

# Summary of Product Changes

## Mortgage Product Rotation – 27 January 2021

### Owner-Occupied

#### Purchase range

Closing 8pm Tuesday 26 January 2021								Opening 8am Wednesday 27 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 80%	2 Year Fixed	FHY84	2.39%	31.03.23	£999	Purchase	ERC	✓	FHZ61	2.59%	31.03.23	£999	Purchase	ERC	✓
	2 Year Fixed	FHY85	2.95%	31.03.23	£0	Purchase	ERC	✓	FHZ62	3.09%	31.03.23	£0	Purchase	ERC	✓
	2 Year Flexx Fixed	FHY86	2.95%	31.03.23	£499	Purchase		✓	FHZ63	3.09%	31.03.23	£499	Purchase		✓
	3 Year Fixed	FHY99	2.65%	31.03.24	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHZ67	2.69%	31.03.24	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHZ17	2.75%	31.03.26	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHZ69	2.85%	31.03.26	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHZ18	3.05%	31.03.26	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	FHZ70	3.15%	31.03.26	£0	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Flexx Fixed	FHZ19	3.05%	31.03.26	£499	Pur, Remo, F/A & PT		✓ ✓	FHZ71	3.15%	31.03.26	£499	Pur, Remo, F/A & PT		✓ ✓
Max LTV 85%	2 Year Fixed	FHY90	3.15%	31.03.23	£999	Purchase	ERC	✓	FHZ64	3.19%	31.03.23	£999	Purchase	ERC	✓
	2 Year Fixed	FHY91	3.39%	31.03.23	£0	Purchase	ERC	✓	FHZ65	3.65%	31.03.23	£0	Purchase	ERC	✓
	2 Year Flexx Fixed	FHY92	3.39%	31.03.23	£499	Purchase		✓	FHZ66	3.65%	31.03.23	£499	Purchase		✓
	3 Year Fixed	FHZ01	3.19%	31.03.24	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHZ68	3.25%	31.03.24	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHZ20	3.25%	31.03.26	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	FHZ72	3.45%	31.03.26	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	FHZ21	3.49%	31.03.26	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	FHZ73	3.75%	31.03.26	£0	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Flexx Fixed	FHZ22	3.49%	31.03.26	£499	Pur, Remo, F/A & PT		✓ ✓	FHZ74	3.75%	31.03.26	£499	Pur, Remo, F/A & PT		✓ ✓
Max LTV 90%	2 Year Fixed	FHZ28	3.29%	31.03.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	No Opening Product						
	2 Year Fixed	FHZ29	3.49%	31.03.23	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	No Opening Product						
	2 Year Flexx Fixed	FHZ30	3.49%	31.03.23	£499	Pur, Remo, F/A & PT		✓ ✓	No Opening Product						
	5 Year Fixed	FHZ31	3.49%	31.03.26	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	No Opening Product						
	5 Year Fixed	FHZ32	3.69%	31.03.26	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	No Opening Product						
	5 Year Flexx Fixed	FHZ33	3.69%	31.03.26	£499	Pur, Remo, F/A & PT		✓ ✓	No Opening Product						



#### 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%)

# First Time Buyer, Further Advance & Product Transfer range

Closing 8pm Tuesday 26 January 2021								Opening 8am Wednesday 27 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 90%	2 Year Fixed	No Closing Product							FHZ55	3.45%	31.03.23	£999	FTB, F/A & PT	ERC	✓
	2 Year Fixed	No Closing Product							FHZ56	3.89%	31.03.23	£0	FTB, F/A & PT	ERC	✓
	2 Year Flexx Fixed	No Closing Product							FHZ57	3.89%	31.03.23	£499	FTB, F/A & PT		✓
	5 Year Fixed	No Closing Product							FHZ58	3.65%	31.03.26	£999	FTB, F/A & PT	ERC	✓
	5 Year Fixed	No Closing Product							FHZ59	3.95%	31.03.26	£0	FTB, F/A & PT	ERC	✓
	5 Year Flexx Fixed	No Closing Product							FHZ60	3.95%	31.03.26	£499	FTB, F/A & PT		✓



# Remortgage, Product Transfer and Further Advance range

Closing 8pm Tuesday 26 January 2021								Opening 8am Wednesday 27 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 80%	3 Year Fixed	FHY99	2.65%	31.03.24	£999	Pur, Remo, F/A & PT	ERC ✓	FHZ67	2.69%	31.03.24	£999	Pur, Remo, F/A & PT	ERC ✓	✓
	5 Year Fixed	FHZ17	2.75%	31.03.26	£999	Pur, Remo, F/A & PT	ERC ✓	FHZ69	2.85%	31.03.26	£999	Pur, Remo, F/A & PT	ERC ✓	✓
	5 Year Fixed	FHZ18	3.05%	31.03.26	£0	Pur, Remo, F/A & PT	ERC ✓	FHZ70	3.15%	31.03.26	£0	Pur, Remo, F/A & PT	ERC ✓	✓
	5 Year Flexx Fixed	FHZ19	3.05%	31.03.26	£499	Pur, Remo, F/A & PT		FHZ71	3.15%	31.03.26	£499	Pur, Remo, F/A & PT		✓

