

# Summary of Product Changes

## Mortgage Product Rotation – 26 March 2021

### Residential

#### Purchase range

Closing 8pm Thursday 25 March 2021							Opening 8am Friday 26 March 2021						
Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 75%	2 Year Fixed	FHZ87	1.89%	30.06.23	£999	ERC	✓	FIA60	1.75%	30.06.23	£999	ERC	✓
	2 Year Fixed	FHZ88	2.35%	30.06.23	£0	ERC	✓	FIA61	2.25%	30.06.23	£0	ERC	✓
	2 Year Flexx Fixed	FHZ89	2.35%	30.06.23	£499		✓	FIA62	2.25%	30.06.23	£499		✓
	3 Year Fixed	FIA10	1.99%	30.06.24	£999	ERC	✓	FIA79	1.89%	30.06.24	£999	ERC	✓
	5 Year Fixed	FIA25	2.15%	30.06.26	£999	ERC	✓	FIA85	1.99%	30.06.26	£999	ERC	✓
	5 Year Fixed	FIA26	2.45%	30.06.26	£0	ERC	✓	FIA86	2.35%	30.06.26	£0	ERC	✓
	5 Year Flexx Fixed	FIA27	2.45%	30.06.26	£499		✓	FIA87	2.35%	30.06.26	£499		✓
Max LTV 80%	2 Year Fixed	FHZ93	2.59%	30.06.23	£999	ERC	✓	FIA66	2.39%	30.06.23	£999	ERC	✓
	2 Year Fixed	FHZ94	3.09%	30.06.23	£0	ERC	✓	FIA67	2.89%	30.06.23	£0	ERC	✓
	2 Year Flexx Fixed	FHZ95	3.09%	30.06.23	£499		✓	FIA68	2.89%	30.06.23	£499		✓
	3 Year Fixed	FIA11	2.69%	30.06.24	£999	ERC	✓	FIA80	2.49%	30.06.24	£999	ERC	✓
	5 Year Fixed	FIA28	2.85%	30.06.26	£999	ERC	✓	FIA88	2.65%	30.06.26	£999	ERC	✓
	5 Year Fixed	FIA29	3.15%	30.06.26	£0	ERC	✓	FIA89	2.95%	30.06.26	£0	ERC	✓
	5 Year Flexx Fixed	FIA30	3.15%	30.06.26	£499		✓	FIA90	2.95%	30.06.26	£499		✓
Max LTV 85%	2 Year Fixed	FHZ99	3.05%	30.06.23	£999	ERC	✓	FIA72	2.85%	30.06.23	£999	ERC	✓
	2 Year Fixed	FIA01	3.49%	30.06.23	£0	ERC	✓	FIA73	3.35%	30.06.23	£0	ERC	✓
	2 Year Flexx Fixed	FIA02	3.49%	30.06.23	£499		✓	FIA74	3.35%	30.06.23	£499		✓
	3 Year Fixed	FIA12	3.25%	30.06.24	£999	ERC	✓	FIA81	3.05%	30.06.24	£999	ERC	✓
	5 Year Fixed	FIA31	3.45%	30.06.26	£999	ERC	✓	FIA91	3.25%	30.06.26	£999	ERC	✓
	5 Year Fixed	FIA32	3.75%	30.06.26	£0	ERC	✓	FIA92	3.55%	30.06.26	£0	ERC	✓
	5 Year Flexx Fixed	FIA33	3.75%	30.06.26	£499		✓	FIA93	3.55%	30.06.26	£499		✓
Max LTV 90%	2 Year Fixed	FIA03	3.15%	30.06.23	£999	ERC	✓	FIA75	2.99%	30.06.23	£999	ERC	✓
	2 Year Fixed	FIA04	3.59%	30.06.23	£0	ERC	✓	FIA76	3.45%	30.06.23	£0	ERC	✓
	2 Year Flexx Fixed	FIA05	3.59%	30.06.23	£499		✓	FIA77	3.45%	30.06.23	£499		✓
	5 Year Fixed	FIA34	3.55%	30.06.26	£999	ERC	✓	FIA94	3.39%	30.06.26	£999	ERC	✓
	5 Year Fixed	FIA35	3.85%	30.06.26	£0	ERC	✓	FIA95	3.69%	30.06.26	£0	ERC	✓
	5 Year Flexx Fixed	FIA36	3.85%	30.06.26	£499		✓	FIA96	3.69%	30.06.26	£499		✓



