

Summary of Product Changes

Mortgage Product Rotation – 18 June 2021

Residential

Purchase range

		Closing 8pm Thursday 17 June 2021					Opening 8am Friday 18 June 2021																																																																																										
Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits																																																																																					
													<table border="1"> <tr> <td rowspan="7">Max LTV 50%</td> <td>2 Year Fixed</td> <td colspan="5">No Closing Product</td> <td>FIC36</td> <td>1.09%</td> <td>30.09.23</td> <td>£999</td> <td>ERC</td> <td>✓</td> </tr> <tr> <td>2 Year Fixed</td> <td colspan="5">No Closing Product</td> <td>FIC37</td> <td>1.59%</td> <td>30.09.23</td> <td>£0</td> <td>ERC</td> <td>✓</td> </tr> <tr> <td>2 Year Flexx Fixed</td> <td colspan="5">No Closing Product</td> <td>FIC38</td> <td>1.59%</td> <td>30.09.23</td> <td>£999</td> <td></td> <td>✓</td> </tr> <tr> <td>3 Year Fixed</td> <td colspan="5">No Closing Product</td> <td>FIC64</td> <td>1.19%</td> <td>30.09.24</td> <td>£999</td> <td>ERC</td> <td>✓</td> </tr> <tr> <td>5 Year Fixed</td> <td colspan="5">No Closing Product</td> <td>FIC70</td> <td>1.29%</td> <td>30.09.26</td> <td>£999</td> <td>ERC</td> <td>✓</td> </tr> <tr> <td>5 Year Fixed</td> <td colspan="5">No Closing Product</td> <td>FIC71</td> <td>1.65%</td> <td>30.09.26</td> <td>£0</td> <td>ERC</td> <td>✓</td> </tr> <tr> <td>5 Year Flexx Fixed</td> <td colspan="5">No Closing Product</td> <td>FIC72</td> <td>1.75%</td> <td>30.09.26</td> <td>£999</td> <td></td> <td>✓</td> </tr> </table>													Max LTV 50%	2 Year Fixed	No Closing Product					FIC36	1.09%	30.09.23	£999	ERC	✓	2 Year Fixed	No Closing Product					FIC37	1.59%	30.09.23	£0	ERC	✓	2 Year Flexx Fixed	No Closing Product					FIC38	1.59%	30.09.23	£999		✓	3 Year Fixed	No Closing Product					FIC64	1.19%	30.09.24	£999	ERC	✓	5 Year Fixed	No Closing Product					FIC70	1.29%	30.09.26	£999	ERC	✓	5 Year Fixed	No Closing Product					FIC71	1.65%	30.09.26	£0	ERC
Max LTV 50%	2 Year Fixed	No Closing Product					FIC36	1.09%	30.09.23	£999	ERC	✓																																																																																					
	2 Year Fixed	No Closing Product					FIC37	1.59%	30.09.23	£0	ERC	✓																																																																																					
	2 Year Flexx Fixed	No Closing Product					FIC38	1.59%	30.09.23	£999		✓																																																																																					
	3 Year Fixed	No Closing Product					FIC64	1.19%	30.09.24	£999	ERC	✓																																																																																					
	5 Year Fixed	No Closing Product					FIC70	1.29%	30.09.26	£999	ERC	✓																																																																																					
	5 Year Fixed	No Closing Product					FIC71	1.65%	30.09.26	£0	ERC	✓																																																																																					
	5 Year Flexx Fixed	No Closing Product					FIC72	1.75%	30.09.26	£999		✓																																																																																					
Max LTV 65%	2 Year Fixed	FIC05	1.45%	30.06.23	£999	ERC	✓	FIC39	1.19%	30.09.23	£999	ERC	✓																																																																																				
	2 Year Fixed	FHZ82	1.99%	30.06.23	£0	ERC	✓	FIC40	1.69%	30.09.23	£0	ERC	✓																																																																																				
