

Product changes Saturday 4 September 2010

Changes to our product transfer and further advance range

On **4 September 2010**, we are making the following changes to our mainstream acquisition range:

:

- **New 2 year tracker new build product (repayment only) available until 3 October in conjunction with New Homes Month.**
 - 4.49% rate, 0-80% LTV on loans up to £500K, £999 product fee, with £250 cashback
 - Product code FRF981
 - Complete by 30 April 2011
- **End date and complete by date changes.**
 - End dates extended to 30 November of relevant year
 - Complete by dates extended to 28 February 2011
 - Complete by dates on affordable housing and new build products extended to 30 April 2011

For full details of our revised product range visit

www.halifax-intermediaries.co.uk

from **Saturday 4th September 2010**

"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Withdrawn Products 4th September 2010

FRK910	CLC252	CLD931	FRK969	CLC182	FRF491	FRK946	FRF473	FRK945	FRK928	FRK924
FRK911	FRF676	CLD932	FRL078	CLC183	FRF492	FRK947	FRF474	FRF452	FRK929	FRK925
FRK912	FRL092	CLD933	FRF651	CLC184	FRF493	FRK948	FRF475	FRF453	FRK930	FRK926
FRK913	FRL093	CLC243	FRF652	CLC185	FRF494	FRK949	FRF476	FRF454	FRK931	FRK927
FRK914	CLD967	CLC244	FRF653	CLD870	FRF495	FRK950	FRF477	FRF455	FRK932	
FRK915	FRF760	CLC245	FRF654	CLD871	FRF496	FRK951	FRF478	FRF456	FRK933	
FRK916	FRF761	CLC246	CLC234	CLD872	FRF497	FRK952	FRF479	FRF457	FRK934	
FRK917	CLC281	CLD935	CLD927	CLD873	FRF498	FRK953	CLC168	FRF458	FRK935	
FRK918	CLC282	CLD936	CLC235	CLD874	FRF499	FRK954	CLC169	FRF459	FRK936	
CLD855	FRL155	CLD937	CLD928	CLD875	FRF500	FRK955	CLC170	FRF460	FRK937	
FRK920	CLC283	CLD938	CLC236	CLD876	FRK960	FRK956	CLC171	FRF461	CLD861	
CLD857	CLC284	CLC247	CLD929	CLD877	FRK961	FRK957	FRF480	FRF462	CLD862	
CLD858	FRF762	CLC248	CLC237	FRF501	FRK962	FRK958	FRF481	FRF463	CLD863	
FRK921	FRF763	CLC249	CLD930	FRF502	FRK963	FRK959	FRF482	FRF465	FRK938	
FRF440	CLD972	CLC250	FRF655	FRK966	FRK964	FRF485	FRF483	FRF466	FRK939	
FRF441	CLD973	FRF671	FRF656	FRK967	FRK965	FRF486	FRF484	FRF467	FRK940	
FRF442	CLD968	FRL090	FRF657	FRF503	CLC178	FRF487	CLC174	FRF469	FRK941	
FRF443	CLD969	FRF673	CLC238	FRK968	CLC179	FRF488	CLC177	FRF470	FRK942	
CLD859	CLD970	FRF674	CLC239	FRF504	CLC180	FRF489	CLD866	FRF471	FRK943	
CLD860	CLD971	CLC251	CLC240	FRF505	CLC181	FRF490	CLD869	FRF472	FRK944	

Broker - Affordable Housing
4th September 2010
Shared Equity and Shared Ownership Schemes

These products are only available for Shared Equity/Ownership customers
 These products are not available to Retirement Home plan, Consent to Lease customer
 Product fees can be added on completion
 These products cannot be mixed and matched
 These products are only available on a repayment basis
 Loans over 300k will usually be dealt with by our Premier Team

Fixed													
Homemover and First Time Buyer													
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	Product fee ACK No	APR(%)
2 Year	4.49	30/11/2012	£499	£0	£500,000	0	60	Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRL238	E/5322-7	3.9
	4.69	30/11/2012	£499	£0	£500,000	0	60	£250 cashback Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRL239	E/5322-7	3.9
	4.79	30/11/2012	£499	£0	£500,000	0	60	Refund of Hx Valuation Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRL240	E/5322-7	3.9
	4.89	30/11/2012	£499	£0	£500,000	0	60	£250 cash back and Refund of Hx Valuation Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRL241	E/5322-7	4.0
	4.89	30/11/2012	£499	£0	£500,000	0	75	Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRL242	E/5322-7	4.0
	5.09	30/11/2012	£499	£0	£500,000	0	75	£250 cashback Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRL243	E/5322-7	4.0
	5.19	30/11/2012	£499	£0	£500,000	0	75	Refund of Hx Valuation Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRL244	E/5322-7	4.0
	5.29	30/11/2012	£499	£0	£500,000	0	75	£250 cash back and Refund of Hx Valuation Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRL245	E/5322-7	4.1
	6.64	30/11/2012	£999	£0	£500,000	75	85	Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRL246	E/5322-7	4.3
6.94	30/11/2012	£999	£0	£500,000	75	85	Refund of Hx Valuation Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRL247	E/5322-7	4.4	
3 year	7.29	30/11/2013	£999	£0	£500,000	85	90	Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2013	30 April 2011	FRL248	E/5322-7	4.9

