

Summary of Product Changes

Mortgage Product Rotation – 08 July 2021

Residential

Purchase range

Closing 8pm Wednesday 07 July 2021							Opening 8am Thursday 08 July 2021						
Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 85%	2 Year Fixed	FIC57	2.15%	30.09.23	£999	ERC	✓	FID01	2.05%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIC58	2.65%	30.09.23	£0	ERC	✓	FID02	2.55%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC59	2.65%	30.09.23	£999		✓	FID03	2.55%	30.09.23	£999		✓
	5 Year Fixed	FIC85	2.65%	30.09.26	£999	ERC	✓	FID09	2.55%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC86	2.95%	30.09.26	£0	ERC	✓	FID10	2.85%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC87	2.95%	30.09.26	£999		✓	FID11	2.85%	30.09.26	£999		✓

Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 90%	2 Year Fixed	FIC60	2.79%	30.09.23	£999	ERC	✓	FID04	2.69%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIC61	3.15%	30.09.23	£0	ERC	✓	FID05	3.05%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC62	3.15%	30.09.23	£999		✓	FID06	3.05%	30.09.23	£999		✓
	5 Year Fixed	FIC88	3.25%	30.09.26	£999	ERC	✓	FID12	3.15%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC89	3.49%	30.09.26	£0	ERC	✓	FID13	3.39%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC90	3.49%	30.09.26	£999		✓	FID14	3.39%	30.09.26	£999		✓

Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 95%	2 Year Fixed	FIC63	3.35%	30.09.23	£999	ERC	✓	FID07	3.25%	30.09.23	£999	ERC	✓
	2 Year Fixed	No Closing Product						FID08	3.65%	30.09.23	£0	ERC	✓
	5 Year Fixed	FIC91	3.69%	30.09.26	£999	ERC	✓	FID15	3.59%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC92	3.89%	30.09.26	£0	ERC	✓	FID16	3.79%	30.09.26	£0	ERC	✓



Owner-Occupied ERCs

2 Year Fixed: 2% until 30.09.22 then 1% until 30.09.23

5 Year Fixed: 5% until 30.09.22, 3% until 30.09.24 then 1% until 30.09.26

Owner-Occupied Reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.09.26, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

Remortgage range

Closing 8pm Wednesday 07 July 2021							Opening 8am Thursday 08 July 2021						
Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 85%	2 Year Fixed	FIC54	2.09%	30.09.23	£999	ERC	✓	FIC97	1.99%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIC55	2.59%	30.09.23	£0	ERC	✓	FIC98	2.49%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC56	2.59%	30.09.23	£999		✓	FIC99	2.49%	30.09.23	£999		✓
	5 Year Fixed	FIC85	2.65%	30.09.26	£999	ERC	✓	FID09	2.55%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC86	2.95%	30.09.26	£0	ERC	✓	FID10	2.85%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC87	2.95%	30.09.26	£999		✓	FID11	2.85%	30.09.26	£999		✓

Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 90%	2 Year Fixed	FIC60	2.79%	30.09.23	£999	ERC	✓	FID04	2.69%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIC61	3.15%	30.09.23	£0	ERC	✓	FID05	3.05%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC62	3.15%	30.09.23	£999		✓	FID06	3.05%	30.09.23	£999		✓
	5 Year Fixed	FIC88	3.25%	30.09.26	£999	ERC	✓	FID12	3.15%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC89	3.49%	30.09.26	£0	ERC	✓	FID13	3.39%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC90	3.49%	30.09.26	£999		✓	FID14	3.39%	30.09.26	£999		✓