	2 Year Flexx Fixed	FIC06	1.99%	30.06.23	£999		✓	FIC41	1.75%	30.09.23	£999		✓																																																																																				
	3 Year Fixed	FIC16	1.59%	30.06.24	£999	ERC	✓	FIC65	1.29%	30.09.24	£999	ERC	✓																																																																																				
	5 Year Fixed	FIC23	1.65%	30.06.26	£999	ERC	✓	FIC73	1.39%	30.09.26	£999	ERC	✓																																																																																				
	5 Year Fixed	FIC24	1.99%	30.06.26	£0	ERC	✓	FIC74	1.75%	30.09.26	£0	ERC	✓																																																																																				
	5 Year Flexx Fixed	FIC25	2.09%	30.06.26	£999		✓	FIC75	1.85%	30.09.26	£999		✓																																																																																				
	10 Year Fixed with 5 Year ERCs	FIA37	2.29%	30.06.31	£999	ERC	✓	FIC93	2.29%	30.09.31	£999	ERC	✓																																																																																				
Max LTV 75%	2 Year Fixed	FIA60	1.75%	30.06.23	£999	ERC	✓	FIC45	1.49%	30.09.23	£999	ERC	✓																																																																																				
	2 Year Fixed	FIA61	2.25%	30.06.23	£0	ERC	✓	FIC46	1.99%	30.09.23	£0	ERC	✓																																																																																				
	2 Year Flexx Fixed	FIC08	2.25%	30.06.23	£999		✓	FIC47	1.99%	30.09.23	£999		✓																																																																																				
	3 Year Fixed	FIA79	1.89%	30.06.24	£999	ERC	✓	FIC67	1.65%	30.09.24	£999	ERC	✓																																																																																				
	5 Year Fixed	FIA85	1.99%	30.06.26	£999	ERC	✓	FIC79	1.75%	30.09.26	£999	ERC	✓																																																																																				
	5 Year Fixed	FIA86	2.35%	30.06.26	£0	ERC	✓	FIC80	2.09%	30.09.26	£0	ERC	✓																																																																																				
	5 Year Flexx Fixed	FIC27	2.35%	30.06.26	£999		✓	FIC81	2.09%	30.09.26	£999		✓																																																																																				
	10 Year Fixed	FIA38	2.55%	30.06.31	£999	ERC	✓	FIC94	2.55%	30.09.31	£999	ERC	✓																																																																																				
Max LTV 80%	2 Year Fixed	FIA66	2.39%	30.06.23	£999	ERC	✓	FIC51	1.79%	30.09.23	£999	ERC	✓																																																																																				
	2 Year Fixed	FIA67	2.89%	30.06.23	£0	ERC	✓	FIC52	2.45%	30.09.23	£0	ERC	✓																																																																																				
	2 Year Flexx Fixed	FIC10	2.89%	30.06.23	£999		✓	FIC53	2.45%	30.09.23	£999		✓																																																																																				
	3 Year Fixed	FIA80	2.49%	30.06.24	£999	ERC	✓	FIC68	1.95%	30.09.24	£999	ERC	✓																																																																																				
	5 Year Fixed	FIA88	2.65%	30.06.26	£999	ERC	✓	FIC82	2.19%	30.09.26	£999	ERC	✓																																																																																				
	5 Year Fixed	FIA89	2.95%	30.06.26	£0	ERC	✓	FIC83	2.49%	30.09.26	£0	ERC	✓																																																																																				
	5 Year Flexx Fixed	FIC28	2.95%	30.06.26	£999		✓	FIC84	2.49%	30.09.26	£999		✓																																																																																				
	10 Year Fixed	FIA39	3.25%	30.06.31	£999	ERC	✓	FIC95	3.25%	30.09.31	£999	ERC	✓																																																																																				



