

# Summary of Product Changes

## Mortgage Product Rotation – 25 June 2021

### Offset

#### Offset purchase range

		Closing 8pm Thursday 24 June 2021					Opening 8am Friday 25 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	No Closing Product					OFT24	1.25%	30.09.23	£999		ERC	✓	☹️			
	2 Year Fixed	No Closing Product					OFT25	1.75%	30.09.23	£0		ERC	✓	☹️			
	5 Year Fixed	No Closing Product					OFT32	1.45%	30.09.26	£999		ERC	✓	☹️			
	5 Year Fixed	No Closing Product					OFT33	1.79%	30.09.26	£0		ERC	✓	☹️			
Max LTV 65%	2 Year Fixed	OFT16	1.59%	30.06.23	£999		ERC	✓	☹️	OFT26	1.35%	30.09.23	£999		ERC	✓	☹️
	2 Year Fixed	OFT17	2.15%	30.06.23	£0		ERC	✓	☹️	OFT27	1.79%	30.09.23	£0		ERC	✓	☹️
	5 Year Fixed	OFT22	1.79%	30.06.26	£999		ERC	✓	☹️	OFT34	1.55%	30.09.26	£999		ERC	✓	☹️
	5 Year Fixed	OFT23	2.15%	30.06.26	£0		ERC	✓	☹️	OFT35	1.89%	30.09.26	£0		ERC	✓	☹️
	10 Year Fixed	OFR89	2.39%	30.06.31	£999		ERC	✓	☹️	OFT40	2.39%	30.09.31	£999		ERC	✓	☹️
Max LTV 75%	2 Year Fixed	OFR94	1.95%	30.06.23	£999		ERC	✓	☹️	OFT30	1.65%	30.09.23	£999		ERC	✓	☹️
	2 Year Fixed	OFR95	2.45%	30.06.23	£0		ERC	✓	☹️	OFT31	2.15%	30.09.23	£0		ERC	✓	☹️
	5 Year Fixed	OFT10	2.19%	30.06.26	£999		ERC	✓	☹️	OFT38	1.89%	30.09.26	£999		ERC	✓	☹️
	5 Year Fixed	OFT11	2.55%	30.06.26	£0		ERC	✓	☹️	OFT39	2.25%	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

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

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

## Offset remortgage range

Closing 8pm Thursday 24 June 2021							Opening 8am Friday 25 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	OFT12	1.25%	30.06.23	£999	ERC	Val RMTS	OFT24	1.25%	30.09.23	£999	ERC	Val RMTS
	2 Year Fixed	OFT13	1.75%	30.06.23	£0	ERC	Val RMTS	OFT25	1.75%	30.09.23	£0	ERC	Val RMTS
	5 Year Fixed	OFT18	1.50%	30.06.26	£999	ERC	Val RMTS	OFT32	1.45%	30.09.26	£999	ERC	Val RMTS
	5 Year Fixed	OFT19	1.79%	30.06.26	£0	ERC	Val RMTS	OFT33	1.79%	30.09.26	£0	ERC	Val RMTS
Max LTV 65%	2 Year Fixed	OFT14	1.35%	30.06.23	£999	ERC	Val RMTS	OFT26	1.35%	30.09.23	£999	ERC	Val RMTS
	2 Year Fixed	OFT15	1.89%	30.06.23	£0	ERC	Val RMTS	OFT27	1.79%	30.09.23	£0	ERC	Val RMTS
	5 Year Fixed	OFT20	1.55%	30.06.26	£999	ERC	Val RMTS	OFT34	1.55%	30.09.26	£999	ERC	Val RMTS
	5 Year Fixed	OFT21	1.89%	30.06.26	£0	ERC	Val RMTS	OFT35	1.89%	30.09.26	£0	ERC	Val RMTS
	10 Year Fixed	OFR89	2.39%	30.06.31	£999	ERC	Val RMTS	OFT40	2.39%	30.09.31	£999	ERC	Val RMTS
Max LTV 75%	2 Year Fixed	OFR92	1.65%	30.06.23	£999	ERC	Val RMTS	OFT28	1.55%	30.09.23	£999	ERC	Val RMTS
	2 Year Fixed	OFR93	2.09%	30.06.23	£0	ERC	Val RMTS	OFT29	2.05%	30.09.23	£0	ERC	Val RMTS
	5 Year Fixed	OFR98	1.89%	30.06.26	£999	ERC	Val RMTS	OFT36	1.79%	30.09.26	£999	ERC	Val RMTS
	5 Year Fixed	OFR99	2.19%	30.06.26	£0	ERC	Val RMTS	OFT37	2.15%	30.09.26	£0	ERC	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

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

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

## Offset product transfer range

		Closing 8pm Thursday 24 June 2021						Opening 8am Friday 25 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	OFT12	1.25%	30.06.23	£999	ERC	✓ ☹️	OFT24	1.25%	30.09.23	£999	ERC	✓ ☹️
	2 Year Fixed	OFT13	1.75%	30.06.23	£0	ERC	✓ ☹️	OFT25	1.75%	30.09.23	£0	ERC	✓ ☹️
	5 Year Fixed	OFT18	1.50%	30.06.26	£999	ERC	✓ ☹️	OFT32	1.45%	30.09.26	£999	ERC	✓ ☹️
	5 Year Fixed	OFT19	1.79%	30.06.26	£0	ERC	✓ ☹️	OFT33	1.79%	30.09.26	£0	ERC	✓ ☹️
Max LTV 65%	2 Year Fixed	OFT14	1.35%	30.06.23	£999	ERC	✓ ☹️	OFT26	1.35%	30.09.23	£999	ERC	✓ ☹️
	2 Year Fixed	OFT15	1.89%	30.06.23	£0	ERC	✓ ☹️	OFT27	1.79%	30.09.23	£0	ERC	✓ ☹️
	5 Year Fixed	OFT20	1.55%	30.06.26	£999	ERC	✓ ☹️	OFT34	1.55%	30.09.26	£999	ERC	✓ ☹️
	5 Year Fixed	OFT21	1.89%	30.06.26	£0	ERC	✓ ☹️	OFT35	1.89%	30.09.26	£0	ERC	✓ ☹️
	10 Year Fixed	OFR89	2.39%	30.06.31	£999	ERC	✓ ☹️	OFT40	2.39%	30.09.31	£999	ERC	✓ ☹️
Max LTV 75%	2 Year Fixed	OFR92	1.65%	30.06.23	£999	ERC	✓ ☹️	OFT28	1.55%	30.09.23	£999	ERC	✓ ☹️
	2 Year Fixed	OFR93	2.09%	30.06.23	£0	ERC	✓ ☹️	OFT29	2.05%	30.09.23	£0	ERC	✓ ☹️
	5 Year Fixed	OFR98	1.89%	30.06.26	£999	ERC	✓ ☹️	OFT36	1.79%	30.09.26	£999	ERC	✓ ☹️
	5 Year Fixed	OFR99	2.19%	30.06.26	£0	ERC	✓ ☹️	OFT37	2.15%	30.09.26	£0	ERC	✓ ☹️



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

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

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