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 85%	3 Year Fixed	FHZ01	3.19%	31.03.24	£999	Pur, Remo, F/A & PT	ERC ✓	FHZ68	3.25%	31.03.24	£999	Pur, Remo, F/A & PT	ERC ✓	✓
	5 Year Fixed	FHZ20	3.25%	31.03.26	£999	Pur, Remo, F/A & PT	ERC ✓	FHZ72	3.45%	31.03.26	£999	Pur, Remo, F/A & PT	ERC ✓	✓
	5 Year Fixed	FHZ21	3.49%	31.03.26	£0	Pur, Remo, F/A & PT	ERC ✓	FHZ73	3.75%	31.03.26	£0	Pur, Remo, F/A & PT	ERC ✓	✓
	5 Year Flexx Fixed	FHZ22	3.49%	31.03.26	£499	Pur, Remo, F/A & PT		FHZ74	3.75%	31.03.26	£499	Pur, Remo, F/A & PT		✓

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 90%	2 Year Fixed	FHZ28	3.29%	31.03.23	£999	Pur, Remo, F/A & PT	ERC ✓	No Opening Product						
	2 Year Fixed	FHZ29	3.49%	31.03.23	£0	Pur, Remo, F/A & PT	ERC ✓	No Opening Product						
	2 Year Flexx Fixed	FHZ30	3.49%	31.03.23	£499	Pur, Remo, F/A & PT		No Opening Product						
	5 Year Fixed	FHZ31	3.49%	31.03.26	£999	Pur, Remo, F/A & PT	ERC ✓	No Opening Product						
	5 Year Fixed	FHZ32	3.69%	31.03.26	£0	Pur, Remo, F/A & PT	ERC ✓	No Opening Product						
	5 Year Flexx Fixed	FHZ33	3.69%	31.03.26	£499	Pur, Remo, F/A & PT		No Opening Product						



## 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%)

# Buy to Let

## Buy to Let

Closing 8pm Tuesday 26 January 2021									Opening 8am Wednesday 27 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 65%	5 Year Fixed	GME35	1.89%	31.07.26	£1,999	Pur, Remo, F/A & PT	ERC	✓	GME44	1.99%	31.10.26	£1,999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Flexx Fixed	GME36	2.15%	31.07.26	£1,999	Pur, Remo, F/A & PT		✓	GME45	2.25%	31.10.26	£1,999	Pur, Remo, F/A & PT		✓
	5 Year Fixed	GME37	2.05%	31.07.26	£999	Pur, Remo, F/A & PT	ERC	✓	GME46	2.15%	31.10.26	£999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Fixed	GME38	2.19%	31.07.26	£0	Pur, Remo, F/A & PT	ERC	✓	GME47	2.29%	31.10.26	£0	Pur, Remo, F/A & PT	ERC	✓
Max LTV 70%	5 Year Fixed	GME39	2.19%	31.07.26	£999	Pur, Remo, F/A & PT	ERC	✓	GME48	2.35%	31.10.26	£999	Pur, Remo, F/A & PT	ERC	✓
Max LTV 75%	5 Year Fixed	GME40	2.29%	31.07.26	£1,999	Pur, Remo, F/A & PT	ERC	✓	GME49	2.45%	31.10.26	£1,999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Flexx Fixed	GME41	2.55%	31.07.26	£1,999	Pur, Remo, F/A & PT		✓	GME50	2.69%	31.10.26	£1,999	Pur, Remo, F/A & PT		✓
	5 Year Fixed	GME42	2.45%	31.07.26	£999	Pur, Remo, F/A & PT	ERC	✓	GME51	2.59%	31.10.26	£999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Fixed	GME43	2.59%	31.07.26	£0	Pur, Remo, F/A & PT	ERC	✓	GME52	2.75%	31.10.26	£0	Pur, Remo, F/A & PT	ERC	✓



Val included



RMTS



Payment holiday option



ERC Early repayment charge

## Portfolio Landlord Buy to Let

Closing 8pm Tuesday 26 January 2021									Opening 8am Wednesday 27 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 65%	5 Year Fixed	QAC55	2.15%	31.07.26	£1,999	Pur, Remo, F/A & PT	ERC	✓	QAC64	2.25%	31.10.26	£1,999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Flexx Fixed	QAC56	2.39%	31.07.26	£1,999	Pur, Remo, F/A & PT		✓	QAC65	2.49%	31.10.26	£1,999	Pur, Remo, F/A & PT		✓
	5 Year Fixed	QAC57	2.25%	31.07.26	£999	Pur, Remo, F/A & PT	ERC	✓	QAC66	2.35%	31.10.26	£999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Fixed	QAC58	2.45%	31.07.26	£0	Pur, Remo, F/A & PT	ERC	✓	QAC67	2.55%	31.10.26	£0	Pur, Remo, F/A & PT	ERC	✓
Max LTV 70%	5 Year Fixed	QAC59	2.45%	31.07.26	£999	Pur, Remo, F/A & PT	ERC	✓	QAC68	2.59%	31.10.26	£999	Pur, Remo, F/A & PT	ERC	✓
Max LTV 75%	5 Year Fixed	QAC60	2.55%	31.07.26	£1,999	Pur, Remo, F/A & PT	ERC	✓	QAC69	2.69%	31.10.26	£1,999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Flexx Fixed	QAC61	2.89%	31.07.26	£1,999	Pur, Remo, F/A & PT		✓	QAC70	2.95%	31.10.26	£1,999	Pur, Remo, F/A & PT		✓
	5 Year Fixed	QAC62	2.69%	31.07.26	£999	Pur, Remo, F/A & PT	ERC	✓	QAC71	2.85%	31.10.26	£999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Fixed	QAC63	2.85%	31.07.26	£0	Pur, Remo, F/A & PT	ERC	✓	QAC72	2.99%	31.10.26	£0	Pur, Remo, F/A & PT	ERC	✓



Val included



RMTS



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 31.10.22, 3% until 31.10.24 then 1% until 31.10.26

## Buy to Let Reversion

SVR (currently 4.49%)