

Help to Buy Product Range - Wednesday 5th December 2018

Term and Rate Type	Product Code	Initial Rate	Maturity Date	Rate After Maturity	Early Repayment Charge (ERC)	Annual Percentage Rate (APR)	Loan To Value (LTV)	Reservation Fee	Completion Fee	Minimum loan amount	Maximum Loan amount	Free Legal Fees	Cashback	Free Standard Valuation up to £500,000	10% Overpayments Permitted
up to 60% LTV															
2 Year Fixed Rate	EFXX642	1.85%	31.03.2021	SVR Currently 5.99%	2%,1% of amount repaid	5.3%	60%	£199	£299	£10,000	£600,000	N	N	N	Y
2 Year Fixed Rate	EFXX643	2.29%	31.03.2021	SVR Currently 5.99%	2%,1% of amount repaid	5.3%	60%	£0	£0	£50,000	£600,000	N	Y - £500	Y	Y
5 Year Fixed Rate	EFXX638	2.45%	31.03.2024	SVR Currently 5.99%	5%, 4%, 3%, 2%, 1% of amount repaid	4.6%	60%	£199	£299	£10,000	£600,000	N	N	N	Y
5 Year Fixed Rate	EFXX639	2.59%	31.03.2024	SVR Currently 5.99%	5%, 4%, 3%, 2%, 1% of amount repaid	4.6%	60%	£0	£0	£50,000	£600,000	N	Y - £500	Y	Y
up to 75% LTV															
2 Year Fixed Rate	EFXX640	1.89%	31.03.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.3%	75%	£199	£299	£10,000	£600,000	N	N	N	Y
2 Year Fixed Rate	EFXX641	2.35%	31.03.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.4%	75%	£0	£0	£50,000	£600,000	N	Y - £500	Y	Y
5 Year Fixed Rate	EFXX636	2.49%	31.03.2024	SVR Currently 5.99%	5%, 4%, 3%, 2%, 1% of amount repaid	4.6%	75%	£199	£299	£10,000	£600,000	N	N	N	Y
5 Year Fixed Rate	EFXX637	2.65%	31.03.2024	SVR Currently 5.99%	5%, 4%, 3%, 2%, 1% of amount repaid	4.7%	75%	£0	£0	£50,000	£600,000	N	Y - £500	Y	Y
Staircasing products - up to 95% LTV															
2 Year Fixed Rate	EFXX634	2.99%	31.03.2021	SVR Currently 5.99%	2%,1% of amount repaid	5.5%	85%	£0	£0	£75,000	£600,000	N	Y - £1000	Y	Y
2 Year Fixed Rate	EFXX635	3.29%	31.03.2021	SVR Currently 5.99%	2%,1% of amount repaid	5.6%	90%	£0	£0	£75,000	£600,000	N	Y - £1000	Y	Y
2 Year Fixed Rate	EFXX633	3.79%	31.03.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.7%	95%	£0	£0	£75,000	£600,000	N	Y - £1000	Y	Y

+ Completion fees may be added to the loan provided the max LTV is not exceeded.