Val included



RMTS



Payment holiday option



Early repayment charge

Further advance range

Closing 8pm Wednesday 07 July 2021							Opening 8am Thursday 08 July 2021						
Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 85%	2 Year Fixed	FPT09	2.05%	30.09.23	£999	ERC	✓	FPT17	1.95%	30.09.23	£999	ERC	✓
	2 Year Fixed	FPT10	2.55%	30.09.23	£0	ERC	✓	FPT18	2.45%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC56	2.59%	30.09.23	£999		✓	FIC99	2.49%	30.09.23	£999		✓
	5 Year Fixed	FIC85	2.65%	30.09.26	£999	ERC	✓	FID09	2.55%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC86	2.95%	30.09.26	£0	ERC	✓	FID10	2.85%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC87	2.95%	30.09.26	£999		✓	FID11	2.85%	30.09.26	£999		✓

Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 90%	2 Year Fixed	FIC60	2.79%	30.09.23	£999	ERC	✓	FID04	2.69%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIC61	3.15%	30.09.23	£0	ERC	✓	FID05	3.05%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC62	3.15%	30.09.23	£999		✓	FID06	3.05%	30.09.23	£999		✓
	5 Year Fixed	FIC88	3.25%	30.09.26	£999	ERC	✓	FID12	3.15%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC89	3.49%	30.09.26	£0	ERC	✓	FID13	3.39%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC90	3.49%	30.09.26	£999		✓	FID14	3.39%	30.09.26	£999		✓



Val included



RMTS



Payment holiday option



Early repayment charge

Owner-Occupied ERCs

2 Year Fixed: 2% until 30.09.22 then 1% until 30.09.23

5 Year Fixed: 5% until 30.09.22, 3% until 30.09.24 then 1% until 30.09.26

Owner-Occupied Reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.09.26, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

Product transfer range

Closing 8pm Wednesday 07 July 2021							Opening 8am Thursday 08 July 2021						
Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 85%	2 Year Fixed	FPT09	2.05%	30.09.23	£999	ERC	✓	FPT17	1.95%	30.09.23	£999	ERC	✓
	2 Year Fixed	FPT10	2.55%	30.09.23	£0	ERC	✓	FPT18	2.45%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC56	2.59%	30.09.23	£999		✓	FIC99	2.49%	30.09.23	£999		✓
	5 Year Fixed	FIC85	2.65%	30.09.26	£999	ERC	✓	FID09	2.55%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC86	2.95%	30.09.26	£0	ERC	✓	FID10	2.85%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC87	2.95%	30.09.26	£999		✓	FID11	2.85%	30.09.26	£999		✓
Max LTV 90%	2 Year Fixed	FIC60	2.79%	30.09.23	£999	ERC	✓	FID04	2.69%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIC61	3.15%	30.09.23	£0	ERC	✓	FID05	3.05%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC62	3.15%	30.09.23	£999		✓	FID06	3.05%	30.09.23	£999		✓
	5 Year Fixed	FIC88	3.25%	30.09.26	£999	ERC	✓	FID12	3.15%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC89	3.49%	30.09.26	£0	ERC	✓	FID13	3.39%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC90	3.49%	30.09.26	£999		✓	FID14	3.39%	30.09.26	£999		✓
Max LTV 95%	2 Year Fixed	FIC63	3.35%	30.09.23	£999	ERC	✓	FID07	3.25%	30.09.23	£999	ERC	✓
	2 Year Fixed	No Closing Product						FID08	3.65%	30.09.23	£0	ERC	✓
	5 Year Fixed	FIC91	3.69%	30.09.26	£999	ERC	✓	FID15	3.59%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC92	3.89%	30.09.26	£0	ERC	✓	FID16	3.79%	30.09.26	£0	ERC	✓



Owner-Occupied ERCs

2 Year Fixed: 2% until 30.09.22 then 1% until 30.09.23

5 Year Fixed: 5% until 30.09.22, 3% until 30.09.24 then 1% until 30.09.26

Owner-Occupied Reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.09.26, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

