

Product Update

With effect from 6pm on Thursday 19th October, L&G's interest rates will depend on the postcode of the clients property.

Product	Current Rate	New Rates	
		London and South East	Rest of the UK
Premier Flexible	3.77% (3.84% AER)	3.77% (3.84% AER)	3.75% (3.82% AER)
Flexible	3.92% (3.99% AER)	3.92% (3.99% AER)	3.90% (3.97% AER)
Flexible with 2% cashback	4.11% (4.19% AER)	4.11% (4.19% AER)	4.09% (4.17% AER)
Flexible Plus	4.27% (4.35% AER)	4.27% (4.35% AER)	4.23% (4.31% AER)
Flexible Plus with 2% cashback	4.46% (4.55% AER)	4.46% (4.55% AER)	4.42% (4.51% AER)
Flexible Max	5.18% (5.30% AER)	5.18% (5.30% AER)	5.14% (5.26% AER)
Flexible Max with 2% cashback	5.37% (5.50% AER)	5.37% (5.50% AER)	5.33% (5.46% AER)
Flexible Max Plus	5.69% (5.84% AER)	5.69% (5.84% AER)	5.63% (5.78% AER)
Flexible Max Plus with 2% cashback	5.88% (6.04% AER)	5.88% (6.04% AER)	5.82% (5.98% AER)

Pipeline Cases:

If you have not yet submitted an application, the easiest way for you to take advantage of these new interest rates is to generate a new KFI.

If you have submitted an application but you have not yet received an offer and these new interest rates are lower, you don't need to do anything, L&G will automatically offer on these new rates when you submit an acceptable case.

However, if you've already received an offer and you'd like L&G to re-offer the case on one of their new rates, you don't need to provide L&G with a new KFI. Instead you can fill out this [short online form](#) and L&G will do the rest. You'll need the account number which you will find on the original mortgage offer.

To produce a KFI, click this button to go through to L&G's KFI portal:

[Click Here](#)