Val included



RMTS



Payment holiday option



Early repayment charge

Purchase range (continued)

Max LTV 85%	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
	2 Year Fixed	FIA72	2.85%	30.06.23	£999	ERC	✓	FIC57	2.15%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIA73	3.35%	30.06.23	£0	ERC	✓	FIC58	2.65%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC12	3.35%	30.06.23	£999		✓	FIC59	2.65%	30.09.23	£999		✓
	3 Year Fixed	FIA81	3.05%	30.06.24	£999	ERC	✓	FIC69	2.45%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIA91	3.25%	30.06.26	£999	ERC	✓	FIC85	2.65%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIA92	3.55%	30.06.26	£0	ERC	✓	FIC86	2.95%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC29	3.55%	30.06.26	£999		✓	FIC87	2.95%	30.09.26	£999		✓
	10 Year Fixed	FIA40	3.45%	30.06.31	£999	ERC	✓	FIC96	3.45%	30.09.31	£999	ERC	✓

Max LTV 90%	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
	2 Year Fixed	FIB08	3.09%	30.06.23	£999	ERC	✓	FIC60	2.79%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIA76	3.45%	30.06.23	£0	ERC	✓	FIC61	3.15%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC13	3.45%	30.06.23	£999		✓	FIC62	3.15%	30.09.23	£999		✓
	5 Year Fixed	FIA94	3.39%	30.06.26	£999	ERC	✓	FIC88	3.25%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIA95	3.69%	30.06.26	£0	ERC	✓	FIC89	3.49%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC30	3.69%	30.06.26	£999		✓	FIC90	3.49%	30.09.26	£999		✓

Max LTV 95%	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
	2 Year Fixed	FIB09	3.59%	30.06.23	£999	ERC	✓	FIC63	3.35%	30.09.23	£999	ERC	✓
	5 Year Fixed	FIB10	3.79%	30.06.26	£999	ERC	✓	FIC91	3.69%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIB11	3.99%	30.06.26	£0	ERC	✓	FIC92	3.89%	30.09.26	£0	ERC	✓



Val included



RMETS



Payment holiday option



ERC Early repayment charge

Owner-Occupied ERCs

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

3 Year Fixed: 3% until 30.09.22, 2% until 30.09.23 then 1% until 30.09.24

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

10 Year Fixed: 5% until 30.09.23, 3% until 30.09.26 then 1% until 30.09.31

10 Year Fixed with 5 Year ERCs: 5% until 30.09.23 then 3% until 30.09.26

Owner-Occupied Reversion

2 & 3 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.09.26, followed by SVR (currently 4.49%)

