

Summary of Product Changes

Mortgage Product Rotation – 26 June 2020

Residential

		Closing 8pm Thursday 25 June 2020							Opening 8am Friday 26 June 2020						
	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%	2 Year Fixed	FHW63	1.75%	30.09.22	£999	Pur, Remo, F/A & PT	ERC	Val, RM	FHW81	1.90%	30.09.22	£999	Pur, Remo, F/A & PT	ERC	Val, RM
	2 Year Fixed	FHW64	2.15%	30.09.22	£0	Pur, Remo, F/A & PT	ERC	Val, RM	FHW82	2.30%	30.09.22	£0	Pur, Remo, F/A & PT	ERC	Val, RM
	5 Year Fixed	FHW76	2.15%	30.09.25	£999	Pur, Remo, F/A & PT	ERC	Val, RM	FHW83	2.25%	30.09.25	£999	Pur, Remo, F/A & PT	ERC	Val, RM
	5 Year Fixed	FHW77	2.35%	30.09.25	£0	Pur, Remo, F/A & PT	ERC	Val, RM	FHW84	2.45%	30.09.25	£0	Pur, Remo, F/A & PT	ERC	Val, RM

Offset

		Closing 8pm Thursday 25 June 2020							Opening 8am Friday 26 June 2020						
	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%	2 Year Fixed	OFQ50	1.85%	30.09.22	£999	Pur, Remo & PT	ERC	Val, RM, PH	OFQ58	2.00%	30.09.22	£999	Pur, Remo & PT	ERC	Val, RM, PH
	5 Year Fixed	OFQ57	2.20%	30.09.25	£999	Pur, Remo & PT	ERC	Val, RM, PH	OFQ59	2.40%	30.09.25	£999	Pur, Remo & PT	ERC	Val, RM, PH



Val included



RMTS



Payment holiday option



Early repayment charge

Owner-Occupied ERCs

2 Year Fixed: 2% until 30.09.21 then 1% until 30.09.22

5 Year Fixed: 5% until 30.09.21, 3% until 30.09.23 then 1% until 30.09.25

Owner-Occupied Reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.09.25, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)