## Remortgage range

Closing 8pm Thursday 25 March 2021							Opening 8am Friday 26 March 2021					
Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
Max LTV 75%	2 Year Fixed	FHZ84	1.55%	30.06.23	£999		FIA57	1.45%	30.06.23	£999		
	2 Year Fixed	FHZ85	1.99%	30.06.23	£0		FIA58	1.89%	30.06.23	£0		
	2 Year Flexx Fixed	FHZ86	1.99%	30.06.23	£499		FIA59	1.89%	30.06.23	£499		
	3 Year Fixed	FIA09	1.65%	30.06.24	£999		FIA78	1.55%	30.06.24	£999		
	5 Year Fixed	FIA22	1.79%	30.06.26	£999		FIA82	1.69%	30.06.26	£999		
	5 Year Fixed	FIA23	2.09%	30.06.26	£0		FIA83	1.99%	30.06.26	£0		
	5 Year Flexx Fixed	FIA24	2.09%	30.06.26	£499		FIA84	1.99%	30.06.26	£499		

Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
Max LTV 80%	2 Year Fixed	FHZ90	2.05%	30.06.23	£999		FIA63	1.95%	30.06.23	£999		
	2 Year Fixed	FHZ91	2.59%	30.06.23	£0		FIA64	2.49%	30.06.23	£0		
	2 Year Flexx Fixed	FHZ92	2.59%	30.06.23	£499		FIA65	2.49%	30.06.23	£499		
	3 Year Fixed	FIA11	2.69%	30.06.24	£999		FIA80	2.49%	30.06.24	£999		
	5 Year Fixed	FIA28	2.85%	30.06.26	£999		FIA88	2.65%	30.06.26	£999		
	5 Year Fixed	FIA29	3.15%	30.06.26	£0		FIA89	2.95%	30.06.26	£0		
	5 Year Flexx Fixed	FIA30	3.15%	30.06.26	£499		FIA90	2.95%	30.06.26	£499		

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	FHZ96	2.79%	30.06.23	£999		FIA69	2.59%	30.06.23	£999		
	2 Year Fixed	FHZ97	3.05%	30.06.23	£0		FIA70	2.85%	30.06.23	£0		
	2 Year Flexx Fixed	FHZ98	3.05%	30.06.23	£499		FIA71	2.85%	30.06.23	£499		
	3 Year Fixed	FIA12	3.25%	30.06.24	£999		FIA81	3.05%	30.06.24	£999		
	5 Year Fixed	FIA31	3.45%	30.06.26	£999		FIA91	3.25%	30.06.26	£999		
	5 Year Fixed	FIA32	3.75%	30.06.26	£0		FIA92	3.55%	30.06.26	£0		
	5 Year Flexx Fixed	FIA33	3.75%	30.06.26	£499		FIA93	3.55%	30.06.26	£499		

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	FIA03	3.15%	30.06.23	£999		FIA75	2.99%	30.06.23	£999		
	2 Year Fixed	FIA04	3.59%	30.06.23	£0		FIA76	3.45%	30.06.23	£0		
	2 Year Flexx Fixed	FIA05	3.59%	30.06.23	£499		FIA77	3.45%	30.06.23	£499		
	5 Year Fixed	FIA34	3.55%	30.06.26	£999		FIA94	3.39%	30.06.26	£999		
	5 Year Fixed	FIA35	3.85%	30.06.26	£0		FIA95	3.69%	30.06.26	£0		
	5 Year Flexx Fixed	FIA36	3.85%	30.06.26	£499		FIA96	3.69%	30.06.26	£499		



Val included



RM TS



Payment holiday option



ERC Early repayment charge

## Further advance range

Closing 8pm Thursday 25 March 2021							Opening 8am Friday 26 March 2021						
Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 75%	2 Year Fixed	FIA45	1.39%	30.06.23	£999	ERC	✓	FIA97	1.29%	30.06.23	£999	ERC	✓
	2 Year Fixed	FIA46	1.85%	30.06.23	£0	ERC	✓	FIA98	1.75%	30.06.23	£0	ERC	✓
	2 Year Flexx Fixed	FHZ86	1.99%	30.06.23	£499		✓	FIA59	1.89%	30.06.23	£499		✓
	3 Year Fixed	FIA09	1.65%	30.06.24	£999	ERC	✓	FIA78	1.55%	30.06.24	£999	ERC	✓
	5 Year Fixed	FIA55	1.75%	30.06.26	£999	ERC	✓	FIB04	1.65%	30.06.26	£999	ERC	✓
	5 Year Fixed	FIA56	2.05%	30.06.26	£0	ERC	✓	FIB05	1.95%	30.06.26	£0	ERC	✓
	5 Year Flexx Fixed	FIA24	2.09%	30.06.26	£499		✓	FIA84	1.99%	30.06.26	£499		✓

Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 80%	2 Year Fixed	FIA47	1.89%	30.06.23	£999	ERC	✓	FIA99	1.79%	30.06.23	£999	ERC	✓
	2 Year Fixed	FIA48	2.45%	30.06.23	£0	ERC	✓	FIB01	2.35%	30.06.23	£0	ERC	✓
	2 Year Flexx Fixed	FHZ92	2.59%	30.06.23	£499		✓	FIA65	2.49%	30.06.23	£499		✓
	3 Year Fixed	FIA11	2.69%	30.06.24	£999	ERC	✓	FIA80	2.49%	30.06.24	£999	ERC	✓
	5 Year Fixed	FIA28	2.85%	30.06.26	£999	ERC	✓	FIA88	2.65%	30.06.26	£999	ERC	✓
	5 Year Fixed	FIA29	3.15%	30.06.26	£0	ERC	✓	FIA89	2.95%	30.06.26	£0	ERC	✓
	5 Year Flexx Fixed	FIA30	3.15%	30.06.26	£499		✓	FIA90	2.95%	30.06.26	£499		✓

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	FIA49	2.65%	30.06.23	£999	ERC	✓	FIB02	2.45%	30.06.23	£999	ERC	✓
	2 Year Fixed	FIA50	2.89%	30.06.23	£0	ERC	✓	FIB03	2.69%	30.06.23	£0	ERC	✓
	2 Year Flexx Fixed	FHZ98	3.05%	30.06.23	£499		✓	FIA71	2.85%	30.06.23	£499		✓
	3 Year Fixed	FIA12	3.25%	30.06.24	£999	ERC	✓	FIA81	3.05%	30.06.24	£999	ERC	✓
	5 Year Fixed	FIA31	3.45%	30.06.26	£999	ERC	✓	FIA91	3.25%	30.06.26	£999	ERC	✓
	5 Year Fixed	FIA32	3.75%	30.06.26	£0	ERC	✓	FIA92	3.55%	30.06.26	£0	ERC	✓
	5 Year Flexx Fixed	FIA33	3.75%	30.06.26	£499		✓	FIA93	3.55%	30.06.26	£499		✓

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	FIA03	3.15%	30.06.23	£999	ERC	✓	FIA75	2.99%	30.06.23	£999	ERC	✓
	2 Year Fixed	FIA04	3.59%	30.06.23	£0	ERC	✓	FIA76	3.45%	30.06.23	£0	ERC	✓
	2 Year Flexx Fixed	FIA05	3.59%	30.06.23	£499		✓	FIA77	3.45%	30.06.23	£499		✓
	5 Year Fixed	FIA34	3.55%	30.06.26	£999	ERC	✓	FIA94	3.39%	30.06.26	£999	ERC	✓
	5 Year Fixed	FIA35	3.85%	30.06.26	£0	ERC	✓	FIA95	3.69%	30.06.26	£0	ERC	✓
	5 Year Flexx Fixed	FIA36	3.85%	30.06.26	£499		✓	FIA96	3.69%	30.06.26	£499		✓



Val included



RMTS



Payment holiday option



ERC Early repayment charge

## Product transfer range

Closing 8pm Thursday 25 March 2021							Opening 8am Friday 26 March 2021						
Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 75%	2 Year Fixed	FIA45	1.39%	30.06.23	£999	ERC	✓	FIA97	1.29%	30.06.23	£999	ERC	✓
	2 Year Fixed	FIA46	1.85%	30.06.23	£0	ERC	✓	FIA98	1.75%	30.06.23	£0	ERC	✓
	2 Year Flexx Fixed	FHZ86	1.99%	30.06.23	£499		✓	FIA59	1.89%	30.06.23	£499		✓
	3 Year Fixed	FIA09	1.65%	30.06.24	£999	ERC	✓	FIA78	1.55%	30.06.24	£999	ERC	✓
	5 Year Fixed	FIA55	1.75%	30.06.26	£999	ERC	✓	FIB04	1.65%	30.06.26	£999	ERC	✓
	5 Year Fixed	FIA56	2.05%	30.06.26	£0	ERC	✓	FIB05	1.95%	30.06.26	£0	ERC	✓
	5 Year Flexx Fixed	FIA24	2.09%	30.06.26	£499		✓	FIA84	1.99%	30.06.26	£499		✓

Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	
Max LTV 80%	2 Year Fixed	FIA47	1.89%	30.06.23	£999	ERC	✓	FIA99	1.79%	30.06.23	£999	ERC	✓
	2 Year Fixed	FIA48	2.45%	30.06.23	£0	ERC	✓	FIB01	2.35%	30.06.23	£0	ERC	✓
	2 Year Flexx Fixed	FHZ92	2.59%	30.06.23	£499		✓	FIA65	2.49%	30.06.23	£499		✓
	3 Year Fixed	FIA11	2.69%	30.06.24	£999	ERC	✓	FIA80	2.49%	30.06.24	£999	ERC	✓
	5 Year Fixed	FIA28	2.85%	30.06.26	£999	ERC	✓	FIA88	2.65%	30.06.26	£999	ERC	✓
	5 Year Fixed	FIA29	3.15%	30.06.26	£0	ERC	✓	FIA89	2.95%	30.06.26	£0	ERC	✓
	5 Year Flexx Fixed	FIA30	3.15%	30.06.26	£499		✓	FIA90	2.95%	30.06.26	£499		✓

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	FIA49	2.65%	30.06.23	£999	ERC	✓	FIB02	2.45%	30.06.23	£999	ERC	✓
	2 Year Fixed	FIA50	2.89%	30.06.23	£0	ERC	✓	FIB03	2.69%	30.06.23	£0	ERC	✓
	2 Year Flexx Fixed	FHZ98	3.05%	30.06.23	£499		✓	FIA71	2.85%	30.06.23	£499		✓
	3 Year Fixed	FIA12	3.25%	30.06.24	£999	ERC	✓	FIA81	3.05%	30.06.24	£999	ERC	✓
	5 Year Fixed	FIA31	3.45%	30.06.26	£999	ERC	✓	FIA91	3.25%	30.06.26	£999	ERC	✓
	5 Year Fixed	FIA32	3.75%	30.06.26	£0	ERC	✓	FIA92	3.55%	30.06.26	£0	ERC	✓
	5 Year Flexx Fixed	FIA33	3.75%	30.06.26	£499		✓	FIA93	3.55%	30.06.26	£499		✓

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	FIA03	3.15%	30.06.23	£999	ERC	✓	FIA75	2.99%	30.06.23	£999	ERC	✓
	2 Year Fixed	FIA04	3.59%	30.06.23	£0	ERC	✓	FIA76	3.45%	30.06.23	£0	ERC	✓
	2 Year Flexx Fixed	FIA05	3.59%	30.06.23	£499		✓	FIA77	3.45%	30.06.23	£499		✓
	5 Year Fixed	FIA34	3.55%	30.06.26	£999	ERC	✓	FIA94	3.39%	30.06.26	£999	ERC	✓
	5 Year Fixed	FIA35	3.85%	30.06.26	£0	ERC	✓	FIA95	3.69%	30.06.26	£0	ERC	✓
	5 Year Flexx Fixed	FIA36	3.85%	30.06.26	£499		✓	FIA96	3.69%	30.06.26	£499		✓



Val included



RMTS



Payment holiday option



ERC Early repayment charge

# Offset

## Offset purchase range

Closing 8pm Thursday 25 March 2021							Opening 8am Friday 26 March 2021						
	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
Max LTV 75%	2 Year Fixed	OFR77	2.09%	30.06.23	£999	ERC	✓ ⚡	OFR94	1.95%	30.06.23	£999	ERC	✓ ⚡
	2 Year Fixed	OFR78	2.55%	30.06.23	£0	ERC	✓ ⚡	OFR95	2.45%	30.06.23	£0	ERC	✓ ⚡
	5 Year Fixed	OFR87	2.35%	30.06.26	£999	ERC	✓ ⚡	OFT10	2.19%	30.06.26	£999	ERC	✓ ⚡
	5 Year Fixed	OFR88	2.65%	30.06.26	£0	ERC	✓ ⚡	OFT11	2.55%	30.06.26	£0	ERC	✓ ⚡