Buy to Let

Buy to Let

Closing 8pm Wednesday 07 July 2021									Opening 8am Thursday 08 July 2021						
Max LTV 70%	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 70%	2 Year Fixed	GME75	1.95%	31.07.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	GME89	1.85%	31.07.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	GME80	2.25%	31.01.27	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	GME94	2.15%	31.01.27	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
Max LTV 75%	2 Year Fixed	GME81	1.79%	31.07.23	£1,999	Pur, Remo, F/A & PT	ERC	✓ ✓	GME90	1.69%	31.07.23	£1,999	Pur, Remo, F/A & PT	ERC	✓ ✓
	2 Year Flexx Fixed	GME82	2.25%	31.07.23	£1,999	Pur, Remo, F/A & PT		✓ ✓	GME91	2.15%	31.07.23	£1,999	Pur, Remo, F/A & PT		✓ ✓
	2 Year Fixed	GME83	2.15%	31.07.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	GME92	2.05%	31.07.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	2 Year Fixed	GME84	2.49%	31.07.23	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	GME93	2.39%	31.07.23	£0	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	GME85	2.29%	31.01.27	£1,999	Pur, Remo, F/A & PT	ERC	✓ ✓	GME95	2.19%	31.01.27	£1,999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Flexx Fixed	GME86	2.75%	31.01.27	£1,999	Pur, Remo, F/A & PT		✓ ✓	GME96	2.65%	31.01.27	£1,999	Pur, Remo, F/A & PT		✓ ✓
	5 Year Fixed	GME87	2.45%	31.01.27	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	GME97	2.35%	31.01.27	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	GME88	2.59%	31.01.27	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	GME98	2.49%	31.01.27	£0	Pur, Remo, F/A & PT	ERC	✓ ✓

 Val included
  RMTS
  Payment holiday option
  Early repayment charge

Portfolio Landlord Buy to Let

Closing 8pm Wednesday 07 July 2021									Opening 8am Thursday 08 July 2021						
Max LTV 70%	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 70%	2 Year Fixed	QAC95	2.19%	31.07.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	QAD10	2.09%	31.07.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	QAD01	2.49%	31.01.27	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	QAD15	2.39%	31.01.27	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
Max LTV 75%	2 Year Fixed	QAD02	2.05%	31.07.23	£1,999	Pur, Remo, F/A & PT	ERC	✓ ✓	QAD11	1.95%	31.07.23	£1,999	Pur, Remo, F/A & PT	ERC	✓ ✓
	2 Year Flexx Fixed	QAD03	2.49%	31.07.23	£1,999	Pur, Remo, F/A & PT		✓ ✓	QAD12	2.39%	31.07.23	£1,999	Pur, Remo, F/A & PT		✓ ✓
	2 Year Fixed	QAD04	2.39%	31.07.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	QAD13	2.29%	31.07.23	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	2 Year Fixed	QAD05	2.75%	31.07.23	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	QAD14	2.65%	31.07.23	£0	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	QAD06	2.55%	31.01.27	£1,999	Pur, Remo, F/A & PT	ERC	✓ ✓	QAD16	2.45%	31.01.27	£1,999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Flexx Fixed	QAD07	2.99%	31.01.27	£1,999	Pur, Remo, F/A & PT		✓ ✓	QAD17	2.89%	31.01.27	£1,999	Pur, Remo, F/A & PT		✓ ✓
	5 Year Fixed	QAD08	2.69%	31.01.27	£999	Pur, Remo, F/A & PT	ERC	✓ ✓	QAD18	2.59%	31.01.27	£999	Pur, Remo, F/A & PT	ERC	✓ ✓
	5 Year Fixed	QAD09	2.85%	31.01.27	£0	Pur, Remo, F/A & PT	ERC	✓ ✓	QAD19	2.75%	31.01.27	£0	Pur, Remo, F/A & PT	ERC	✓ ✓

 Val included
  RMTS
  Payment holiday option
  Early repayment charge

Buy to Let ERCs

2 Year Fixed: 2% until 31.07.22 then 1% until 31.07.23

5 Year Fixed: 5% until 31.01.23, 3% until 31.01.25 then 1% until 31.01.27

Buy to Let Reversion

SVR (currently 4.49%)