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

Remortgage range

Closing 8pm Thursday 17 June 2021							Opening 8am Friday 18 June 2021						
Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 50%	2 Year Fixed	FIC01	1.09%	30.06.23	£999	ERC	✓	FIC36	1.09%	30.09.23	£999	ERC	✓
	2 Year Fixed	FHZ76	1.59%	30.06.23	£0	ERC	✓	FIC37	1.59%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC02	1.59%	30.06.23	£999		✓	FIC38	1.59%	30.09.23	£999		✓
	3 Year Fixed	FIC14	1.25%	30.06.24	£999	ERC	✓	FIC64	1.19%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIC17	1.29%	30.06.26	£999	ERC	✓	FIC70	1.29%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC18	1.65%	30.06.26	£0	ERC	✓	FIC71	1.65%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC19	1.75%	30.06.26	£999		✓	FIC72	1.75%	30.09.26	£999		✓
Max LTV 65%	2 Year Fixed	FIC03	1.19%	30.06.23	£999	ERC	✓	FIC39	1.19%	30.09.23	£999	ERC	✓
	2 Year Fixed	FHZ79	1.75%	30.06.23	£0	ERC	✓	FIC40	1.69%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC04	1.75%	30.06.23	£999		✓	FIC41	1.75%	30.09.23	£999		✓
	3 Year Fixed	FIC15	1.35%	30.06.24	£999	ERC	✓	FIC65	1.29%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIC20	1.39%	30.06.26	£999	ERC	✓	FIC73	1.39%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC21	1.75%	30.06.26	£0	ERC	✓	FIC74	1.75%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC22	1.85%	30.06.26	£999		✓	FIC75	1.85%	30.09.26	£999		✓
	10 Year Fixed with 5 Year ERCs	FIA37	2.29%	30.06.31	£999	ERC	✓	FIC93	2.29%	30.09.31	£999	ERC	✓
Max LTV 75%	2 Year Fixed	FIA57	1.45%	30.06.23	£999	ERC	✓	FIC42	1.39%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIA58	1.89%	30.06.23	£0	ERC	✓	FIC43	1.89%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC07	1.89%	30.06.23	£999		✓	FIC44	1.89%	30.09.23	£999		✓
	3 Year Fixed	FIA78	1.55%	30.06.24	£999	ERC	✓	FIC66	1.55%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIA82	1.69%	30.06.26	£999	ERC	✓	FIC76	1.65%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIA83	1.99%	30.06.26	£0	ERC	✓	FIC77	1.99%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC26	1.99%	30.06.26	£999		✓	FIC78	1.99%	30.09.26	£999		✓
	10 Year Fixed	FIA38	2.55%	30.06.31	£999	ERC	✓	FIC94	2.55%	30.09.31	£999	ERC	✓
Max LTV 80%	2 Year Fixed	FIA63	1.95%	30.06.23	£999	ERC	✓	FIC48	1.75%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIA64	2.49%	30.06.23	£0	ERC	✓	FIC49	2.39%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC09	2.49%	30.06.23	£999		✓	FIC50	2.39%	30.09.23	£999		✓
	3 Year Fixed	FIA80	2.49%	30.06.24	£999	ERC	✓	FIC68	1.95%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIA88	2.65%	30.06.26	£999	ERC	✓	FIC82	2.19%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIA89	2.95%	30.06.26	£0	ERC	✓	FIC83	2.49%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC28	2.95%	30.06.26	£999		✓	FIC84	2.49%	30.09.26	£999		✓
	10 Year Fixed	FIA39	3.25%	30.06.31	£999	ERC	✓	FIC95	3.25%	30.09.31	£999	ERC	✓



Val included



RMTS



Payment holiday option



ERC Early repayment charge

Remortgage range (continued)

Max LTV 85%	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
	2 Year Fixed	FIA69	2.59%	30.06.23	£999	ERC	Val RMTS	FIC54	2.09%	30.09.23	£999	ERC	Val RMTS
	2 Year Fixed	FIA70	2.85%	30.06.23	£0	ERC	Val RMTS	FIC55	2.59%	30.09.23	£0	ERC	Val RMTS
	2 Year Flexx Fixed	FIC11	2.85%	30.06.23	£999		Val RMTS	FIC56	2.59%	30.09.23	£999		Val RMTS
	3 Year Fixed	FIA81	3.05%	30.06.24	£999	ERC	Val RMTS	FIC69	2.45%	30.09.24	£999	ERC	Val RMTS
	5 Year Fixed	FIA91	3.25%	30.06.26	£999	ERC	Val RMTS	FIC85	2.65%	30.09.26	£999	ERC	Val RMTS
	5 Year Fixed	FIA92	3.55%	30.06.26	£0	ERC	Val RMTS	FIC86	2.95%	30.09.26	£0	ERC	Val RMTS
	5 Year Flexx Fixed	FIC29	3.55%	30.06.26	£999		Val RMTS	FIC87	2.95%	30.09.26	£999		Val RMTS
	10 Year Fixed	FIA40	3.45%	30.06.31	£999	ERC	Val RMTS	FIC96	3.45%	30.09.31	£999	ERC	Val RMTS