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
 Product fees can be added on completion
 These products are not available to Retirement Home Plan, Consent to Leas

Fixed													
Remortgage Service, Remortgage use own conveyancer													
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	Product fee ACK No	APR(%)
2 Year	4.49	30/11/2012	£499	£0	£500,000	0	60	Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRL250	E/5335-9	3.9
	4.99	30/11/2012	£499	£0	£500,000	0	75	Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRL249	E/5335-9	4.0

Broker - HMV & FTB
4th September 2010

These products are not available for Shared Equity/Ownership cases and a product from the specified range needs to be selected

Loans over 300k will usually be dealt with by our Premier Team

These products are also available to Retirement Home Plan customers up to a maximum of 75% LTV

Fixed													
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	Product fee ACK No	APR(%)
2 Year	4.39	30/11/2012	£1,499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL273	E/5322-7	3.9
	4.69	30/11/2012	£499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL251	E/5322-7	3.9
	4.79	30/11/2012	£1,499	£0	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL274	E/5322-7	3.9
	5.09	30/11/2012	£499	£0	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL252	E/5322-7	4.0
	5.39	30/11/2012	£999	£0	£500,000	75	80	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL286	E/5322-7	4.1
	5.89	30/11/2012	£999	£0	£500,000	75	85	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL281	E/5322-7	4.2
3 Year	4.49	30/11/2013	£1,499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRL260	E/5322-7	4.0
	4.79	30/11/2013	£499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRL259	E/5322-7	4.1
	4.89	30/11/2013	£1,499	£0	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRL262	E/5322-7	4.1
	5.09	30/11/2013	£499	£0	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRL261	E/5322-7	4.2
	6.19	30/11/2013	£999	£0	£500,000	75	85	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRL279	E/5322-7	4.5
5 year	5.19	30/11/2015	£1,499	£0	£500,000	0	60	N/A	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRL264	E/5322-7	4.5
	5.39	30/11/2015	£499	£0	£500,000	0	60	N/A	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRL263	E/5322-7	4.6
	5.69	30/11/2015	£1,499	£0	£500,000	0	75	N/A	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRL254	E/5322-7	4.7
	5.89	30/11/2015	£499	£0	£500,000	0	75	N/A	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRL253	E/5322-7	4.8
	6.49	30/11/2015	£999	£0	£500,000	75	85	Refunded Valuation & £250 cashback	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRL265	E/5322-7	5.2

Tracker														
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete By	Product Code	Product fee ACK No	APR(%)
2 year	2.79	+2.29	30/11/2012	£1,499	£300,000	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK044	E/5322-7	3.5
	2.99	+2.49	30/11/2012	£1,499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK039	E/5322-7	3.6
	3.19	+2.69	30/11/2012	£499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK046	E/5322-7	3.6
	3.39	+2.89	30/11/2012	£1,499	£0	£500,000	60	75	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK040	E/5322-7	3.6
	3.59	+3.09	30/11/2012	£499	£0	£500,000	60	75	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK047	E/5322-7	3.7
	5.19	+4.69	30/11/2012	£999	£0	£500,000	75	85	Refunded Valuation & £250 cashback	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK023	E/5322-7	4.0
3 year	2.99	+2.49	30/11/2013	£1,499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLK025	E/5322-7	3.5
	3.39	+2.89	30/11/2013	£499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLK026	E/5322-7	3.6
	3.39	+2.89	30/11/2013	£1,499	£0	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLK027	E/5322-7	3.6
	3.79	+3.29	30/11/2013	£499	£0	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLK028	E/5322-7	3.8

Broker - HMV & FTB Repayment Only

4th September 2010

Product fees can be added on completion

These products are not available for Shared Equity/Ownership cases and a product from the specified range needs to be selected

