

Summary of Product Changes

Mortgage Product Rotation – 08 September 2020

Residential

Closing 8pm Monday 07 September 2020									Opening 8am Tuesday 08 September 2020						
	Scheme	Product code	Rate	Scheme end date	Product fee	Availability	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	Availability	ERCs	Benefits
Max LTV 75%	2 Year Fixed	FHX13	1.45%	31.12.22	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHX29	1.65%	31.12.22	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	2 Year Fixed	FHX14	1.90%	31.12.22	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	FHX30	2.10%	31.12.22	£0	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHX22	1.75%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHX36	1.95%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHX23	1.95%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	FHX37	2.15%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓ ✓
Max LTV 80%	2 Year Fixed	FHX15	1.79%	31.12.22	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHX31	1.99%	31.12.22	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	2 Year Fixed	FHX16	2.29%	31.12.22	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	FHX32	2.49%	31.12.22	£0	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHX24	2.15%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHX38	2.35%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHX25	2.35%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	FHX39	2.55%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓ ✓
Max LTV 85%	2 Year Fixed	FHX17	2.65%	31.12.22	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHX33	2.95%	31.12.22	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	2 Year Fixed	FHX18	2.89%	31.12.22	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	FHX34	3.19%	31.12.22	£0	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHX26	2.75%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHX40	3.05%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHX27	2.99%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	FHX41	3.29%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓ ✓
Max LTV 90%	2 Year Fixed	FHX19	3.09%	31.12.22	£0	PT Only	ERC	✓	FHX35	3.39%	31.12.22	£0	PT Only	ERC	✓
	5 Year Fixed	FHX28	3.29%	31.12.25	£0	PT Only	ERC	✓	FHX42	3.59%	31.12.25	£0	PT Only	ERC	✓

Offset

Closing 8pm Monday 07 September 2020									Opening 8am Tuesday 08 September 2020						
	Scheme	Product code	Rate	Scheme end date	Product fee	Availability	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	Availability	ERCs	Benefits
Max LTV 75%	2 Year Fixed	OFQ74	1.65%	31.12.22	£999	Pur, Remo & PT	ERC	✓ ✓ ☀	OFQ82	1.85%	31.12.22	£999	Pur, Remo & PT	ERC	✓ ✓ ☀
	5 Year Fixed	OFQ79	1.95%	31.12.25	£999	Pur, Remo & PT	ERC	✓ ✓ ☀	OFQ85	2.15%	31.12.25	£999	Pur, Remo & PT	ERC	✓ ✓ ☀
Max LTV 80%	2 Year Fixed	OFQ75	1.99%	31.12.22	£999	Pur, Remo & PT	ERC	✓ ✓ ☀	OFQ83	2.19%	31.12.22	£999	Pur, Remo & PT	ERC	✓ ✓ ☀
	5 Year Fixed	OFQ80	2.35%	31.12.25	£999	Pur, Remo & PT	ERC	✓ ✓ ☀	OFQ86	2.55%	31.12.25	£999	Pur, Remo & PT	ERC	✓ ✓ ☀
Max LTV 85%	2 Year Fixed	OFQ76	2.85%	31.12.22	£999	Pur, Remo & PT	ERC	✓ ✓ ☀	OFQ84	3.15%	31.12.22	£999	Pur, Remo & PT	ERC	✓ ✓ ☀
	5 Year Fixed	OFQ81	2.95%	31.12.25	£999	Pur, Remo & PT	ERC	✓ ✓ ☀	OFQ87	3.25%	31.12.25	£999	Pur, Remo & PT	ERC	✓ ✓ ☀



Val included



RMTS



Payment holiday option



ERC Early repayment charge

Owner-Occupied ERCs

2 Year Fixed: 2% until 31.12.21 then 1% until 31.12.22

5 Year Fixed: 5% until 31.12.21, 3% until 31.12.23 then 1% until 31.12.25

Owner-Occupied Reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 31.12.25, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)