

Hi,

There are couple of changes in fixed rates and removal of a product, the changes are effective as of **Tuesday 13<sup>th</sup> October** and highlighted in the spreadsheet.

Summary of changes are;

1. Reduction in **1 year fixed rates OO products** (DHOAS, Standard and FHLDS), new rate 1.95%
2. Increase in **3 year fixed rate OO products** (DHOAS, Standard and FHLDS), new rate 2.29%
3. **Removal of Home Equity home loans (HEO)** – please remove this product

also a reminder

- All FHLDS loans are to be treated as 80% loans for rates including Fixed rates loan.

Thank you

Anup

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