Loans over 300k will usually be dealt with by our Premier Team

Fixed													
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	Product fee ACK No	APR(%)
2 Year	4.19	30/11/2012	£1,499	£0	£1,000,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF915	E/5322-7	3.8
	4.49	30/11/2012	£499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF914	E/5322-7	3.9
	3.49	30/11/2012	£1,499	£300,000	£1,000,000	0	70	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF974	E/5322-7	3.7
	4.59	30/11/2012	£1,499	£0	£1,000,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF917	E/5322-7	3.9
	4.89	30/11/2012	£499	£0	£500,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF916	E/5322-7	4.0
	5.19	30/11/2012	£999	£0	£500,000	75	80	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF973	E/5322-7	4.0
	5.69	30/11/2012	£999	£0	£500,000	75	85	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF963	E/5322-7	4.1
	6.99	30/11/2012	£999	£0	£500,000	75	90	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF964	E/5322-7	4.4
3 Year	4.29	30/11/2013	£1,499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF946	E/5322-7	3.9
	4.59	30/11/2013	£499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF945	E/5322-7	4.0
	4.69	30/11/2013	£1,499	£0	£500,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF948	E/5322-7	4.0
	4.89	30/11/2013	£499	£0	£500,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF947	E/5322-7	4.1
	5.99	30/11/2013	£999	£0	£500,000	75	85	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF961	E/5322-7	4.5
	7.09	30/11/2013	£999	£0	£500,000	75	90	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF949	E/5322-7	4.8
5 year	4.99	30/11/2015	£1,499	£0	£500,000	0	60	Only available when taken on a repayment basis	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRF951	E/5322-7	4.4
	5.19	30/11/2015	£499	£0	£500,000	0	60	Only available when taken on a repayment basis	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRF950	E/5322-7	4.5
	5.49	30/11/2015	£1,499	£0	£500,000	0	75	Only available when taken on a repayment basis	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRF919	E/5322-7	4.6
	5.69	30/11/2015	£499	£0	£500,000	0	75	Only available when taken on a repayment basis	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRF918	E/5322-7	4.7
	6.29	30/11/2015	£999	£0	£500,000	75	85	Only available when taken on a repayment basis Refunded Valuation & £250 cashback	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRF952	E/5322-7	5.1
	6.99	30/11/2015	£999	£0	£500,000	85	90	Only available when taken on a repayment basis Refunded Valuation & £250 cashback	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRF953	E/5322-7	5.4

Broker - HMV & FTB Repayment Only

4th September 2010

Product fees can be added on completion

These products are not available for Shared Equity/Ownership cases and a product from the specified range needs to be selected

Loans over 300k will usually be dealt with by our Premier Team

Homemover/first time buyer														
Tracker														
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete By	Product Code	Product fee ACK No	APR(%)
2 Year	2.79	+2.29	30/11/2012	£1,499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC352	E/5322-7	3.5
	2.99	+2.49	30/11/2012	£499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC356	E/5322-7	3.6
	2.99	+2.49	30/11/2012	£999	£300,000	£1,000,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC360	E/5322-7	3.6
	3.19	+2.69	30/11/2012	£1,499	£0	£500,000	60	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC353	E/5322-7	3.6
	3.39	+2.89	30/11/2012	£499	£0	£500,000	60	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC357	E/5322-7	3.6
	4.99	+4.49	30/11/2012	£999	£0	£1,000,000	75	85	Only available when taken on a repayment basis Refunded Valuation & £250 cashback	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC334	E/5322-7	4.0
3 Year	2.79	+2.29	30/11/2013	£1,499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLC336	E/5322-7	3.5
	3.19	+2.69	30/11/2013	£499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLC337	E/5322-7	3.6
	3.19	+2.69	30/11/2013	£1,499	£0	£500,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLC338	E/5322-7	3.6
	3.59	+3.09	30/11/2013	£499	£0	£500,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLC339	E/5322-7	3.7

Broker - REM
4th September 2010

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 (%)	Additional Info	ERCs	Complete by	Product Code	Product fee ACK No	APR(%)	
2 Year	4.39	30/11/2012	£1,499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL275	E/5335-9	3.9
	4.69	30/11/2012	£499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL255	E/5335-9	3.9
	4.89	30/11/2012	£1,499	£0	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL276	E/5335-9	4.0
	5.19	30/11/2012	£499	£0	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL256	E/5335-9	4.0
	5.39	30/11/2012	£999	£0	£500,000	75	80	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL285	E/5335-9	4.1
	5.99	30/11/2012	£999	£0	£500,000	75	85	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL282	E/5335-9	4.2
3 year	4.59	30/11/2013	£1,499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRL267	E/5335-9	4.0
	4.89	30/11/2013	£499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRL266	E/5335-9	4.1
	4.99	30/11/2013	£1,499	£0	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRL269	E/5335-9	4.1
	5.29	30/11/2013	£499	£0	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRL268	E/5335-9	4.2
	6.19	30/11/2013	£999	£0	£500,000	75	85	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRL280	E/5335-9	4.5
5 year	5.19	30/11/2015	£1,499	£0	£500,000	0	60	N/A	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRL271	E/5335-9	4.5
	5.39	30/11/2015	£499	£0	£500,000	0	60	N/A	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRL270	E/5335-9	4.6
	5.69	30/11/2015	£1,499	£0	£500,000	0	75	N/A	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRL258	E/5335-9	4.7
	5.89	30/11/2015	£499	£0	£500,000	0	75	N/A	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRL257	E/5335-9	4.8
	6.49	30/11/2015	£999	£0	£500,000	75	85	N/A	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRL272	E/5335-9	5.2

Tracker														
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete By	Product Code	Product fee ACK No	APR(%)	
2 year	2.89	+2.39	30/11/2012	£1,499	£300,000	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK045	E/5335-9	3.5
	2.99	+2.49	30/11/2012	£1,499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK041	E/5335-9	3.6
	3.19	+2.69	30/11/2012	£499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK048	E/5335-9	3.6
	3.39	+2.89	30/11/2012	£1,499	£0	£500,000	60	75	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK042	E/5335-9	3.6
	3.59	+3.09	30/11/2012	£499	£0	£500,000	60	75	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK049	E/5335-9	3.7
	5.19	+4.69	30/11/2012	£999	£0	£500,000	75	85	N/A	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK024	E/5335-9	4.0
3 year	2.99	+2.49	30/11/2013	£1,499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLK029	E/5335-9	3.5
	3.39	+2.89	30/11/2013	£499	£0	£500,000	0	60	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLK030	E/5335-9	3.6
	3.39	+2.89	30/11/2013	£1,499	£0	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLK031	E/5335-9	3.6
	3.79	+3.29	30/11/2013	£499	£0	£500,000	0	75	N/A	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLK032	E/5335-9	3.8

