

**Personal Touch Financial Services**  
29th July 2010

Homemover and First Time Buyer													
Fixed													
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	Product fee ACK No	APR(%)	
2 year	3.19	30/09/2012	£999	£0	£500,000	0	60	Only available when taken on a repayment basis Available through new Halifax online system only	3% to 30/09/2011 1 2% to 30/09/2012	31 December 2010	FRF677	E/5322-7	3.6

Remortgage Service, Remortgage use own conveyancer													
Fixed													
Product Type	Rate(%)	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	Product fee ACK No	APR(%)	
2 year	3.29	30/09/2012	£999	£0	£500,000	0	60	Only available when taken on a repayment basis Available through new Halifax online system only	3% to 30/09/2011 1 2% to 30/09/2012	31 December 2010	FRF675	E/5335-9	3.6

Homemover and First Time Buyer														
Tracker - Repayment														
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete By	Product Code	Product fee ACK No	APR(%)	
2 year	2.59	+2.09	30/09/2012	£999	£0	£500,000	0	60	Only available when taken on a repayment basis Available through new Halifax online system only	3% to 30/09/2011 1 2% to 30/09/2012	31 December 2010	CLC253	E/5322-7	3.5

Remortgage Service, Remortgage use own conveyancer														
Tracker - Repayment														
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between	Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete By	Product Code	Product fee ACK No	APR(%)	
2 year	2.69	+2.19	30/09/2012	£999	£0	£500,000	0	60	Only available when taken on a repayment basis Available through new Halifax online system only	3% to 30/09/2011 1 2% to 30/09/2012	31 December 2010	CLC254	E/5335-9	3.5