

Summary of Product Changes

Mortgage Product Rotation – 13 November 2020

Owner-Occupied

Purchase range

		Closing 8pm Thursday 12 November 2020							Opening 8am Friday 13 November 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	FHX84	1.49%	31.12.22	£999	Purchase	ERC	✓	FHY32	1.65%	31.12.22	£999	Purchase	ERC	✓
	2 Year Fixed	FHX85	1.89%	31.12.22	£0	Purchase	ERC	✓	FHY33	2.05%	31.12.22	£0	Purchase	ERC	✓
	2 Year Flexx Fixed	FHX86	1.89%	31.12.22	£499	Purchase		✓	FHY34	2.05%	31.12.22	£499	Purchase		✓
	3 Year Fixed	FHY20	1.59%	31.12.23	£999	Purchase	ERC	✓	FHY50	1.75%	31.12.23	£999	Purchase	ERC	✓
	5 Year Fixed	FHX99	1.69%	31.12.25	£999	Purchase	ERC	✓	FHY54	1.85%	31.12.25	£999	Purchase	ERC	✓
	5 Year Fixed	FHY01	1.99%	31.12.25	£0	Purchase	ERC	✓	FHY55	2.15%	31.12.25	£0	Purchase	ERC	✓
	5 Year Flexx Fixed	FHY02	1.99%	31.12.25	£499	Purchase		✓	FHY56	2.15%	31.12.25	£499	Purchase		✓
Max LTV 75%	2 Year Fixed	FHY15	1.75%	31.12.22	£999	Purchase	ERC	✓	FHY35	1.95%	31.12.22	£999	Purchase	ERC	✓
	2 Year Fixed	FHY16	2.19%	31.12.22	£0	Purchase	ERC	✓	FHY36	2.39%	31.12.22	£0	Purchase	ERC	✓
	2 Year Flexx Fixed	FHY17	2.19%	31.12.22	£499	Purchase		✓	FHY37	2.39%	31.12.22	£499	Purchase		✓
	3 Year Fixed	FHY22	1.89%	31.12.23	£999	Purchase	ERC	✓	FHY51	2.05%	31.12.23	£999	Purchase	ERC	✓
	5 Year Fixed	FHY29	1.99%	31.12.25	£999	Purchase	ERC	✓	FHY57	2.19%	31.12.25	£999	Purchase	ERC	✓
	5 Year Fixed	FHY30	2.29%	31.12.25	£0	Purchase	ERC	✓	FHY58	2.49%	31.12.25	£0	Purchase	ERC	✓
	5 Year Flexx Fixed	FHY31	2.29%	31.12.25	£499	Purchase		✓	FHY59	2.49%	31.12.25	£499	Purchase		✓
Max LTV 80%	2 Year Fixed	FHX90	2.15%	31.12.22	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHY41	2.45%	31.12.22	£999	Purchase	ERC	✓
	2 Year Fixed	FHX91	2.69%	31.12.22	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	FHY42	2.99%	31.12.22	£0	Purchase	ERC	✓
	2 Year Flexx Fixed	FHX92	2.69%	31.12.22	£499	Pur, Remo, F/A & PT		✓ ✓	FHY43	2.99%	31.12.22	£499	Purchase		✓
	3 Year Fixed	FHX95	2.45%	31.12.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHY52	2.75%	31.12.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHY06	2.55%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHY60	2.85%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHY07	2.85%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	FHY61	3.15%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Flexx Fixed	FHY08	2.85%	31.12.25	£499	Pur, Remo, F/A & PT		✓ ✓	FHY62	3.15%	31.12.25	£499	Pur, Remo, F/A & PT		✓ ✓
Max LTV 85%	2 Year Fixed	FHX33	2.95%	31.12.22	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHY47	3.29%	31.12.22	£999	Purchase	ERC	✓
	2 Year Fixed	FHX34	3.19%	31.12.22	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	FHY48	3.55%	31.12.22	£0	Purchase	ERC	✓
	2 Year Flexx Fixed	FHX61	3.19%	31.12.22	£499	Pur, Remo, F/A & PT		✓ ✓	FHY49	3.55%	31.12.22	£499	Purchase		✓
	3 Year Fixed	FHX65	2.95%	31.12.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHY53	3.35%	31.12.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHX40	3.05%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHY63	3.39%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHX41	3.29%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	FHY64	3.65%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Flexx Fixed	FHX74	3.29%	31.12.25	£499	Pur, Remo, F/A & PT		✓ ✓	FHY65	3.65%	31.12.25	£499	Pur, Remo, F/A & PT		✓ ✓