Broker - REM Repayment Only 4th September 2010

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 Consent to Lease

These products are not available for Shared Equity/Ownership cases and a product from the specified range needs to be selected

Product fees can be added on completion

Loans over 300k will usually be dealt with by our Premier Team

Only available when taken on a repayment basis

Fixed													
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	Product fee ACK No	APR(%)
2 Year	4.19	30/11/2012	£1,499	£0	£1,000,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF921	E/5335-9	3.8
	4.49	30/11/2012	£499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF920	E/5335-9	3.9
	3.59	30/11/2012	£1,499	£300,000	£1,000,000	0	70	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF975	E/5335-9	3.7
	4.69	30/11/2012	£1,499	£0	£1,000,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF923	E/5335-9	3.9
	4.99	30/11/2012	£499	£0	£500,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF922	E/5335-9	4.0
	5.19	30/11/2012	£999	£0	£500,000	75	80	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF976	E/5335-9	4.0
	5.79	30/11/2012	£999	£0	£500,000	75	85	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF965	E/5335-9	4.2
3 year	4.39	30/11/2013	£1,499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF955	E/5335-9	3.9
	4.69	30/11/2013	£499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF954	E/5335-9	4.0
	4.79	30/11/2013	£1,499	£0	£500,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF957	E/5335-9	4.1
	5.99	30/11/2013	£999	£0	£500,000	75	85	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF962	E/5335-9	4.5
	5.09	30/11/2013	£499	£0	£500,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF956	E/5335-9	4.2
5 year	4.99	30/11/2015	£1,499	£0	£500,000	0	60	Only available when taken on a repayment basis	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRF959	E/5335-9	4.4
	5.19	30/11/2015	£499	£0	£500,000	0	60	Only available when taken on a repayment basis	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRF958	E/5335-9	4.5
	5.49	30/11/2015	£1,499	£0	£500,000	0	75	Only available when taken on a repayment basis	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRF925	E/5335-9	4.6
	5.69	30/11/2015	£499	£0	£500,000	0	75	Only available when taken on a repayment basis	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRF924	E/5335-9	4.7
	6.29	30/11/2015	£999	£0	£500,000	75	85	Only available when taken on a repayment basis	5% to 30/11/2011 4% to 30/11/2012 3% to 30/11/2015	28 February 2011	FRF960	E/5335-9	5.1

Broker - REM Repayment Only 4th September 2010

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 Consent to Lease

These products are not available for Shared Equity/Ownership cases and a product from the specified range needs to be selected

Product fees can be added on completion

Loans over 300k will usually be dealt with by our Premier Team

Only available when taken on a repayment basis:

Tracker														
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete By	Product Code	Product fee ACK No	APR(%)
2 Year	2.79	+2.29	30/11/2012	£1,499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC354	E/5335-9	3.5
	2.99	+2.49	30/11/2012	£499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC358	E/5335-9	3.6
	3.09	+2.59	30/11/2012	£999	£300,000	£1,000,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC361	E/5335-9	3.6
	3.19	+2.69	30/11/2012	£1,499	£0	£500,000	60	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC355	E/5335-9	3.6
	3.39	+2.89	30/11/2012	£499	£0	£500,000	60	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC359	E/5335-9	3.6
	4.99	+4.49	30/11/2012	£999	£0	£1,000,000	75	85	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC335	E/5335-9	4.0
3 Year	2.79	+2.29	30/11/2013	£1,499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLC340	E/5335-9	3.5
	3.19	+2.69	30/11/2013	£499	£0	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLC341	E/5335-9	3.6
	3.19	+2.69	30/11/2013	£1,499	£0	£500,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLC342	E/5335-9	3.6
	3.59	+3.09	30/11/2013	£499	£0	£500,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	CLC343	E/5335-9	3.7

Broker - HMV & FTB Large Loans Repayment Only

4th September 2010

Product fees can be added on completion

These products are not available to Retirement Home Plan, Consent to Lease

These products are not available for Shared Equity/Ownership cases and a product from the specified range needs to be selected

Loans over 300k will usually be dealt with by our Premier Team

Fixed													
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	Product fee ACK No	APR(%)
2 year	4.44	30/11/2012	0.25%	£1,000,001	£7,500,000	0	70	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF932	E/5316-2	3.9
	4.74	30/11/2012	£999	£500,001	£1,000,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF926	E/5322-7	3.9
	4.74	30/11/2012	0.25%	£1,000,001	£2,000,000	0	75	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF933	E/5316-2	3.9
3 year	4.94	30/11/2013	£999	£500,001	£1,000,000	0	70	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF927	E/5322-7	4.1
	4.94	30/11/2013	0.25%	£1,000,001	£7,500,000	0	70	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF934	E/5316-2	4.1
	5.24	30/11/2013	£999	£500,001	£1,000,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF928	E/5322-7	4.2
	5.24	30/11/2013	0.25%	£1,000,001	£2,000,000	0	75	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF935	E/5316-2	4.2
	7.39	30/11/2013	0.50%	£500,001	£2,000,000	75	80	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF940	E/5316-2	4.9

