

Habito One

PRODUCT GUIDE

PRODUCTS LIVE FROM 14APR22

FOR INTERMEDIARY USE ONLY

Habito

Products - Habito One

Min. term (yrs)	10	16	21	26	31	36	
Max. term (yrs)	15	20	25	30	35	40	
Product fees	£1,995 - adding these to the loan won't impact your LTV						
Valuation fees	£350 for purchase customers Free for remortgage customers						
Conveyancing	Purchase customers choose from panel Free for remortgage customers						
ERCs	None						
Loan-to-value (LTV)	60%	A440/A470 4.89%	A441/A471 5.04%	A442/A472 5.19%	A443/A473 5.24%	A444/A474 5.44%	A445/A475 5.64%
	75%	A446/A476 5.19%	A447/A477 5.24%	A448/A478 5.29%	A449/A479 5.34%	A450/A480 5.54%	A451/A481 5.74%
	80%	A452/A482 5.49%	A453/A483 5.54%	A454/A484 5.59%	A455/A485 5.64%	A456/A486 5.84%	A457/A487 6.04%
	85%	A458/A488 5.79%	A459/A489 5.84%	A460/A490 5.89%	A461/A491 5.94%	A462/A492 6.14%	A463/A493 6.34%
	90%	A464/A494 6.29%	A465/A495 6.34%	A466/A496 6.39%	A467/A497 6.44%	A468/A498 6.64%	A469/A499 6.84%

Products - Habito One with ERC

Min. term (yrs)	10	16	21	26	31	36	
Max. term (yrs)	15	20	25	30	35	40	
Product fees	£1,995 - adding these to the loan won't impact your LTV						
Valuation fees	£350 for purchase customers Free for remortgage customers						
Conveyancing	Purchase customers choose from panel Free for remortgage customers						
ERCs	5% for 10 years						
Loan-to-value (LTV)	60%	B440/B470 4.64%	B441/B471 4.79%	B442/B472 4.94%	B443/B473 4.99%	B444/B474 5.19%	B445/B475 5.39%
	75%	B446/B476 4.94%	B447/B477 4.99%	B448/B478 5.04%	B449/B479 5.09%	B450/B480 5.29%	B451/B481 5.49%
	80%	B452/B482 5.24%	B453/B483 5.29%	B454/B484 5.34%	B455/B485 5.39%	B456/B486 5.59%	B457/B487 5.79%
	85%	B458/B488 5.54%	B459/B489 5.59%	B460/B490 5.64%	B461/B491 5.69%	B462/B492 5.89%	B463/B493 6.09%
	90%	B464/B494 6.04%	B465/B495 6.09%	B466/B496 6.14%	B467/B497 6.19%	B468/B498 6.39%	B469/B499 6.59%

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