✓ Val included

✓ RMTS

⚡ Payment holiday option

ERC Early repayment charge

## Offset remortgage range

Closing 8pm Thursday 25 March 2021							Opening 8am Friday 26 March 2021						
	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
Max LTV 65%	2 Year Fixed	OFR71	1.65%	30.06.23	£999	ERC	✓ ⚡	OFR90	1.55%	30.06.23	£999	ERC	✓ ⚡
	2 Year Fixed	OFR72	2.05%	30.06.23	£0	ERC	✓ ⚡	OFR91	1.95%	30.06.23	£0	ERC	✓ ⚡
	5 Year Fixed	OFR81	1.85%	30.06.26	£999	ERC	✓ ⚡	OFR96	1.75%	30.06.26	£999	ERC	✓ ⚡
	5 Year Fixed	OFR82	2.15%	30.06.26	£0	ERC	✓ ⚡	OFR97	2.05%	30.06.26	£0	ERC	✓ ⚡

✓ Val included

✓ RMTS

⚡ Payment holiday option

ERC Early repayment charge

## Offset product transfer range

Closing 8pm Thursday 25 March 2021							Opening 8am Friday 26 March 2021						
	Scheme	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits	Product code	Rate	Scheme end date	Product fee	ERCs	Benefits
Max LTV 65%	2 Year Fixed	OFR71	1.65%	30.06.23	£999	ERC	✓ ⚡	OFR90	1.55%	30.06.23	£999	ERC	✓ ⚡
	2 Year Fixed	OFR72	2.05%	30.06.23	£0	ERC	✓ ⚡	OFR91	1.95%	30.06.23	£0	ERC	✓ ⚡
	5 Year Fixed	OFR81	1.85%	30.06.26	£999	ERC	✓ ⚡	OFR96	1.75%	30.06.26	£999	ERC	✓ ⚡
	5 Year Fixed	OFR82	2.15%	30.06.26	£0	ERC	✓ ⚡	OFR97	2.05%	30.06.26	£0	ERC	✓ ⚡

✓ Val included

✓ RMTS

⚡ Payment holiday option

ERC Early repayment charge

# Interest-only

## Standard

Closing 8pm Thursday 25 March 2021									Opening 8am Friday 26 March 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	IO013	1.79%	30.06.23	£999	Pur, Remo, F/A & PT	ERC	✓	IO017	1.65%	30.06.23	£999	Pur, Remo, F/A & PT	ERC	✓
	2 Year Fixed	IO014	2.19%	30.06.23	£0	Pur, Remo, F/A & PT	ERC	✓	IO018	2.05%	30.06.23	£0	Pur, Remo, F/A & PT	ERC	✓
	5 Year Fixed	IO015	1.99%	30.06.26	£999	Pur, Remo, F/A & PT	ERC	✓	IO019	1.85%	30.06.26	£999	Pur, Remo, F/A & PT	ERC	✓
	5 Year Fixed	IO016	2.29%	30.06.26	£0	Pur, Remo, F/A & PT	ERC	✓	IO020	2.15%	30.06.26	£0	Pur, Remo, F/A & PT	ERC	✓



## Offset

Closing 8pm Thursday 25 March 2021									Opening 8am Friday 26 March 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	OI010	1.87%	30.06.23	£999	Pur, Remo & PT	ERC	✓	OI014	1.85%	30.06.23	£999	Pur, Remo & PT	ERC	✓
	2 Year Fixed	OI011	2.29%	30.06.23	£0	Pur, Remo & PT	ERC	✓	OI015	2.25%	30.06.23	£0	Pur, Remo & PT	ERC	✓
	5 Year Fixed	OI012	2.15%	30.06.26	£999	Pur, Remo & PT	ERC	✓	OI016	2.05%	30.06.26	£999	Pur, Remo & PT	ERC	✓



## Owner-Occupied ERCs

2 Year Fixed: 2% until 30.06.22 then 1% until 30.06.23

3 Year Fixed: 3% until 30.06.22, 2% until 30.06.23 then 1% until 30.06.24

5 Year Fixed: 5% until 30.06.22, 3% until 30.06.24 then 1% until 30.06.26

10 Year Fixed: 5% until 30.06.23, 3% until 30.06.26 then 1% until 30.06.31

10 Year Fixed with 5 Year ERCs: 5% until 30.06.23 then 3% until 30.06.26

## Owner-Occupied Reversion

2 & 3 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.06.26, followed by SVR (currently 4.49%)

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