Tracker														
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete By	Product Code	Product fee ACK No	APR(%)
2 year	3.19	+2.69	30/11/2012	0.25%	£1,000,001	£7,500,000	0	70	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC330	E/5316-2	3.6
	3.59	+3.09	30/11/2012	0.25%	£1,000,001	£2,000,000	0	75	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC331	E/5316-2	3.7

Broker - REM Large Loans Repayment Only

4th September 2010

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

Product fees can be added on completion

These products are not available to Retirement Home Plan, Consent to Lease

These products are not available for Shared Equity/Ownership cases and a product from the specified range needs to be selected

Loans over 300k will usually be dealt with by our Premier Team

Fixed													
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	Product fee ACK No	APR(%)
2 year	4.44	30/11/2012	0.25%	£1,000,001	£7,500,000	0	70	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF936	E/5316-2	3.9
	4.74	30/11/2012	£999	£500,001	£1,000,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF929	E/5335-9	3.9
	4.74	30/11/2012	0.25%	£1,000,001	£2,000,000	0	75	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRF937	E/5316-2	3.9
3 year	4.94	30/11/2013	£999	£500,001	£1,000,000	0	70	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF930	E/5335-9	4.1
	4.94	30/11/2013	0.25%	£1,000,001	£7,500,000	0	70	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF938	E/5316-2	4.1
	5.24	30/11/2013	£999	£500,001	£1,000,000	0	75	Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF931	E/5335-9	4.2
	5.24	30/11/2013	0.25%	£1,000,001	£2,000,000	0	75	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2013	28 February 2011	FRF939	E/5316-2	4.2

Tracker														
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete By	Product Code	Product fee ACK No	APR(%)
2 year	3.19	+2.69	30/11/2012	0.25%	£1,000,001	£7,500,000	0	70	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC332	E/5316-2	3.6
	3.59	+3.09	30/11/2012	0.25%	£1,000,001	£2,000,000	0	75	Only available when taken on a repayment basis Cannot be mixed and matched	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLC333	E/5316-2	3.7

Broker - New Build 4th September 2010

These products are not available for Shared Equity/Ownership cases and a product from the specified range needs to be selected
Loans over 300k will usually be dealt with by our Premier Team

Tracker- New Home Special (available until 2nd October)														
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete By	Product Code	Product fee ACK No	APR(%)	
2 year	4.49	+3.99	30/11/2012	£999	£0	£500,000	0	80	New Build Cases Only Only available when taken on a repayment basis £250 cashback	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRF981	E/5322-7	3.9

Fixed													
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	Product fee ACK No	APR(%)	
2 Year	4.55	30/11/2012	£499	£0	£500,000	0	60	New Build Cases Only Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRF970	E/5322-7	3.9
	4.95	30/11/2012	£499	£0	£500,000	0	75	New Build Cases Only Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRF971	E/5322-7	4.0
	5.69	30/11/2012	£999	£0	£500,000	75	80	New Build Cases Only Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	FRF972	E/5322-7	4.1

Tracker														
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete By	Product Code	Product fee ACK No	APR(%)	
2 year	4.99	+4.49	30/11/2012	£999	£0	£1,000,000	75	80	New Build Cases Only Only available when taken on a repayment basis Refunded Valuation & £250 cashback	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	CLC351	E/5322-7	4.0
	5.19	+4.69	30/11/2012	£999	£0	£1,000,000	75	80	New Build Cases Only Refunded Valuation & £250 cashback	3% to 30/11/2011 2% to 30/11/2012	30 April 2011	CLK038	E/5322-7	4.0
3 year	3.29	+2.79	30/11/2013	£499	£0	£500,000	0	60	New Build Cases Only Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	30 April 2011	CLC349	E/5322-7	3.6
	3.49	+2.99	30/11/2013	£499	£0	£500,000	0	60	New Build Cases Only	3% to 30/11/2011 2% to 30/11/2013	30 April 2011	CLK036	E/5322-7	3.7
	3.69	+3.19	30/11/2013	£499	£0	£500,000	0	75	New Build Cases Only Only available when taken on a repayment basis	3% to 30/11/2011 2% to 30/11/2013	30 April 2011	CLC350	E/5322-7	3.7
	3.89	+3.39	30/11/2013	£499	£0	£500,000	0	75	New Build Cases Only	3% to 30/11/2011 2% to 30/11/2013	30 April 2011	CLK037	E/5322-7	3.8

Broker - H MV - Existing Halifax & BoS Customers 4th September 2010

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

Product fees can be added on completion

This product is not available to Retirement Home Plan or Consent to Lease

Loans over 300k will usually be dealt with by our Premier Team

Fixed													
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	Product fee ACK No	APR(%)
2 Year	6.64	30/11/2012	£1,999	£500,001	£7,500,000	0	85	Available to existing HX & BoS customers only	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	FRL237	E/5322-7	4.3