Remortgage, Product Transfer and Further Advance range

Closing 8pm Thursday 12 November 2020								Opening 8am Friday 13 November 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 80%	2 Year Fixed	FHX90	2.15%	31.12.22	£999	Pur, Remo, F/A & PT	ERC	✓	FHY38	2.15%	31.12.22	£999	Remo, F/A & PT	ERC	✓
	2 Year Fixed	FHX91	2.69%	31.12.22	£0	Pur, Remo, F/A & PT	ERC	✓	FHY39	2.69%	31.12.22	£0	Remo, F/A & PT	ERC	✓
	2 Year Flexx Fixed	FHX92	2.69%	31.12.22	£499	Pur, Remo, F/A & PT		✓	FHY40	2.69%	31.12.22	£499	Remo, F/A & PT		✓
	3 Year Fixed	FHX95	2.45%	31.12.23	£999	Pur, Remo, F/A & PT	ERC	✓	FHY52	2.75%	31.12.23	£999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Fixed	FHY06	2.55%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓	FHY60	2.85%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Fixed	FHY07	2.85%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓	FHY61	3.15%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓
	5 Year Flexx Fixed	FHY08	2.85%	31.12.25	£499	Pur, Remo, F/A & PT		✓	FHY62	3.15%	31.12.25	£499	Pur, Remo, F/A & PT		✓
	Max LTV 85%	2 Year Fixed	FHX33	2.95%	31.12.22	£999	Pur, Remo, F/A & PT	ERC	✓	FHY44	2.95%	31.12.22	£999	Remo, F/A & PT	ERC
2 Year Fixed		FHX34	3.19%	31.12.22	£0	Pur, Remo, F/A & PT	ERC	✓	FHY45	3.19%	31.12.22	£0	Remo, F/A & PT	ERC	✓
2 Year Flexx Fixed		FHX61	3.19%	31.12.22	£499	Pur, Remo, F/A & PT		✓	FHY46	3.19%	31.12.22	£499	Remo, F/A & PT		✓
3 Year Fixed		FHX65	2.95%	31.12.23	£999	Pur, Remo, F/A & PT	ERC	✓	FHY53	3.35%	31.12.23	£999	Pur, Remo, F/A & PT	ERC	✓
5 Year Fixed		FHX40	3.05%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓	FHY63	3.39%	31.12.25	£999	Pur, Remo, F/A & PT	ERC	✓
5 Year Fixed		FHX41	3.29%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓	FHY64	3.65%	31.12.25	£0	Pur, Remo, F/A & PT	ERC	✓
5 Year Flexx Fixed		FHX74	3.29%	31.12.25	£499	Pur, Remo, F/A & PT		✓	FHY65	3.65%	31.12.25	£499	Pur, Remo, F/A & PT		✓



Val included



RMTS



Payment holiday option



Early repayment charge

Owner-Occupied ERCs

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

3 Year Fixed: 3% until 31.12.21, 2% until 31.12.22 then 1% until 31.12.23

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

Owner-Occupied Reversion

2 & 3 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%)

Offset Purchase range

Closing 8pm Thursday 12 November 2020									Opening 8am Friday 13 November 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	OFR10	1.69%	31.12.22	£999	Purchase	ERC	Val, Sun	OFR28	1.85%	31.12.22	£999	Purchase	ERC	Val, Sun
	2 Year Fixed	OFR11	2.09%	31.12.22	£0	Purchase	ERC	Val, Sun	OFR29	2.25%	31.12.22	£0	Purchase	ERC	Val, Sun
	5 Year Fixed	OFR22	1.89%	31.12.25	£999	Purchase	ERC	Val, Sun	OFR32	2.05%	31.12.25	£999	Purchase	ERC	Val, Sun
	5 Year Fixed	OFR23	2.19%	31.12.25	£0	Purchase	ERC	Val, Sun	OFR33	2.35%	31.12.25	£0	Purchase	ERC	Val, Sun
Max LTV 75%	2 Year Fixed	OFR14	1.95%	31.12.22	£999	Purchase	ERC	Val, Sun	OFR30	2.15%	31.12.22	£999	Purchase	ERC	Val, Sun
	2 Year Fixed	OFR15	2.39%	31.12.22	£0	Purchase	ERC	Val, Sun	OFR31	2.59%	31.12.22	£0	Purchase	ERC	Val, Sun
	5 Year Fixed	OFR26	2.19%	31.12.25	£999	Purchase	ERC	Val, Sun	OFR34	2.39%	31.12.25	£999	Purchase	ERC	Val, Sun
	5 Year Fixed	OFR27	2.49%	31.12.25	£0	Purchase	ERC	Val, Sun	OFR35	2.69%	31.12.25	£0	Purchase	ERC	Val, Sun
Max LTV 80%	2 Year Fixed	OFR94	2.55%	31.12.22	£999	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
	2 Year Fixed	OFR95	3.09%	31.12.22	£0	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
	5 Year Fixed	OFR04	2.95%	31.12.25	£999	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
	5 Year Fixed	OFR05	3.25%	31.12.25	£0	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
Max LTV 85%	2 Year Fixed	OFR84	3.15%	31.12.22	£999	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
	2 Year Fixed	OFR96	3.29%	31.12.22	£0	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
	5 Year Fixed	OFR87	3.25%	31.12.25	£999	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
	5 Year Fixed	OFR06	3.39%	31.12.25	£0	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						

Offset Remortgage and Product Transfer range

Closing 8pm Thursday 12 November 2020									Opening 8am Friday 13 November 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 80%	2 Year Fixed	OFR94	2.55%	31.12.22	£999	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
	2 Year Fixed	OFR95	3.09%	31.12.22	£0	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
	5 Year Fixed	OFR04	2.95%	31.12.25	£999	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
	5 Year Fixed	OFR05	3.25%	31.12.25	£0	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
Max LTV 85%	2 Year Fixed	OFR84	3.15%	31.12.22	£999	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
	2 Year Fixed	OFR96	3.29%	31.12.22	£0	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
	5 Year Fixed	OFR87	3.25%	31.12.25	£999	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						
	5 Year Fixed	OFR06	3.39%	31.12.25	£0	Pur, Remo & PT	ERC	Val, Sun, RMTS	No opening product						



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

3 Year Fixed: 3% until 31.12.21, 2% until 31.12.22 then 1% until 31.12.23

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

Owner-Occupied Reversion

2 & 3 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%)