

## **Product changes Friday 3 February**

On Friday 3 February, we will be making changes to the following product ranges, available to Homemover, First Time Buyer and Remortgage clients:

### **New Business**

- 2 Year Trackers and 3 Year Fixed rates at 60% LTV
  - Shared Equity rates at 60% & 75% LTV

For full details of our revised product range visit

[www.halifax-intermediaries.co.uk](http://www.halifax-intermediaries.co.uk)

from Friday 3 February 2012

*"Customers with smaller loans will typically pay less over the product life if they select products with smaller fees, despite the higher interest rates payable."*

## Withdrawn Products - 02/02/2012

FRW659
FRW660
FRW661
FRW681
FRW682
FRW683
CLK694
CLK695
CLK698
CLK699
FRY648
FRY649
FRY650
FRY651

## HMV & FTB 3rd February 2012

Fixed											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info
2 year	3.29	31/03/2014	£999	£0	£1,000,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW749	Repayment and Interest Only
	3.69	31/03/2014	£0	£0	£1,000,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW750	Repayment and Interest Only
	3.59	31/03/2014	£999	£0	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW751	Repayment and Interest Only
	3.99	31/03/2014	£0	£0	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW752	Repayment and Interest Only
	4.09	31/03/2014	£999	£0	£1,000,000	75	80	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW753	Only available when taken on a repayment basis
	4.79	31/03/2014	£999	£0	£1,000,000	75	85	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW754	Not available for New Build Only available when taken on a repayment basis
	5.99	31/03/2014	£999	£0	£750,000	85	90	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW650	Not available for New Build Only available when taken on a repayment basis
3 year	3.84	31/03/2015	£999	£0	£1,000,000	0	60	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW796	Repayment and Interest Only
	4.14	31/03/2015	£0	£0	£1,000,000	0	60	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW797	Repayment and Interest Only
	4.19	31/03/2015	£999	£0	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRY633	Repayment and Interest Only
	4.49	31/03/2015	£0	£0	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRY634	Repayment and Interest Only
	5.49	31/03/2015	£999	£0	£1,000,000	75	85	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW633	Not available for New Build Only available when taken on a repayment basis
	6.89	31/03/2015	£999	£0	£750,000	85	90	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW635	Not available for New Build Only available when taken on a repayment basis
5 year	4.69	31/03/2017	£999	£0	£1,000,000	0	60	5% to 31/03/2013 4% to 31/03/2014 3% to 31/03/2017	30 June 2012	FRY643	Repayment and Interest Only
	4.89	31/03/2017	£0	£0	£1,000,000	0	60	5% to 31/03/2013 4% to 31/03/2014 3% to 31/03/2017	30 June 2012	FRY644	Repayment and Interest Only
	4.79	31/03/2017	£999	£0	£1,000,000	0	75	5% to 31/03/2013 4% to 31/03/2014 3% to 31/03/2017	30 June 2012	FRY639	Repayment and Interest Only
	4.99	31/03/2017	£0	£0	£1,000,000	0	75	5% to 31/03/2013 4% to 31/03/2014 3% to 31/03/2017	30 June 2012	FRY640	Repayment and Interest Only
	6.09	31/03/2017	£999	£0	£1,000,000	75	85	5% to 31/03/2013 4% to 31/03/2014 3% to 31/03/2017	30 June 2012	FRW755	Not available for New Build Only available when taken on a repayment basis
	6.99	31/03/2017	£999	£0	£750,000	85	90	5% to 31/03/2013 4% to 31/03/2014 3% to 31/03/2017	30 June 2012	FRW756	Not available for New Build Only available when taken on a repayment basis

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete By	Product Code	Additional Info
2 year	3.19	+2.69	31/03/2014	£999	£0	£1,000,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLK707	Repayment and Interest Only
	3.59	+3.09	31/03/2014	£0	£0	£1,000,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLK708	Repayment and Interest Only
	3.44	+2.94	31/03/2014	£999	£0	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLK696	Repayment and Interest Only
	3.84	+3.34	31/03/2014	£0	£0	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLK697	Repayment and Interest Only
	4.69	+4.19	31/03/2014	£999	£0	£1,000,000	75	85	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLC898	Not available for New Build Only available when taken on a repayment basis

# REM

## 3rd February 2012

With our remortgage service we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs.  
There is no charge for a property assessment