Tracker														
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete By	Product Code	Product fee ACK No	APR(%)
2 Year	3.69	+3.19	30/11/2012	£1,999	£500,001	£7,500,000	0	60	Available to existing HX & BoS customers only	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK018	E/5322-7	3.7
	3.99	+3.49	30/11/2012	£1,999	£500,001	£7,500,000	0	75	Available to existing HX & BoS customers only	3% to 30/11/2011 2% to 30/11/2012	28 February 2011	CLK019	E/5322-7	3.8

Broker - PT Interest only
4th September 2010

Available to Halifax mortgage customers where their mortgage deal is coming to an end, these products are not available for additional lending.
 These products are not available for customers on RHP or Consent to Lease
 Please note the loan availability is based on the total mortgage debt

Fixed													
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Transfer By	Product Code	Product fee ACK No	APR(%)
2 year	3.59	30/09/2012	£1,499	£0	£7,500,000	0	60	N/A	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRL157	E/5336-7	3.7
	3.79	30/09/2012	£1,499	£0	£7,500,000	60	75	N/A	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRL158	E/5336-7	3.8
	3.79	30/09/2012	£999	£0	£7,500,000	0	60	N/A	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRK743	E/5336-7	3.7
	3.99	30/09/2012	£999	£0	£7,500,000	60	75	N/A	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRK745	E/5336-7	3.8
	4.29	30/09/2012	£0	£0	£7,500,000	0	60	N/A	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRK742	N/A	3.7
	4.49	30/09/2012	£0	£0	£7,500,000	60	75	N/A	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRK744	N/A	3.8
	4.89	30/09/2012	£999	£0	£7,500,000	75	90	N/A	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRK746	E/5336-7	4.0
	5.19	30/09/2012	£0	£0	£7,500,000	75	90	N/A	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRK748	N/A	3.9
	5.19	30/09/2012	£999	£0	£7,500,000	90	95	N/A	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRK747	E/5336-7	4.0
	5.49	30/09/2012	£0	£0	£7,500,000	90	95	N/A	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRK749	N/A	4.0
3 year	4.39	30/09/2013	£999	£0	£7,500,000	0	60	N/A	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRK751	E/5336-7	3.9
	4.69	30/09/2013	£0	£0	£7,500,000	0	60	N/A	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRK750	N/A	3.9
	4.59	30/09/2013	£999	£0	£7,500,000	60	75	N/A	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRK753	E/5336-7	4.0
	4.89	30/09/2013	£0	£0	£7,500,000	60	75	N/A	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRK752	N/A	4.0
	4.99	30/09/2013	£999	£0	£7,500,000	75	90	N/A	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRK754	E/5336-7	4.1
	5.29	30/09/2013	£999	£0	£7,500,000	90	95	N/A	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRK755	E/5336-7	4.2
5 year	5.49	30/09/2015	£999	£0	£7,500,000	0	75	N/A	5% to 30/09/2011 4% to 30/09/2012 3% to 30/09/2015	31 December 2010	FRK757	E/5336-7	4.6
	5.79	30/09/2015	£0	£0	£7,500,000	0	75	N/A	5% to 30/09/2011 4% to 30/09/2012 3% to 30/09/2015	31 December 2010	FRK756	N/A	4.7
	5.99	30/09/2015	£999	£0	£7,500,000	75	90	N/A	5% to 30/09/2011 4% to 30/09/2012 3% to 30/09/2015	31 December 2010	FRK758	E/5336-7	4.9
	6.19	30/09/2015	£999	£0	£7,500,000	90	95	N/A	5% to 30/09/2011 4% to 30/09/2012 3% to 30/09/2015	31 December 2010	FRK759	E/5336-7	5.0

Broker - PT
4th September 2010

Available to Halifax mortgage customers where their mortgage deal is coming to an end, these products are not available for additional lending.
These products are not available for customers on RHP or Consent to Lease
Please note the loan availability is based on the total mortgage debt

Tracker													
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	Product fee ACK No	APR(%)
2 year	3.09	+2.59	30/09/2012	£999	£0	£7,500,000	0	75	N/A	3% to 30/09/2011 2% to 30/09/2012	CLD980	E/5336-7	3.6
3 year	3.24	+2.74	30/09/2013	£999	£0	£7,500,000	0	75	N/A	3% to 30/09/2011 2% to 30/09/2013	CLD981	E/5336-7	3.6
	3.39	+2.89	30/09/2013	£0	£0	£7,500,000	0	75	N/A	3% to 30/09/2011 2% to 30/09/2013	CLD982	N/A	3.5

Available to Halifax RHP mortgage customers where their mortgage deal is coming to an end, these products are not available for additional lending.