Max LTV 90%	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
	2 Year Fixed	FIB08	3.09%	30.06.23	£999	ERC	Val RMTS	FIC60	2.79%	30.09.23	£999	ERC	Val RMTS
	2 Year Fixed	FIA76	3.45%	30.06.23	£0	ERC	Val RMTS	FIC61	3.15%	30.09.23	£0	ERC	Val RMTS
	2 Year Flexx Fixed	FIC13	3.45%	30.06.23	£999		Val RMTS	FIC62	3.15%	30.09.23	£999		Val RMTS
	5 Year Fixed	FIA94	3.39%	30.06.26	£999	ERC	Val RMTS	FIC88	3.25%	30.09.26	£999	ERC	Val RMTS
	5 Year Fixed	FIA95	3.69%	30.06.26	£0	ERC	Val RMTS	FIC89	3.49%	30.09.26	£0	ERC	Val RMTS
	5 Year Flexx Fixed	FIC30	3.69%	30.06.26	£999		Val RMTS	FIC90	3.49%	30.09.26	£999		Val RMTS



Val included



RMTS



Payment holiday option



ERC Early repayment charge

Owner-Occupied ERCs

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

3 Year Fixed: 3% until 30.09.22, 2% until 30.09.23 then 1% until 30.09.24

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

10 Year Fixed: 5% until 30.09.23, 3% until 30.09.26 then 1% until 30.09.31

10 Year Fixed with 5 Year ERCs: 5% until 30.09.23 then 3% until 30.09.26

Owner-Occupied Reversion

2 & 3 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.09.26, followed by SVR (currently 4.49%)

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

Further advance range

Closing 8pm Thursday 17 June 2021							Opening 8am Friday 18 June 2021						
Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 50%	2 Year Fixed	FIA41	1.05%	30.06.23	£999	ERC	✓	FPT01	1.05%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIA42	1.45%	30.06.23	£0	ERC	✓	FPT02	1.45%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC02	1.59%	30.06.23	£999		✓	FIC38	1.59%	30.09.23	£999		✓
	3 Year Fixed	FIC14	1.25%	30.06.24	£999	ERC	✓	FIC64	1.19%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIC32	1.25%	30.06.26	£999	ERC	✓	FPT11	1.25%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC33	1.59%	30.06.26	£0	ERC	✓	FPT12	1.59%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC19	1.75%	30.06.26	£999		✓	FIC72	1.75%	30.09.26	£999		✓
Max LTV 65%	2 Year Fixed	FIC31	1.09%	30.06.23	£999	ERC	✓	FPT03	1.09%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIA44	1.59%	30.06.23	£0	ERC	✓	FPT04	1.59%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC04	1.75%	30.06.23	£999		✓	FIC41	1.75%	30.09.23	£999		✓
	3 Year Fixed	FIC15	1.35%	30.06.24	£999	ERC	✓	FIC65	1.29%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIC34	1.35%	30.06.26	£999	ERC	✓	FPT13	1.35%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC35	1.69%	30.06.26	£0	ERC	✓	FPT14	1.69%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC22	1.85%	30.06.26	£999		✓	FIC75	1.85%	30.09.26	£999		✓
	10 Year Fixed with 5 Year ERCs	FIA37	2.29%	30.06.31	£999	ERC	✓	FIC93	2.29%	30.09.31	£999	ERC	✓
Max LTV 75%	2 Year Fixed	FIA97	1.29%	30.06.23	£999	ERC	✓	FPT05	1.29%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIA98	1.75%	30.06.23	£0	ERC	✓	FPT06	1.75%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC07	1.89%	30.06.23	£999		✓	FIC44	1.89%	30.09.23	£999		✓
	3 Year Fixed	FIA78	1.55%	30.06.24	£999	ERC	✓	FIC66	1.55%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIB04	1.65%	30.06.26	£999	ERC	✓	FPT15	1.59%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIB05	1.95%	30.06.26	£0	ERC	✓	FPT16	1.95%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC26	1.99%	30.06.26	£999		✓	FIC78	1.99%	30.09.26	£999		✓
	10 Year Fixed	FIA38	2.55%	30.06.31	£999	ERC	✓	FIC94	2.55%	30.09.31	£999	ERC	✓
Max LTV 80%	2 Year Fixed	FIA99	1.79%	30.06.23	£999	ERC	✓	FPT07	1.65%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIB01	2.35%	30.06.23	£0	ERC	✓	FPT08	2.29%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC09	2.49%	30.06.23	£999		✓	FIC50	2.39%	30.09.23	£999		✓
	3 Year Fixed	FIA80	2.49%	30.06.24	£999	ERC	✓	FIC68	1.95%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIA88	2.65%	30.06.26	£999	ERC	✓	FIC82	2.19%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIA89	2.95%	30.06.26	£0	ERC	✓	FIC83	2.49%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC28	2.95%	30.06.26	£999		✓	FIC84	2.49%	30.09.26	£999		✓
	10 Year Fixed	FIA39	3.25%	30.06.31	£999	ERC	✓	FIC95	3.25%	30.09.31	£999	ERC	✓



