

Product Update

With effect from 7pm on Thursday 31st May 2018, L&G Home Finance are changing the rates across some of their product range.

Products	London and South East		Rest of the UK	
	New	Old	New	Old
-----With no arrangement fee-----				
Premier Flexible	3.65% (3.71% AER)	3.71% (3.77% AER)	3.63% (3.69% AER)	3.69% (3.75% AER)
Flexible & Optional Payment	3.73% (3.79% AER)	3.78% (3.85% AER)	3.71% (3.77% AER)	3.76% (3.83% AER)
Flexible Plus & Optional Payments Plus	3.99% (4.06% AER)	4.10% (4.18% AER)	3.95% (4.02% AER)	4.06% (4.14% AER)
-----With 2% Cashback-----				
Flexible & Optional Payment	3.92% (3.99% AER)	3.98% (4.05% AER)	3.90% (3.97% AER)	3.96% (4.03% AER)
Flexible Plus & Optional Payments Plus	4.18% (4.26% AER)	4.29% (4.38% AER)	4.14% (4.22% AER)	4.26% (4.34% AER)
-----With £599 arrangement fee-----				
Flexible & Optional Payment	3.69% (3.75% AER)	3.74% (3.80% AER)	3.67% (3.73% AER)	3.72% (3.78% AER)
Flexible Plus & Optional Payments Plus	3.95% (4.02% AER)	4.06% (4.14% AER)	3.91% (3.98% AER)	4.02% (4.09% AER)

The LTVs on the Flexible and Optional Payments Plans will also be changing to:

Rates and LTVs on all other products remain unchanged.

Age	New LTV	Age	New LTV	Age	New LTV
55	11.5%	67	24.8%	79	35.5%
56	12.5%	68	25.6%	80	36.5%
57	13.5%	69	27.0%	81	37.5%
58	14.5%	70	28.5%	82	38.5%
59	15.5%	71	29.7%	83	39.5%
60	17.0%	72	30.5%	84	40.5%
61	18.0%	73	31.2%	85	41.5%
62	19.0%	74	31.7%	86	41.5%
63	20.0%	75	32.4%	87	41.5%
64	21.0%	76	33.2%	88	41.5%
65	22.5%	77	34.0%	89	41.5%
66	24.0%	78	35.0%	90	41.5%