Retirement Home Plan													
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV(%)	Max LTV(%)	ERCs	Transfer By	Product Code	Product fee ACK No	APR(%)
3 year Fixed reverting to term tracker	4.99	+2.99	30/09/2013	£499	£0	£7,500,000	0	75	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRK761	E/5336-7	4.1
	5.49	+2.99	30/09/2013	£0	£0	£7,500,000	0	75	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRK760	N/A	4.2
	5.59	+2.99	30/09/2013	£999	£0	£7,500,000	75	90	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRK762	E/5336-7	4.1
	5.59	+2.99	30/09/2013	£999	£0	£7,500,000	90	95	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRK763	E/5336-7	4.3
Term	2.99	+2.49	Term	£999	£0	£7,500,000	0	75	3% to 30/09/2011	N/A	CLA853	E/5336-7	3.1

Broker - PT Repayment

4th September 2010

Available to Halifax mortgage customers where their mortgage deal is coming to an end, these products are not available for additional lending.
 These products are not available for customers on RHP or Consent to Lease
 Please note the loan availability is based on the total mortgage debt

Fixed													
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Transfer By	Product Code	Product fee ACK No	APR(%)
2 year	3.39	30/09/2012	£1,499	£0	£7,500,000	0	60	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF812	E/5336-7	3.7
	3.59	30/09/2012	£999	£0	£7,500,000	0	60	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF793	E/5336-7	3.7
	3.59	30/09/2012	£1,499	£0	£7,500,000	60	75	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF813	E/5336-7	3.7
	3.79	30/09/2012	£999	£0	£7,500,000	60	75	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF794	E/5336-7	3.7
	4.09	30/09/2012	£0	£0	£7,500,000	0	60	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF795	N/A	3.7
	4.29	30/09/2012	£0	£0	£7,500,000	60	75	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF796	N/A	3.7
	4.69	30/09/2012	£999	£0	£7,500,000	75	90	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF797	E/5336-7	3.9
	4.99	30/09/2012	£0	£0	£7,500,000	75	90	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF798	N/A	3.9
	4.99	30/09/2012	£999	£0	£7,500,000	90	95	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF799	E/5336-7	4.0
	5.29	30/09/2012	£0	£0	£7,500,000	90	95	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF800	N/A	3.9
3 year	4.19	30/09/2013	£999	£0	£7,500,000	0	60	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRF801	E/5336-7	3.9
	4.49	30/09/2013	£0	£0	£7,500,000	0	60	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRF802	N/A	3.9
	4.39	30/09/2013	£999	£0	£7,500,000	60	75	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRF803	E/5336-7	3.9
	4.69	30/09/2013	£0	£0	£7,500,000	60	75	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRF804	N/A	3.9
	4.79	30/09/2013	£999	£0	£7,500,000	75	90	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRF805	E/5336-7	4.1
	5.09	30/09/2013	£999	£0	£7,500,000	90	95	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRF806	E/5336-7	4.2
5 year	5.29	30/09/2015	£999	£0	£7,500,000	0	75	Only available on a capital & interest repayment basis	5% to 30/09/2011 4% to 30/09/2012 3% to 30/09/2015	31 December 2010	FRF807	E/5336-7	4.5
	5.59	30/09/2015	£0	£0	£7,500,000	0	75	Only available on a capital & interest repayment basis	5% to 30/09/2011 4% to 30/09/2012 3% to 30/09/2015	31 December 2010	FRF808	N/A	4.6
	5.79	30/09/2015	£999	£0	£7,500,000	75	90	Only available on a capital & interest repayment basis	5% to 30/09/2011 4% to 30/09/2012 3% to 30/09/2015	31 December 2010	FRF809	E/5336-7	4.8
	5.99	30/09/2015	£999	£0	£7,500,000	90	95	Only available on a capital & interest repayment basis	5% to 30/09/2011 4% to 30/09/2012 3% to 30/09/2015	31 December 2010	FRF810	E/5336-7	4.9

Broker - PT Repayment 4th September 2010

Available to Halifax mortgage customers where their mortgage deal is coming to an end, these products are not available for additional lending.
 These products are not available for customers on RHP or Consent to Lease
 Please note the loan availability is based on the total mortgage debt

Tracker													
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	Product fee ACK No	APR(%)
2 year	2.89	+2.39	30/09/2012	£999	£0	£7,500,000	0	75	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	CLC290	E/5336-7	3.5
3 year	3.04	+2.54	30/09/2013	£999	£0	£7,500,000	0	75	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2013	CLC291	E/5336-7	3.5
	3.19	+2.69	30/09/2013	£0	£0	£7,500,000	0	75	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2013	CLC292	N/A	3.5

