

# Summary of Product Changes

## Mortgage Product Rotation – 21 January 2021

### Remortgage, Product Transfer and Further Advance range

Closing 8pm Wednesday 20 January 2021								Opening 8am Thursday 21 January 2021							
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 50%	2 Year Fixed	FHY66	1.05%	31.03.23	£999	Remo, PT & FA	ERC	✓ ✓	FHZ34	1.19%	31.03.23	£999	Remo, PT & FA	ERC	✓ ✓
	2 Year Fixed	FHY67	1.45%	31.03.23	£0	Remo, PT & FA	ERC	✓ ✓	FHZ35	1.59%	31.03.23	£0	Remo, PT & FA	ERC	✓ ✓
	2 Year Flexx Fixed	FHY68	1.45%	31.03.23	£499	Remo, PT & FA		✓ ✓	FHZ36	1.59%	31.03.23	£499	Remo, PT & FA		✓ ✓
	3 Year Fixed	FHY94	1.25%	31.03.24	£999	Remo, PT & FA	ERC	✓ ✓	FHZ43	1.39%	31.03.24	£999	Remo, PT & FA	ERC	✓ ✓
	5 Year Fixed	FHZ02	1.29%	31.03.26	£999	Remo, PT & FA	ERC	✓ ✓	FHZ46	1.45%	31.03.26	£999	Remo, PT & FA	ERC	✓ ✓
	5 Year Fixed	FHZ03	1.59%	31.03.26	£0	Remo, PT & FA	ERC	✓ ✓	FHZ47	1.75%	31.03.26	£0	Remo, PT & FA	ERC	✓ ✓
	5 Year Flexx Fixed	FHZ04	1.59%	31.03.26	£499	Remo, PT & FA		✓ ✓	FHZ48	1.75%	31.03.26	£499	Remo, PT & FA		✓ ✓

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	FHY69	1.19%	31.03.23	£999	Remo, PT & FA	ERC	✓ ✓	FHZ37	1.35%	31.03.23	£999	Remo, PT & FA	ERC	✓ ✓
	2 Year Fixed	FHY70	1.59%	31.03.23	£0	Remo, PT & FA	ERC	✓ ✓	FHZ38	1.75%	31.03.23	£0	Remo, PT & FA	ERC	✓ ✓
	2 Year Flexx Fixed	FHY71	1.59%	31.03.23	£499	Remo, PT & FA		✓ ✓	FHZ39	1.75%	31.03.23	£499	Remo, PT & FA		✓ ✓
	3 Year Fixed	FHY95	1.35%	31.03.24	£999	Remo, PT & FA	ERC	✓ ✓	FHZ44	1.49%	31.03.24	£999	Remo, PT & FA	ERC	✓ ✓
	5 Year Fixed	FHZ05	1.39%	31.03.26	£999	Remo, PT & FA	ERC	✓ ✓	FHZ49	1.55%	31.03.26	£999	Remo, PT & FA	ERC	✓ ✓
	5 Year Fixed	FHZ06	1.69%	31.03.26	£0	Remo, PT & FA	ERC	✓ ✓	FHZ50	1.85%	31.03.26	£0	Remo, PT & FA	ERC	✓ ✓
	5 Year Flexx Fixed	FHZ07	1.69%	31.03.26	£499	Remo, PT & FA		✓ ✓	FHZ51	1.85%	31.03.26	£499	Remo, PT & FA		✓ ✓

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	FHY75	1.45%	31.03.23	£999	Remo, PT & FA	ERC	✓ ✓	FHZ40	1.55%	31.03.23	£999	Remo, PT & FA	ERC	✓ ✓
	2 Year Fixed	FHY76	1.89%	31.03.23	£0	Remo, PT & FA	ERC	✓ ✓	FHZ41	1.99%	31.03.23	£0	Remo, PT & FA	ERC	✓ ✓
	2 Year Flexx Fixed	FHY77	1.89%	31.03.23	£499	Remo, PT & FA		✓ ✓	FHZ42	1.99%	31.03.23	£499	Remo, PT & FA		✓ ✓
	3 Year Fixed	FHY97	1.59%	31.03.24	£999	Remo, PT & FA	ERC	✓ ✓	FHZ45	1.65%	31.03.24	£999	Remo, PT & FA	ERC	✓ ✓
	5 Year Fixed	FHZ11	1.69%	31.03.26	£999	Remo, PT & FA	ERC	✓ ✓	FHZ52	1.79%	31.03.26	£999	Remo, PT & FA	ERC	✓ ✓
	5 Year Fixed	FHZ12	1.99%	31.03.26	£0	Remo, PT & FA	ERC	✓ ✓	FHZ53	2.09%	31.03.26	£0	Remo, PT & FA	ERC	✓ ✓
	5 Year Flexx Fixed	FHZ13	1.99%	31.03.26	£499	Remo, PT & FA		✓ ✓	FHZ54	2.09%	31.03.26	£499	Remo, PT & FA		✓ ✓