Fixed											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info
2 year	3.39	31/03/2014	£999	£0	£1,000,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW757	Repayment and Interest Only
	3.79	31/03/2014	£0	£0	£1,000,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW758	Repayment and Interest Only
	3.69	31/03/2014	£999	£0	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW759	Repayment and Interest Only
	4.09	31/03/2014	£0	£0	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW760	Repayment and Interest Only
	4.29	31/03/2014	£999	£0	£1,000,000	75	80	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW761	Only available when taken on a repayment basis
	4.99	31/03/2014	£999	£0	£1,000,000	75	85	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW762	Only available when taken on a repayment basis
3 year	3.99	31/03/2015	£999	£0	£1,000,000	0	60	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW798	Repayment and Interest Only
	4.29	31/03/2015	£0	£0	£1,000,000	0	60	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW799	Repayment and Interest Only
	4.49	31/03/2015	£999	£0	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRY635	Repayment and Interest Only
	4.79	31/03/2015	£0	£0	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRY636	Repayment and Interest Only
	5.54	31/03/2015	£999	£0	£1,000,000	75	85	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW638	Only available when taken on a repayment basis
5 year	4.79	31/03/2017	£999	£0	£1,000,000	0	60	5% to 31/03/2013 4% to 31/03/2014 3% to 31/03/2017	30 June 2012	FRY645	Repayment and Interest Only
	4.99	31/03/2017	£0	£0	£1,000,000	0	60	5% to 31/03/2013 4% to 31/03/2014 3% to 31/03/2017	30 June 2012	FRY646	Repayment and Interest Only
	4.89	31/03/2017	£999	£0	£1,000,000	0	75	5% to 31/03/2013 4% to 31/03/2014 3% to 31/03/2017	30 June 2012	FRY641	Repayment and Interest Only
	5.09	31/03/2017	£0	£0	£1,000,000	0	75	5% to 31/03/2013 4% to 31/03/2014 3% to 31/03/2017	30 June 2012	FRY642	Repayment and Interest Only
	6.09	31/03/2017	£999	£0	£1,000,000	75	85	5% to 31/03/2013 4% to 31/03/2014 3% to 31/03/2017	30 June 2012	FRW637	Only available when taken on a repayment basis

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete By	Product Code	Additional Info
2 year	3.34	+2.84	31/03/2014	£999	£0	£1,000,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLK709	Repayment and Interest Only
	3.74	+3.24	31/03/2014	£0	£0	£1,000,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLK710	Repayment and Interest Only

## HMV & FTB Large Loans - Repayment 3rd February 2012

These products are not available to Retirement Home plan or Consent to Lease customers

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code
2 year	3.89	31/03/2014	£999	£1,000,000	£2,000,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW763
	4.19	31/03/2014	£999	£2,000,000	£5,000,000	0	70	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW764
	4.69	31/03/2014	£999	£1,000,000	£2,000,000	60	80	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW765
3 year	4.35	31/03/2015	£999	£1,000,000	£2,000,000	0	60	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW641
	4.95	31/03/2015	£999	£1,000,000	£2,000,000	60	80	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW642

Tracker											
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete By	Product Code
2 year	3.84	+3.34	31/03/2014	£999	£1,000,000	£2,000,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLC899
	4.04	+3.54	31/03/2014	£999	£1,000,000	£2,000,000	60	70	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLC900
	4.24	+3.74	31/03/2014	£999	£1,000,000	£2,000,000	70	80	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLC901

## REM Large Loans - Repayment

With our remortgage service we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs.

There is no charge for a property assessment

These products are not available to Retirement Home plan or Consent to Lease customers

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code
2 year	3.94	31/03/2014	£999	£1,000,000	£2,000,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW645
	4.24	31/03/2014	£999	£2,000,000	£5,000,000	0	70	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW766
	4.74	31/03/2014	£999	£1,000,000	£2,000,000	60	80	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW767
3 year	4.55	31/03/2015	£999	£1,000,000	£2,000,000	0	60	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW647
	4.95	31/03/2015	£999	£1,000,000	£2,000,000	60	80	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW648

Tracker											
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete By	Product Code
2 year	3.84	+3.34	31/03/2014	£999	£1,000,000	£2,000,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLC902

## New Build 3rd February 2012

Fixed											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info
2 year	3.69	31/03/2014	£999	£0	£500,000	0	60	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW725	New Build Cases Only Repayment and Interest Only
	3.99	31/03/2014	£0	£0	£500,000	0	60	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW726	New Build Cases Only Repayment and Interest Only
	3.99	31/03/2014	£999	£0	£500,000	0	75	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW727	New Build Cases Only Repayment and Interest Only
	4.29	31/03/2014	£0	£0	£500,000	0	75	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW728	New Build Cases Only Repayment and Interest Only
	4.49	31/03/2014	£999	£0	£500,000	75	80	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW729	New Build Cases Only Only available when taken on a repayment basis
	4.79	31/03/2014	£0	£0	£500,000	75	80	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW730	New Build Cases Only Only available when taken on a repayment basis

