Foundation Home Loans

21st February 2024

For existing Owner Occupied borrowers, whose fixed rate of interest is due to expire, wishing to transfer to a new product with no application or valuation fees

Residential F1 | Rates for eligible F1 customers

PRODUCT GROUP F1 PRODUCT TRANSFER	Rate	Original LTV up to	ERC
F1 2 Year Fixed - £995 product fee	6.34%	65%	3%, 2%
	6.54%	75%	
	6.64%	80%	
	6.84%	85%	
	7.14%	90%	
F1 5 Year Fixed - £995 product fee	6.19%	65%	5%, 4%, 3%, 2%,1%
	6.34%	75%	
	6.59%	80%	
	6.79%	85%	
	7.09%	90%	
F1 5 Year Fixed Green* - £995 product fee	6.24%	75%	5%, 4%, 3%, 2%,1%

Residential F2 Rates for eligible F2 customers

PRODUCT GROUP F2 PRODUCT TRANSFER	Rate	Original LTV up to	ERC
F2 2 Year Fixed - £995 product fee	6.44%	65%	3%, 2%
	6.64%	75%	
	6.74%	80%	
	6.94%	85%	
F2 5 Year Fixed - £995 product fee	6.39%	65%	5%, 4%, 3%, 2%,1%
	6.49%	75%	
	6.79%	80%	
	6.99%	85%	
F2 5 Year Fixed Green* - £995 product fee	6.34%	75%	5%, 4%, 3%, 2%,1%

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*Green ABC+ Criteria

Property must have a current EPC certificate showing a rating of 'C' or above.

You can check the property EPC rating on the government EPC site here

You can check the EPC rating for properties in Scotland here

All loans revert to BBR+4.99%. BBR is set at 5.25% as of 3rd August 2023. Maximum loan £2m up to 65% LTV, £1m up to 75% LTV, £750k up to 85% LTV, £500k up to 90% LTV. The product transfer fee may either be added to the loan or paid up front. Where a customer chooses to pay the fee, we must receive payment at least 15 working days prior to the Product. Transfer date - For full details please see our Product Transfer sheet on the website.

To discuss your case call today **0344 770 8032** www.foundationforintermediaries.co.uk

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Residential Product Transfer Range

21st February 2024

Residential F3 | Rates for eligible F3 customers

PRODUCT GROUP F3 PRODUCT TRANSFER	Rate	Original LTV up to	ERC
F3 2 Year Fixed - £995 product fee	6.64%	65%	3%, 2%
	6.84%	75%	
	7.04%	80%	
F3 5 Year Fixed - £995 product fee	6.59%	65%	5%, 4%, 3%, 2%,1%
	6.69%	75%	
	6.89%	80%	

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All loans revert to BBR+4.99%. BBR is set at 5.25% as of 3rd August 2023. Maximum loan £2m up to 65% LTV, £1m up to 75% LTV, £750k up to 85% LTV, £500k up to 90% LTV. The product transfer fee may either be added to the loan or paid up front. Where a customer chooses to pay the fee, we must receive payment at least 15 working days prior to the Product. Transfer date - For full details please see our Product Transfer sheet on the website.

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