


Mortgage product changes

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Product Name	New Rate	Product Code	LTV	Arrangement Fee	ERC	Overpayments	Min/Max loan size	Repayment Method
6.29% Two Year Fixed	6.29%	10146	60%	£499	3% of the current balance for the first year and 1% for the second year	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest
6.39% Two Year Fixed	6.39%	10147	80%	£499	3% of the current balance for the first year and 1% for the second year	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest
6.69% Two Year Fixed	6.69%	10148	90%	£499	3% of the current balance for the first year and 1% for the second year	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest
2.55% Discount for Term	6.19%	13172	60%	£499	1% of the current balance for the first year and 0.5% for years two and three	Can repay 10% of the advance amount in each of the first three years without penalty	£25k/£1m	Capital and Interest
2.45% Discount for Term	6.29%	13173	80%	£499	1% of the current balance for the first year and 0.5% for years two and three	Can repay 10% of the advance amount in each of the first three years without penalty	£25k/£1m	Capital and Interest
2.15% Discount for Term	6.59%	13174	90%	£499	1% of the current balance for the first year and 0.5% for years two and three	Can repay 10% of the advance amount in each of the first three years without penalty	£25k/£1m	Interest Only
6.80% Expat Residential Two Year Fixed	6.80%	10149	60%	£999	3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product)	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1.5m	Capital and Interest and Interest Only

6.90% Expat Residential Two Year Fixed	6.90%	10150	85%	£999	3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product)	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1.5m	Capital and Interest and Interest Only
2.25% Expat Residential Discount for Term	6.49%	13175	60%	£999	1% of the current balance for the first year and 0.5% for years two and three (ERC is waived if they return to the UK and take out a retention product)	Can repay 10% of the advance amount in each of the first three years without penalty	£25k/£1.5m	Capital and Interest and Interest Only
2.15% Expat Residential Discount for Term	6.59%	13176	85%	£999	1% of the current balance for the first year and 0.5% for years two and three (ERC is waived if they return to the UK and take out a retention product)	Can repay 10% of the advance amount in each of the first three years without penalty	£25k/£1.5m	Capital and Interest and Interest Only
6.70% BTL Two Year Fixed	6.70%	25100	60%	£750	3% of the current balance for the first year and 1% for the second year	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest and Interest Only
6.80% BTL Two Year Fixed	6.80%	25101	80%	£750	3% of the current balance for the first year and 1% for the second year	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest and Interest Only
6.70% Holiday Let Two Year Fixed	6.70%	25102	60%	£750	3% of the current balance for the first year and 1% for the second year	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest and Interest Only
6.80% Holiday Let Two Year Fixed	6.80%	25103	80%	£750	3% of the current balance for the first year and 1% for the second year	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest and Interest Only
2.85% BTL Discount for Term	6.39%	25108	60%	£750	1% of the current balance for the first year and 0.5% for years two and three	Can repay 10% of the advance amount in each of the first three years without penalty	£25k/£1m	Capital and Interest and Interest Only
2.75% BTL Discount for Term	6.49%	25109	80%	£750	1% of the current balance for the first year and 0.5% for years two and three	Can repay 10% of the advance amount in each of the first three years without penalty	£25k/£1m	Capital and Interest and Interest Only
2.85% Holiday Let Discount for Term	6.39%	25110	60%	£750	1% of the current balance for the first year and 0.5% for the second year	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest and Interest Only

2.75% Holiday Let Discount for Term	6.49%	25111	80%	£750	1% of the current balance for the first year and 0.5% for the second year	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest and Interest Only
6.80% Expat BTL Two Year Fixed	6.80%	25104	70%	£999	3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product)	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest and Interest Only
6.90% Expat BTL Two Year Fixed	6.90%	25105	80%	£999	3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product)	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest and Interest Only
2.65% Expat BTL Discount for Term	6.59%	25112	70%	£999	1% of the current balance for the first year and 0.5% for years two and three	Can repay 10% of the advance amount in each of the first three years without penalty	£25k/£1m	Capital and Interest and Interest Only
2.55% Expat BTL Discount for Term	6.69%	25113	80%	£999	1% of the current balance for the first year and 0.5% for years two and three (ERC is waived if they return to the UK and take out a retention product)	Can repay 10% of the advance amount in each of the first three years without penalty	£25k/£1m	Capital and Interest and Interest Only
6.80% Expat Holiday Let Two Year Fixed	6.80%	25106	70%	£999	3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product)	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest and Interest Only
6.90% Expat Holiday Let Two Year Fixed	6.90%	25107	80%	£999	3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product)	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest and Interest Only
2.65% Expat Holiday Let Discount for Term	6.59%	25114	70%	£999	1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product)	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest and Interest Only
2.55% Expat Holiday Let Discount for Term	6.69%	25115	80%	£999	1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product)	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Capital and Interest and Interest Only

6.39% Interest Only Two Year Fixed	6.39%	10151	60%	£499	3% of the current balance for the first year and 1% for the second year	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Interest Only
6.49% Interest Only Two Year Fixed	6.49%	10152	75%	£499	3% of the current balance for the first year and 1% for the second year	Can repay 10% of the advance amount in each of the first two years without penalty	£25k/£1m	Interest Only
2.45% Interest Only Discount for Term	6.29%	13177	60%	£499	1% of the current balance for the first year and 0.5% for years two and three	Can repay 10% of the advance amount in each of the first three years without penalty	£25k/£1m	Interest Only
2.35% Interest Only Discount for Term	6.39%	13178	75%	£499	1% of the current balance for the first year and 0.5% for years two and three	Can repay 10% of the advance amount in each of the first three years without penalty	£25k/£1m	Interest Only