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete By	Product Code	Additional Info
2 year	3.29	+2.79	31/03/2014	£1,499	£0	£500,000	0	75	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	CLK683	New Build Cases Only Repayment and Interest Only
	4.99	+4.49	31/03/2014	£999	£0	£1,000,000	75	80	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	CLC897	New Build Cases Only Only available when taken on a repayment basis Refunded Valuation & £250 cashback

# Affordable Housing 3rd February 2012 Shared Equity and Shared Ownership Schemes

These products are not available to Retirement Home plan or Consent to Lease customers

Fixed											
Homemover and First Time Buyer											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info
<b>2 year</b>	3.94	31/03/2014	£499	£0	£500,000	0	60	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW790	Only available when taken on a repayment basis Cannot be mixed and matched
	4.24	31/03/2014	£499	£0	£500,000	0	60	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW791	Only available when taken on a repayment basis Refund of Hx Valuation Cannot be mixed and matched
	4.19	31/03/2014	£499	£0	£500,000	0	75	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW792	Only available when taken on a repayment basis Cannot be mixed and matched
	4.49	31/03/2014	£499	£0	£500,000	0	75	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW793	Only available when taken on a repayment basis Refund of Hx Valuation Cannot be mixed and matched
	4.99	31/03/2014	£999	£0	£500,000	75	80	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW672	Only available when taken on a repayment basis Cannot be mixed and matched
	6.49	31/03/2014	£999	£0	£500,000	80	90	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW656	Not available for New Build Only available when taken on a repayment basis Cannot be mixed and matched

With our remortgage service we will pay our legal fees or your customer can arrange their own conveyancer and pay their own costs.

There is no charge for a property assessment

These products are not available to Retirement Home plan or Consent to Lease customers

Fixed											
Remortgage Service, Remortgage use own conveyancer											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info
<b>2 year</b>	3.94	31/03/2014	£499	£0	£500,000	0	60	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW794	Only available when taken on a repayment basis Cannot be mixed and matched
	4.29	31/03/2014	£499	£0	£500,000	0	75	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW795	Only available when taken on a repayment basis Cannot be mixed and matched
	5.29	31/03/2014	£999	£0	£500,000	75	85	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW651	Only available when taken on a repayment basis Cannot be mixed and matched

# First Buy Scheme

## 3rd February 2012

### Shared Equity Schemes

**Fixed**

**Homemover and First Time Buyer**

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info
<b>2 year</b>	4.19	31/03/2014	£0	£0	£500,000	0	75	3% to 31/03/2013 2% to 31/03/2014	31 August 2012	FRW662	Only available when taken on a repayment basis Cannot be mixed and matched

# Retirement Home Plan (RHP)

## 3rd February 2012

### Tracker

Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete By	Product Code	Additional Info
<b>2 year</b>	4.24	+3.74	31/03/2014	£295	£0	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLK684	Existing RHP customers moving home only

# HMV - Existing Halifax & BoS Customers

## 3rd February 2012

THIS PRODUCT IS AVAILABLE FOR EXISTING HALIFAX & BOS MORTGAGE CUSTOMERS FOR TOP UP WHEN PORTING ONLY

These products are not available to Consent to Lease customers

Fixed											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete by	Product Code	Additional Info
2 year	6.64	31/03/2014	£1,999	£1,000,000	£7,500,000	0	75	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW655	Available to existing HX and BoS customers only Only available when taken on an repayment basis

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Complete By	Product Code	Additional Info
2 year	3.69	+3.19	31/03/2014	£1,999	£1,000,000	£7,500,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLC887	Available to existing HX and BoS customers only Only available when taken on an repayment basis
	3.99	+3.49	31/03/2014	£1,999	£1,000,000	£7,500,000	0	75	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	CLC888	Available to existing HX and BoS customers only Only available when taken on an repayment basis

## Product Transfers 3rd February 2012

Available to Halifax mortgage customers where their mortgage deal is coming to an end, these products are also for additional lending when taking place at the same time as a further advance. These products are not available to Consent to Lease customers.  
Please note the loan availability is based on the total mortgage debt.

