repayment Only
	6.23	31/12/2025	£0	£25,000	£500,000	0	85	30 November 2024	GRQ569	£250 Cashback Repayment Only
	6.30	31/12/2025	£0	£25,000	£500,000	0	90	30 November 2024	GRQ586	£250 Cashback Repayment Only
	6.77	31/12/2025	£0	£25,000	£500,000	90	95	30 November 2024	GRQ550	£250 Cashback Repayment Only
5 year	5.16	31/12/2028	£0	£25,000	£500,000	0	60	30 November 2024	GRQ611	£250 Cashback Repayment Only
	5.16	31/12/2028	£0	£25,000	£500,000	0	75	30 November 2024	GRQ606	£250 Cashback Repayment Only
	5.43	31/12/2028	£0	£25,000	£500,000	0	80	30 November 2024	GRQ612	£250 Cashback Repayment Only
	5.43	31/12/2028	£0	£25,000	£500,000	0	85	30 November 2024	GRQ605	£250 Cashback Repayment Only
	5.64	31/12/2028	£0	£25,000	£500,000	0	90	30 November 2024	GRQ554	£250 Cashback Repayment Only
	6.03	31/12/2028	£0	£25,000	£500,000	90	95	30 November 2024	GRQ593	£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	5.52	31/12/2025	£999	£25,000	£500,000	0	60	30 November 2024	GRQ584	£250 Cashback Repayment Only
	5.55	31/12/2025	£999	£25,000	£500,000	0	75	30 November 2024	GRQ583	£250 Cashback Repayment Only
	5.93	31/12/2025	£999	£25,000	£500,000	0	80	30 November 2024	GRQ582	£250 Cashback Repayment Only
	5.97	31/12/2025	£999	£25,000	£500,000	0	85	30 November 2024	GRQ581	£250 Cashback Repayment Only
	6.04	31/12/2025	£999	£25,000	£500,000	0	90	30 November 2024	GRQ589	£250 Cashback Repayment Only
	6.51	31/12/2025	£999	£25,000	£500,000	90	95	30 November 2024	GRQ553	£250 Cashback Repayment Only
5 year	5.05	31/12/2028	£999	£25,000	£500,000	0	60	30 November 2024	GRQ623	£250 Cashback Repayment Only
	5.05	31/12/2028	£999	£25,000	£500,000	0	75	30 November 2024	GRQ624	£250 Cashback Repayment Only
	5.32	31/12/2028	£999	£25,000	£500,000	0	80	30 November 2024	GRQ622	£250 Cashback Repayment Only
	5.32	31/12/2028	£999	£25,000	£500,000	0	85	30 November 2024	GRQ621	£250 Cashback Repayment Only
	5.53	31/12/2028	£999	£25,000	£500,000	0	90	30 November 2024	GRQ557	£250 Cashback Repayment Only
	5.92	31/12/2028	£999	£25,000	£500,000	90	95	30 November 2024	GRQ596	£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 al

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	6.19	31/12/2025	£0	£25,000	£500,000	0	75	31 May 2024	GRQ113	£500 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	6.64	31/12/2025	£0	£25,000	£500,000	75	90	31 May 2024	GRQ114	£500 Cashback Repayment Only Includes free valuation but no free legals - customer must instruct own conveyancer
5 year	5.55	31/12/2028	£0	£25,000	£500,000	0	75	31 May 2024	GRQ115	£500 Cashback Repayment and Interest Only Includes free valuation but no free legals - customer must instruct own conveyancer
	6.01	31/12/2028	£0	£25,000	£500,000	75	90	31 May 2024	GRQ116	£500 Cashback Repayment Only Includes free valuation but no free legals - customer must instruct own conveyancer

06 October 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.

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