

# Summary of Product Changes

## Mortgage Product Rotation – 08 December 2020

### Buy to Let

Closing 8pm Monday 07 December 2020								Opening 8am Tuesday 08 December 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 65%	2 Year Fixed	GME10	1.59%	31.01.23	£1,999	Pur, Remo, F/A & PT	ERC	✓	GME26	1.55%	30.04.23	£1,999	Pur, Remo, F/A & PT	ERC	✓
	2 Year Flex Fixed	GME11	1.85%	31.01.23	£1,999	Pur, Remo, F/A & PT		✓	GME27	1.79%	30.04.23	£1,999	Pur, Remo, F/A & PT		✓
	2 Year Fixed	GME12	1.95%	31.01.23	£999	Pur, Remo, F/A & PT	ERC	✓	GME28	1.89%	30.04.23	£999	Pur, Remo, F/A & PT	ERC	✓
	2 Year Fixed	GME13	2.29%	31.01.23	£0	Pur, Remo, F/A & PT	ERC	✓	GME29	2.25%	30.04.23	£0	Pur, Remo, F/A & PT	ERC	✓
	5 Year Fixed	GME18	2.09%	31.07.26	£1,999	Pur, Remo, F/A & PT	ERC	✓	GME35	1.89%	31.07.26	£1,999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Flex Fixed	GME19	2.35%	31.07.26	£1,999	Pur, Remo, F/A & PT		✓	GME36	2.15%	31.07.26	£1,999	Pur, Remo, F/A & PT		✓
	5 Year Fixed	GME20	2.25%	31.07.26	£999	Pur, Remo, F/A & PT	ERC	✓	GME37	2.05%	31.07.26	£999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Fixed	GME21	2.39%	31.07.26	£0	Pur, Remo, F/A & PT	ERC	✓	GME38	2.19%	31.07.26	£0	Pur, Remo, F/A & PT	ERC	✓
Max LTV 70%	2 Year Fixed	No closing product						GME30	2.05%	30.04.23	£999	Pur, Remo, F/A & PT	ERC	✓	
	5 Year Fixed	No closing product						GME39	2.19%	31.07.26	£999	Pur, Remo, F/A & PT	ERC	✓	
Max LTV 75%	2 Year Fixed	GME14	2.29%	31.01.23	£1,999	Pur, Remo, F/A & PT	ERC	✓	GME31	1.89%	30.04.23	£1,999	Pur, Remo, F/A & PT	ERC	✓
	2 Year Flex Fixed	GME15	2.55%	31.01.23	£1,999	Pur, Remo, F/A & PT		✓	GME32	2.15%	30.04.23	£1,999	Pur, Remo, F/A & PT		✓
	2 Year Fixed	GME16	2.65%	31.01.23	£999	Pur, Remo, F/A & PT	ERC	✓	GME33	2.25%	30.04.23	£999	Pur, Remo, F/A & PT	ERC	✓
	2 Year Fixed	GME17	2.99%	31.01.23	£0	Pur, Remo, F/A & PT	ERC	✓	GME34	2.59%	30.04.23	£0	Pur, Remo, F/A & PT	ERC	✓
	5 Year Fixed	GME22	2.79%	31.07.26	£1,999	Pur, Remo, F/A & PT	ERC	✓	GME40	2.29%	31.07.26	£1,999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Flex Fixed	GME23	3.05%	31.07.26	£1,999	Pur, Remo, F/A & PT		✓	GME41	2.55%	31.07.26	£1,999	Pur, Remo, F/A & PT		✓
	5 Year Fixed	GME24	2.95%	31.07.26	£999	Pur, Remo, F/A & PT	ERC	✓	GME42	2.45%	31.07.26	£999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Fixed	GME25	3.09%	31.07.26	£0	Pur, Remo, F/A & PT	ERC	✓	GME43	2.59%	31.07.26	£0	Pur, Remo, F/A & PT	ERC	✓



