|                     | Max LTV | Description              | Pay Rate | Tie in  | Product Fee | ERC                | Overpay   | Product Code |
|---------------------|---------|--------------------------|----------|---------|-------------|--------------------|-----------|--------------|
| Residential         | 80%     | Discount 2.91%           | 2.14     | 3 Years | £999        | 3%,3%,2%           | 20%       | RDD083       |
|                     | 80%     | 5 year fixed (min £250k) | 2.94     | 5 Years | £999        | 3%, 3%, 3%,3%,2%   | 20%       | RDF046       |
|                     | 80%     | 5 year fixed (max £250k) | 3.04     | 5 years | £999        | 3%, 3%, 3%,3%,2%   | 20%       | RDF047       |
| Retirement with POA | 50%     | Discount 1.85%           | 3.20     | None    | £699        | None               | Unlimited | SDD003       |
| without POA         | 50%     | Discount 1.35%           | 3.70     | None    | £699        | None               | Unlimited | TDD003       |
| MIG                 | 95%     | Discount 1.91%           | 3.14     | 3 Years | £999        | 3%,3%,2%           | 20%       | RDD091       |
|                     | 95%     | 3 Year fixed             | 3.64     | 3 Years | £999        | 3%,3%,2%           | 20%       | RDF048       |
|                     | 95%     | 5 Year fixed (min £250k) | 3.74     | 5 Years | £999        | 3%, 3%, 3%,3%,2%   | 20%       | RDF049       |
|                     | 95%     | 5 Year fixed (Max £250k) | 3.84     | 5 Years | £999        | 3%, 3%, 3%,3%,2%   | 20%       | RDF050       |
| Rent a Room         | 80%     | Discount 1.91%           | 3.14     | 3 Years | £999        | 3%,3%,2%           | 20%       | RDD089       |
|                     | 80%     | 3 Year fixed             | 3.64     | 3 Years | £999        | 3%,3%,2%           | 20%       | RDF051       |
|                     | 80%     | 5 Year fixed             | 3.84     | 5 Years | £999        | 3%, 3%, 3%,3%,2%   | 20%       | RDF052       |
| Shared Ownership    | 95%     | 2 year fixed             | 3.64     | 2 years | None        | 3%,2%              | 20%       | RDF053       |
|                     | 95%     | 5 year fixed             | 3.84     | 5 years | None        | 3%, 3%, 3%,3%,2%   | 20%       | RDF054       |
| Buy to Let          | 80%     | Discount 2.15%           | 2.90     | 2 Years | £999        | 3%, 2%             | 20%       | BDD034       |
|                     | 80%     | 2 year fixed             | 3.34     | 2 Years | £999        | 3%, 2%             | 20%       | BDF025       |
|                     | 80%     | 5 year fixed             | 3.54     | 5 Years | £999        | 3%, 3%, 3%,3%,2%   | 20%       | BDF026       |
| Buy to Let - Ltd Co | 75%     | Discount 2.15%           | 2.90     | 2 Years | £1,499      | 3%, 2%             | 20%       | BDD035       |
|                     | 75%     | 2 year fixed             | 3.34     | 2 Years | £1,499      | 3%, 2%             | 20%       | BDF027       |
|                     | 75%     | 5 year fixed             | 3.54     | 5 Years | £1,499      | 3%, 3%, 3%,3%,2%   | 20%       | BDF028       |
| Holiday Let         | 70%     | Discount 1.40%           | 3.65%    | 2 Years | £999        | 3%, 2%             | 20%       | HDD009       |
|                     | 70%     | 2 year fixed             | 4.34%    | 2 years | £999        | 3%, 2%             | 20%       | HDF013       |
|                     | 70%     | 5 year fixed             | 4.44%    | 5 years | £999        | 3%, 3%, 3%, 3%, 2% | 20%       | HDF014       |
| Ltd Co Holiday Let  | 70%     | Discount 1.40%           | 3.65%    | 2 Years | £1,499      | 3%, 2%             | 20%       | HDD011       |
|                     | 70%     | 2 year fixed             | 4.34%    | 2 Years | £1,499      | 3%, 2%             | 20%       | HDF015       |
|                     | 70%     | 5 year fixed             | 4.44%    | 5 Years | £1,499      | 3%, 3%, 3%, 3%, 2% | 20%       | HDF016       |
| НМО                 | 75%     | Discount 1.61%           | 3.44%    | 2 Years | £999        | 3%, 2%             | 20%       | BDD033       |
|                     | 75%     | 2 year fixed             | 4.04%    | 2 Years | £999        | 3%, 2%             | 20%       | BDF029       |
|                     | 75%     | 5 year fixed             | 4.24%    | 5 Years | £999        | 3%, 3%, 3%, 3%, 2% | 20%       | BDF030       |
| HMO - Ltd Co        | 70%     | Discount 1.61%           | 3.44%    | 2 Years | £1,499      | 3%, 2%             | 20%       | BDD036       |
|                     | 70%     | 2 year fixed             | 4.04%    | 2 Years | £1,499      | 3%, 2%             | 20%       | BDF031       |
|                     | 70%     | 5 year fixed             | 4.24%    | 5 Years | £1,499      | 3%, 3%, 3%, 3%, 2% | 20%       | BDF032       |