Broker - FADV Interest Only 4th September 2010

Available for additional lending only.
 These products are available for customers on RHP
 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(%)	Additional Info	ERCs	Transfer By	Product Code	Product fee ACK No	APR(%)
2 year	5.09	30/09/2012	£799	£0	£7,500,000	0	75	FAD only £50k + loans	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRL166	E/5336-7	4.0
	5.69	30/09/2012	£399	£0	£7,500,000	0	75	Further Advance Only	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRL164	E/5336-7	4.1
	6.69	30/09/2012	£0	£0	£7,500,000	0	75	Further Advance Only	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRL165	N/A	4.2
	5.09	30/09/2012	£799	£0	£7,500,000	75	80	FAD only £50k + loans	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRL167	E/5336-7	4.0
	5.69	30/09/2012	£399	£0	£7,500,000	75	80	Further Advance Only	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRL168	E/5336-7	4.1
	6.69	30/09/2012	£0	£0	£7,500,000	75	80	Further Advance Only	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRL169	N/A	4.2
3 year	6.09	30/09/2013	£399	£0	£7,500,000	0	75	Further Advance Only	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRL170	E/5336-7	4.6
	6.09	30/09/2013	£399	£0	£7,500,000	75	80	Further Advance Only	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRL171	E/5336-7	4.6
5 year	6.39	30/09/2015	£399	£0	£7,500,000	0	75	Further Advance Only	5% to 30/09/2011 4% to 30/09/2012 3% to 30/09/2015	31 December 2010	FRL172	E/5336-7	5.5
	6.39	30/09/2015	£399	£0	£7,500,000	75	80	Further Advance Only	5% to 30/09/2011 4% to 30/09/2012 3% to 30/09/2015	31 December 2010	FRL173	E/5336-7	5.5

Tracker													
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	Product fee ACK No	APR(%)
2 year	5.29	+4.79	30/09/2012	£399	£0	£7,500,000	0	75	Further Advance Only	3% to 30/09/2011 2% to 30/09/2012	CLD986	E/5336-7	4.0
	5.29	+4.79	30/09/2012	£399	£0	£7,500,000	75	80	Further Advance Only	3% to 30/09/2011 2% to 30/09/2012	CLD987	E/5336-7	4.0
Term	6.09	+5.59	Term	£599	£0	£7,500,000	0	75	Further Advance Only	N/A	CLD988	E/5336-7	5.1
	6.09	+5.59	Term	£599	£0	£7,500,000	75	80	Further Advance Only	N/A	CLD989	E/5336-7	5.1

Broker - FADV Repayment

4th September 2010

Available for additional lending only.

These products are available for customers on RHP

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(%)	Additional Info	ERCs	Transfer By	Product Code	Product fee ACK No	APR(%)
2 year	4.89	30/09/2012	£799	£0	£7,500,000	0	75	FAD only £50k + loans Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF822	E/5336-7	3.9
	5.49	30/09/2012	£399	£0	£7,500,000	0	75	Further Advance Only Only available on capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF820	E/5336-7	4.0
	6.49	30/09/2012	£0	£0	£7,500,000	0	75	Further Advance Only Only available on capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF821	N/A	4.2
	4.89	30/09/2012	£799	£0	£7,500,000	75	80	FAD only £50k + loans Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF823	E/5336-7	3.9
	5.49	30/09/2012	£399	£0	£7,500,000	75	80	Further Advance Only Only available on capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF824	E/5336-7	4.0
	6.49	30/09/2012	£0	£0	£7,500,000	75	80	Further Advance Only Only available on capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	31 December 2010	FRF825	N/A	4.2
3 year	5.89	30/09/2013	£399	£0	£7,500,000	0	75	Further Advance Only Only available on capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRF826	E/5336-7	4.4
	5.89	30/09/2013	£399	£0	£7,500,000	75	80	Further Advance Only Only available on capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRF827	E/5336-7	4.6
5 year	6.19	30/09/2015	£399	£0	£7,500,000	0	75	Further Advance Only Only available on capital & interest repayment basis	5% to 30/09/2011 4% to 30/09/2012 3% to 30/09/2015	31 December 2010	FRF828	E/5336-7	5.5
	6.19	30/09/2015	£399	£0	£7,500,000	75	80	Further Advance Only Only available on capital & interest repayment basis	5% to 30/09/2011 4% to 30/09/2012 3% to 30/09/2015	31 December 2010	FRF783	E/5336-7	5.5

Tracker													
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	Product fee ACK No	APR(%)
2 year	5.09	+4.59	30/09/2012	£399	£0	£7,500,000	0	75	Further Advance Only Only available on capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	CLC296	E/5336-7	3.9
	5.09	+4.59	30/09/2012	£399	£0	£7,500,000	75	80	Further Advance Only Only available on capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2012	CLC297	E/5336-7	3.9
Term	5.89	+5.39	Term	£599	£0	£7,500,000	0	75	Further Advance Only Only available on capital & interest repayment basis	N/A	CLC298	E/5336-7	5.0
	5.89	+5.39	Term	£599	£0	£7,500,000	75	80	Further Advance Only Only available on capital & interest repayment basis	N/A	CLC299	E/5336-7	5.0

Broker - Combined FA/PT range Repayment 4th September 2010

These products are not available for customers on RHP or 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(%)	Additional Info	ERCs	Transfer By	Product Code	Product fee ACK No	APR(%)
3 year	4.79	30/09/2013	£399	£0	£7,500,000	0	60	Best value where customer is increasing loan by more than 19% Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2013	31 December 2010	FRF811	E/5336-7	4.0

Tracker													
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	Product fee ACK No	APR(%)
3 year	3.89	+3.39	30/09/2013	£399	£0	£7,500,000	0	60	Only available on a capital & interest repayment basis	3% to 30/09/2011 2% to 30/09/2013	CLC293	E/5336-7	3.7