Val included



RMETS



Payment holiday option



ERC Early repayment charge

### Buy to Let ERCs

2 Year Fixed: 2% until 30.04.22 then 1% until 30.04.23

5 Year Fixed: 5% until 31.07.22, 3% until 31.07.24 then 1% until 31.07.26

### Buy to Let Reversion

SVR (currently 4.49%)

# Portfolio Landlord Buy to Let

Closing 8pm Monday 07 December 2020								Opening 8am Tuesday 08 December 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 65%	2 Year Fixed	QAC31	1.84%	31.01.23	£1,999	Pur, Remo, F/A & PT		QAC46	1.79%	30.04.23	£1,999	Pur, Remo, F/A & PT			
	2 Year Flexx Fixed	QAC32	2.10%	31.01.23	£1,999	Pur, Remo, F/A & PT		QAC47	2.05%	30.04.23	£1,999	Pur, Remo, F/A & PT			
	2 Year Fixed	QAC33	2.20%	31.01.23	£999	Pur, Remo, F/A & PT		QAC48	2.15%	30.04.23	£999	Pur, Remo, F/A & PT			
	2 Year Fixed	QAC34	2.54%	31.01.23	£0	Pur, Remo, F/A & PT		QAC49	2.49%	30.04.23	£0	Pur, Remo, F/A & PT			
	5 Year Fixed	QAC39	2.34%	31.07.26	£1,999	Pur, Remo, F/A & PT		QAC55	2.15%	31.07.26	£1,999	Pur, Remo, F/A & PT			
	5 Year Flexx Fixed	QAC40	2.60%	31.07.26	£1,999	Pur, Remo, F/A & PT		QAC56	2.39%	31.07.26	£1,999	Pur, Remo, F/A & PT			
	5 Year Fixed	QAC41	2.50%	31.07.26	£999	Pur, Remo, F/A & PT		QAC57	2.25%	31.07.26	£999	Pur, Remo, F/A & PT			
	5 Year Fixed	QAC42	2.64%	31.07.26	£0	Pur, Remo, F/A & PT		QAC58	2.45%	31.07.26	£0	Pur, Remo, F/A & PT			
Max LTV 70%	2 Year Fixed	No closing product						QAC50	2.29%	30.04.23	£999	Pur, Remo, F/A & PT			
	5 Year Fixed	No closing product						QAC59	2.45%	31.07.26	£999	Pur, Remo, F/A & PT			
Max LTV 75%	2 Year Fixed	QAC35	2.55%	31.01.23	£1,999	Pur, Remo, F/A & PT		QAC51	2.15%	30.04.23	£1,999	Pur, Remo, F/A & PT			
	2 Year Flexx Fixed	QAC36	2.79%	31.01.23	£1,999	Pur, Remo, F/A & PT		QAC52	2.39%	30.04.23	£1,999	Pur, Remo, F/A & PT			
	2 Year Fixed	QAC37	2.89%	31.01.23	£999	Pur, Remo, F/A & PT		QAC53	2.49%	30.04.23	£999	Pur, Remo, F/A & PT			
	2 Year Fixed	QAC38	3.25%	31.01.23	£0	Pur, Remo, F/A & PT		QAC54	2.85%	30.04.23	£0	Pur, Remo, F/A & PT			
	5 Year Fixed	QAC43	3.05%	31.07.26	£1,999	Pur, Remo, F/A & PT		QAC60	2.55%	31.07.26	£1,999	Pur, Remo, F/A & PT			
	5 Year Flexx Fixed	QAC44	3.20%	31.07.26	£1,999	Pur, Remo, F/A & PT		QAC61	2.89%	31.07.26	£1,999	Pur, Remo, F/A & PT			
	5 Year Fixed	QAC45	3.19%	31.07.26	£999	Pur, Remo, F/A & PT		QAC62	2.69%	31.07.26	£999	Pur, Remo, F/A & PT			
	5 Year Fixed	No closing product						QAC63	2.85%	31.07.26	£0	Pur, Remo, F/A & PT			



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