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Transfer By	Product Code
2 year	3.09	31/03/2014	£999	£5,000	£7,500,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRY609
	3.49	31/03/2014	£0	£5,000	£7,500,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRY610
	3.59	31/03/2014	£999	£5,000	£7,500,000	60	75	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRY611
	3.99	31/03/2014	£0	£5,000	£7,500,000	60	75	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRY612
	4.49	31/03/2014	£999	£5,000	£7,500,000	75	90	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRY613
	4.89	31/03/2014	£0	£5,000	£7,500,000	75	90	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRY614
	4.49	31/03/2014	£999	£5,000	£7,500,000	90	120	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRY615
	4.89	31/03/2014	£0	£5,000	£7,500,000	90	120	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRY616
3 year	3.64	31/03/2015	£999	£5,000	£7,500,000	0	60	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRY617
	3.94	31/03/2015	£0	£5,000	£7,500,000	0	60	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRY618
	4.14	31/03/2015	£999	£5,000	£7,500,000	60	75	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRY619
	4.44	31/03/2015	£0	£5,000	£7,500,000	60	75	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRY620
	4.89	31/03/2015	£999	£5,000	£7,500,000	75	90	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRY621
	5.19	31/03/2015	£0	£5,000	£7,500,000	75	90	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRY622
	4.89	31/03/2015	£999	£5,000	£7,500,000	90	120	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRY623
	5.19	31/03/2015	£0	£5,000	£7,500,000	90	120	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRY624
4 year	4.59	31/03/2016	£999	£5,000	£7,500,000	0	60	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	30 June 2012	FRY625
	4.79	31/03/2016	£0	£5,000	£7,500,000	0	60	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	30 June 2012	FRY626
	4.79	31/03/2016	£999	£5,000	£7,500,000	60	75	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	30 June 2012	FRY627
	4.99	31/03/2016	£0	£5,000	£7,500,000	60	75	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	30 June 2012	FRY628
	5.39	31/03/2016	£999	£5,000	£7,500,000	75	90	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	30 June 2012	FRY607
	5.59	31/03/2016	£0	£5,000	£7,500,000	75	90	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	30 June 2012	FRY605
	5.39	31/03/2016	£999	£5,000	£7,500,000	90	120	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	30 June 2012	FRY608
	5.59	31/03/2016	£0	£5,000	£7,500,000	90	120	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	30 June 2012	FRY606

# Further Advances

## 3rd February 2012

These products are not available for customers on Consent to Lease

Please note the loan availability is based on the total mortgage debt

There is an additional £99 further advance arrangement fee. This can be added to the loan or paid up front.

Further advance applications will not be permitted within 6 months of completion of the original mortgage

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Transfer By	Product Code
2 year	5.19	31/03/2014	£895	£5,000	£7,500,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW711
	5.29	31/03/2014	£895	£5,000	£7,500,000	60	75	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW712
	5.39	31/03/2014	£895	£5,000	£7,500,000	75	80	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW742
3 year	5.99	31/03/2015	£0	£5,000	£7,500,000	0	60	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW714
	6.09	31/03/2015	£0	£5,000	£7,500,000	60	75	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW715
	6.19	31/03/2015	£0	£5,000	£7,500,000	75	80	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW743

Tracker											
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Transfer By	Product Code
Term	5.99	+5.49	Term	£895	£5,000	£7,500,000	0	60	N/A	30 June 2012	CLL201
	6.09	+5.59	Term	£895	£5,000	£7,500,000	60	75	N/A	30 June 2012	CLL202
	6.19	+5.69	Term	£895	£5,000	£7,500,000	75	80	N/A	30 June 2012	CLL204

# Large Loans - Further Advances

## 3rd February 2012

These products are not available for customers on Consent to Lease  
Please note the loan availability is based on the total mortgage debt

There is an additional £99 further advance arrangement fee. This can be added to the loan or paid up front.

Further advance applications will not be permitted within 6 months of completion of the original mortgage.

### Fixed

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Transfer By	Product Code
<b>2 year</b>	3.79	31/03/2014	£999	£100,000	£7,500,000	0	60	3% to 31/03/2013 2% to 31/03/2014	30 June 2012	FRW717
<b>3 year</b>	4.59	31/03/2015	£0	£100,000	£7,500,000	0	60	3% to 31/03/2013 2% to 31/03/2015	30 June 2012	FRW718
<b>4 year</b>	5.34	31/03/2016	£0	£100,000	£7,500,000	0	60	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	30 June 2012	FRW719