

# Product Update

**With immediate effect more 2 life are reducing the LTVs on their Tailored Choice plan.**

The LTVs on more 2 life's Tailored Choice plan options have been reduced with immediate effect. For KFIs and applications submitted on the 18/01/2018 the previous LTVs will apply. KFIs dated 18/01/2018 or before can proceed to application with the previous LTVs if no changes are made to the loan terms. For KFIs dated 19/01/2018, the new LTVs will apply.

**LTVs will be as follows:**

Current LTVs			New LTVs		
55	27.00	to 39.10	55	25.90	to 39.10
56	28.10	to 40.20	56	27.00	to 40.20
57	29.20	to 41.30	57	28.10	to 41.30
58	30.30	to 42.40	58	29.20	to 42.40
59	31.40	to 43.50	59	30.30	to 43.50
60	32.50	to 44.60	60	31.40	to 44.60
61	33.60	to 45.70	61	32.50	to 45.70
62	34.70	to 47.30	62	33.60	to 47.30
63	35.80	to 48.40	63	34.70	to 48.40
64	36.90	to 49.50	64	35.80	to 49.50
65	38.00	to 50.60	65	36.90	to 50.60
66	39.10	to 51.00	66	38.00	to 51.00
67	40.20	to 51.80	67	39.10	to 51.80
68	41.30	to 52.90	68	40.20	to 52.90
69	42.40	to 54.00	69	41.30	to 54.00
70	43.50	to 54.50	70	42.40	to 54.50
71	44.60	to 55.50	71	43.50	to 55.50
72	45.70	to 55.50	72	44.60	to 55.50
73	47.30	to 55.50	73	45.70	to 55.50
74	48.40	to 55.50	74	47.30	to 55.50
75	49.50	to 55.50	75	48.40	to 55.50
76	50.60	to 55.50	76	49.50	to 55.50
77	51.00	to 55.50	77	50.60	to 55.50
78	51.80	to 55.50	78	51.00	to 55.50
79	52.90	to 55.50	79	51.80	to 55.50
80	54.00	to 55.50	80	52.90	to 55.50
81	54.50	to 55.50	81	54.00	to 55.50
82+	55.50		82+	55.50	

**The Rates remain unchanged at:**  
 6.15 % (6.33% AER) without cashback  
 6.48 % (6.68% AER) with 3% cashback  
**Cashback of 3% is available subject to a minimum loan amount of £35,000.**

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