Further advance range (continued)

Max LTV 85%	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
	2 Year Fixed	FIB02	2.45%	30.06.23	£999	ERC	✓	FPT09	2.05%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIB03	2.69%	30.06.23	£0	ERC	✓	FPT10	2.55%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC11	2.85%	30.06.23	£999		✓	FIC56	2.59%	30.09.23	£999		✓
	3 Year Fixed	FIA81	3.05%	30.06.24	£999	ERC	✓	FIC69	2.45%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIA91	3.25%	30.06.26	£999	ERC	✓	FIC85	2.65%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIA92	3.55%	30.06.26	£0	ERC	✓	FIC86	2.95%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC29	3.55%	30.06.26	£999		✓	FIC87	2.95%	30.09.26	£999		✓
	10 Year Fixed	FIA40	3.45%	30.06.31	£999	ERC	✓	FIC96	3.45%	30.09.31	£999	ERC	✓

Max LTV 90%	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
	2 Year Fixed	FIB08	3.09%	30.06.23	£999	ERC	✓	FIC60	2.79%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIA76	3.45%	30.06.23	£0	ERC	✓	FIC61	3.15%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC13	3.45%	30.06.23	£999		✓	FIC62	3.15%	30.09.23	£999		✓
	5 Year Fixed	FIA94	3.39%	30.06.26	£999	ERC	✓	FIC88	3.25%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIA95	3.69%	30.06.26	£0	ERC	✓	FIC89	3.49%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC30	3.69%	30.06.26	£999		✓	FIC90	3.49%	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

3 Year Fixed: 3% until 30.09.22, 2% until 30.09.23 then 1% until 30.09.24

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

10 Year Fixed: 5% until 30.09.23, 3% until 30.09.26 then 1% until 30.09.31

10 Year Fixed with 5 Year ERCs: 5% until 30.09.23 then 3% until 30.09.26

Owner-Occupied Reversion

2 & 3 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.09.26, followed by SVR (currently 4.49%)