Val included



RMTS



Payment holiday option



ERC Early repayment charge

### Owner-Occupied ERCs

2 Year Fixed: 2% until 31.03.22 then 1% until 31.03.23

3 Year Fixed: 3% until 31.03.22, 2% until 31.03.23 then 1% until 31.03.24

5 Year Fixed: 5% until 31.03.22, 3% until 31.03.24 then 1% until 31.03.26

10 Year Fixed: 5% until 31.03.23, 3% until 31.03.26 then 1% until 31.03.31

10 Year Fixed with 5 Year ERCs: 5% until 31.03.23 then 3% until 31.03.26

### Owner-Occupied Reversion

2 & 3 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 31.03.26, followed by SVR (currently 4.49%)

5 & 10 Year Fixed: SVR (currently 4.49%)

# Offset Remortgage & Product Transfer range

Closing 8pm Wednesday 20 January 2021									Opening 8am Thursday 21 January 2021						
	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 50%	2 Year Fixed	OFR36	1.25%	31.03.23	£999	Remo & PT	ERC	Val, RMTS, PH	OFR57	1.39%	31.03.23	£999	Remo & PT	ERC	Val, RMTS, PH
	2 Year Fixed	OFR37	1.65%	31.03.23	£0	Remo & PT	ERC	Val, RMTS, PH	OFR58	1.79%	31.03.23	£0	Remo & PT	ERC	Val, RMTS, PH
	5 Year Fixed	OFR46	1.49%	31.03.26	£999	Remo & PT	ERC	Val, RMTS, PH	OFR63	1.65%	31.03.26	£999	Remo & PT	ERC	Val, RMTS, PH
	5 Year Fixed	OFR47	1.79%	31.03.26	£0	Remo & PT	ERC	Val, RMTS, PH	OFR64	1.95%	31.03.26	£0	Remo & PT	ERC	Val, RMTS, PH
Max LTV 65%	2 Year Fixed	OFR38	1.49%	31.03.23	£999	Remo & PT	ERC	Val, RMTS, PH	OFR59	1.65%	31.03.23	£999	Remo & PT	ERC	Val, RMTS, PH
	2 Year Fixed	OFR39	1.89%	31.03.23	£0	Remo & PT	ERC	Val, RMTS, PH	OFR60	2.05%	31.03.23	£0	Remo & PT	ERC	Val, RMTS, PH
	5 Year Fixed	OFR48	1.69%	31.03.26	£999	Remo & PT	ERC	Val, RMTS, PH	OFR65	1.85%	31.03.26	£999	Remo & PT	ERC	Val, RMTS, PH
	5 Year Fixed	OFR49	1.99%	31.03.26	£0	Remo & PT	ERC	Val, RMTS, PH	OFR66	2.15%	31.03.26	£0	Remo & PT	ERC	Val, RMTS, PH
Max LTV 75%	2 Year Fixed	OFR42	1.65%	31.03.23	£999	Remo & PT	ERC	Val, RMTS, PH	OFR61	1.75%	31.03.23	£999	Remo & PT	ERC	Val, RMTS, PH
	2 Year Fixed	OFR43	2.09%	31.03.23	£0	Remo & PT	ERC	Val, RMTS, PH	OFR62	2.19%	31.03.23	£0	Remo & PT	ERC	Val, RMTS, PH
	5 Year Fixed	OFR52	1.89%	31.03.26	£999	Remo & PT	ERC	Val, RMTS, PH	OFR67	1.95%	31.03.26	£999	Remo & PT	ERC	Val, RMTS, PH
	5 Year Fixed	OFR53	2.19%	31.03.26	£0	Remo & PT	ERC	Val, RMTS, PH	OFR68	2.25%	31.03.26	£0	Remo & PT	ERC	Val, RMTS, PH



## Owner-Occupied ERCs

2 Year Fixed: 2% until 31.03.22 then 1% until 31.03.23

3 Year Fixed: 3% until 31.03.22, 2% until 31.03.23 then 1% until 31.03.24

5 Year Fixed: 5% until 31.03.22, 3% until 31.03.24 then 1% until 31.03.26

10 Year Fixed: 5% until 31.03.23, 3% until 31.03.26 then 1% until 31.03.31

## Owner-Occupied Reversion

2 & 3 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 31.03.26, followed by SVR (currently 4.49%)

5 & 10 Year Fixed: SVR (currently 4.49%)