

Product Update

With effect from 6pm on Tuesday 5th December 2017, L&G Home Finance are reducing the interest rates on their Premier Flexible, Flexible, Flexible Plus and Flexible Max Lifetime Mortgages.

The rates will be as follows:

	London & South East OLD	London & South East NEW	Rest of the UK OLD	Rest of the UK NEW
Premier Flexible	3.81% (3.88% AER)	3.78%* (3.85% AER)	3.79% (3.86% AER)	3.76%* (3.83% AER)
Flexible	3.92% (3.99% AER)	3.89%* (3.96% AER)	3.90% (3.97% AER)	3.87%* (3.94% AER)
Flexible with 2% cashback	4.11% (4.19% AER)	4.08% (4.16% AER)	4.09% (4.17% AER)	4.06% (4.14% AER)
Flexible Plus	4.27% (4.35% AER)	4.23%* (4.31% AER)	4.23% (4.31% AER)	4.19%* (4.27% AER)
Flexible Plus with 2% cashback	4.46% (4.55% AER)	4.42% (4.51% AER)	4.42% (4.51% AER)	4.38% (4.47% AER)
Flexible Max	5.18% (5.30% AER)	5.08%* (5.20% AER)	5.14% (5.26% AER)	5.04%* (5.16% AER)
Flexible Max 2% cashback	5.37% (5.50% AER)	5.27% (5.40% AER)	5.33% (5.46% AER)	5.23% (5.36% AER)

** For existing customers with available drawdown facilities, these are the interest rates that would be applicable from 6pm on Tuesday 5th December 2017. Additional drawdowns are only available on the same product as the initial advance.*

WHEN WILL THESE CHANGES TAKE EFFECT?

These changes will be implemented from 6pm on Tuesday 5 December and you can view the amended product summaries by clicking the product descriptions above or on [their website](#) from this time.

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 reoffer the case on one of these new rates, you don't need to provide them with a new KFI. Instead, you can fill out this [short online form](#) and they will do the rest. You'll need the account number which you will find on the original mortgage offer.