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

Product transfer range

Closing 8pm Thursday 17 June 2021							Opening 8am Friday 18 June 2021						
Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 50%	2 Year Fixed	FIA41	1.05%	30.06.23	£999	ERC	✓	FPT01	1.05%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIA42	1.45%	30.06.23	£0	ERC	✓	FPT02	1.45%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC02	1.59%	30.06.23	£999		✓	FIC38	1.59%	30.09.23	£999		✓
	3 Year Fixed	FIC14	1.25%	30.06.24	£999	ERC	✓	FIC64	1.19%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIC32	1.25%	30.06.26	£999	ERC	✓	FPT11	1.25%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC33	1.59%	30.06.26	£0	ERC	✓	FPT12	1.59%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC19	1.75%	30.06.26	£999		✓	FIC72	1.75%	30.09.26	£999		✓
Max LTV 65%	2 Year Fixed	FIC31	1.09%	30.06.23	£999	ERC	✓	FPT03	1.09%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIA44	1.59%	30.06.23	£0	ERC	✓	FPT04	1.59%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC04	1.75%	30.06.23	£999		✓	FIC41	1.75%	30.09.23	£999		✓
	3 Year Fixed	FIC15	1.35%	30.06.24	£999	ERC	✓	FIC65	1.29%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIC34	1.35%	30.06.26	£999	ERC	✓	FPT13	1.35%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIC35	1.69%	30.06.26	£0	ERC	✓	FPT14	1.69%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC22	1.85%	30.06.26	£999		✓	FIC75	1.85%	30.09.26	£999		✓
	10 Year Fixed with 5 Year ERCs	FIA37	2.29%	30.06.31	£999	ERC	✓	FIC93	2.29%	30.09.31	£999	ERC	✓
Max LTV 75%	2 Year Fixed	FIA97	1.29%	30.06.23	£999	ERC	✓	FPT05	1.29%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIA98	1.75%	30.06.23	£0	ERC	✓	FPT06	1.75%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC07	1.89%	30.06.23	£999		✓	FIC44	1.89%	30.09.23	£999		✓
	3 Year Fixed	FIA78	1.55%	30.06.24	£999	ERC	✓	FIC66	1.55%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIB04	1.65%	30.06.26	£999	ERC	✓	FPT15	1.59%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIB05	1.95%	30.06.26	£0	ERC	✓	FPT16	1.95%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC26	1.99%	30.06.26	£999		✓	FIC78	1.99%	30.09.26	£999		✓
	10 Year Fixed	FIA38	2.55%	30.06.31	£999	ERC	✓	FIC94	2.55%	30.09.31	£999	ERC	✓
Max LTV 80%	2 Year Fixed	FIA99	1.79%	30.06.23	£999	ERC	✓	FPT07	1.65%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIB01	2.35%	30.06.23	£0	ERC	✓	FPT08	2.29%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC09	2.49%	30.06.23	£999		✓	FIC50	2.39%	30.09.23	£999		✓
	3 Year Fixed	FIA80	2.49%	30.06.24	£999	ERC	✓	FIC68	1.95%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIA88	2.65%	30.06.26	£999	ERC	✓	FIC82	2.19%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIA89	2.95%	30.06.26	£0	ERC	✓	FIC83	2.49%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC28	2.95%	30.06.26	£999		✓	FIC84	2.49%	30.09.26	£999		✓
	10 Year Fixed	FIA39	3.25%	30.06.31	£999	ERC	✓	FIC95	3.25%	30.09.31	£999	ERC	✓



Product transfer range (continued)

Max LTV 85%	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
	2 Year Fixed	FIB02	2.45%	30.06.23	£999	ERC	✓	FPT09	2.05%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIB03	2.69%	30.06.23	£0	ERC	✓	FPT10	2.55%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC11	2.85%	30.06.23	£999		✓	FIC56	2.59%	30.09.23	£999		✓
	3 Year Fixed	FIA81	3.05%	30.06.24	£999	ERC	✓	FIC69	2.45%	30.09.24	£999	ERC	✓
	5 Year Fixed	FIA91	3.25%	30.06.26	£999	ERC	✓	FIC85	2.65%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIA92	3.55%	30.06.26	£0	ERC	✓	FIC86	2.95%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC29	3.55%	30.06.26	£999		✓	FIC87	2.95%	30.09.26	£999		✓
	10 Year Fixed	FIA40	3.45%	30.06.31	£999	ERC	✓	FIC96	3.45%	30.09.31	£999	ERC	✓

Max LTV 90%	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
	2 Year Fixed	FIB08	3.09%	30.06.23	£999	ERC	✓	FIC60	2.79%	30.09.23	£999	ERC	✓
	2 Year Fixed	FIA76	3.45%	30.06.23	£0	ERC	✓	FIC61	3.15%	30.09.23	£0	ERC	✓
	2 Year Flexx Fixed	FIC13	3.45%	30.06.23	£999		✓	FIC62	3.15%	30.09.23	£999		✓
	5 Year Fixed	FIA94	3.39%	30.06.26	£999	ERC	✓	FIC88	3.25%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIA95	3.69%	30.06.26	£0	ERC	✓	FIC89	3.49%	30.09.26	£0	ERC	✓
	5 Year Flexx Fixed	FIC30	3.69%	30.06.26	£999		✓	FIC90	3.49%	30.09.26	£999		✓

Max LTV 95%	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
	2 Year Fixed	FIB09	3.59%	30.06.23	£999	ERC	✓	FIC63	3.35%	30.09.23	£999	ERC	✓
	5 Year Fixed	FIB10	3.79%	30.06.26	£999	ERC	✓	FIC91	3.69%	30.09.26	£999	ERC	✓
	5 Year Fixed	FIB11	3.99%	30.06.26	£0	ERC	✓	FIC92	3.89%	30.09.26	£0	ERC	✓



Val included



RMTS



Payment holiday option



ERC Early repayment charge

Owner-Occupied ERCs

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

3 Year Fixed: 3% until 30.09.22, 2% until 30.09.23 then 1% until 30.09.24

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

10 Year Fixed: 5% until 30.09.23, 3% until 30.09.26 then 1% until 30.09.31

10 Year Fixed with 5 Year ERCs: 5% until 30.09.23 then 3% until 30.09.26

Owner-Occupied Reversion

2 & 3 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.09.26, followed by SVR (currently 4.49%)

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

Interest-only

For intermediary and professional financial advisors only. Not for customer use.

Standard

		Closing 8pm Thursday 17 June 2021							Opening 8am Friday 18 June 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	IO017	1.65%	30.06.23	£999	Pur, Remo, F/A & PT	ERC	✓ RMTS	IO021	1.19%	30.09.23	£999	Pur, Remo, F/A & PT	ERC	✓ RMTS
	2 Year Fixed	IO018	2.05%	30.06.23	£0	Pur, Remo, F/A & PT	ERC	✓ RMTS	IO022	1.69%	30.09.23	£0	Pur, Remo, F/A & PT	ERC	✓ RMTS
	5 Year Fixed	IO019	1.85%	30.06.26	£999	Pur, Remo, F/A & PT	ERC	✓ RMTS	IO023	1.39%	30.09.26	£999	Pur, Remo, F/A & PT	ERC	✓ RMTS
	5 Year Fixed	IO020	2.15%	30.06.26	£0	Pur, Remo, F/A & PT	ERC	✓ RMTS	IO024	1.75%	30.09.26	£0	Pur, Remo, F/A & PT	ERC	✓ RMTS

✓ Val included

✓ RMTS

£ Payment holiday option

ERC Early repayment charge

Offset

		Closing 8pm Thursday 17 June 2021							Opening 8am Friday 18 June 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	OI014	1.85%	30.06.23	£999	Pur, Remo & PT	ERC	✓ RMTS	OI017	1.55%	30.09.23	£999	Pur, Remo & PT	ERC	✓ RMTS
	2 Year Fixed	OI015	2.25%	30.06.23	£0	Pur, Remo & PT	ERC	✓ RMTS	OI018	2.05%	30.09.23	£0	Pur, Remo & PT	ERC	✓ RMTS
	5 Year Fixed	OI016	2.05%	30.06.26	£999	Pur, Remo & PT	ERC	✓ RMTS	OI019	1.75%	30.09.26	£999	Pur, Remo & PT	ERC	✓ RMTS
	5 Year Fixed	OI013	2.35%	30.06.26	£0	Pur, Remo & PT	ERC	✓ RMTS	OI020	2.09%	30.09.26	£0	Pur, Remo & PT	ERC	✓ RMTS

✓ Val included

✓ RMTS

£ Payment holiday option

ERC 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%)