



For Immediate Release

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Halifax rewards green credentials with competitive mortgage deals

Halifax, the UK's largest mortgage lender, has announced the launch of two new products exclusively available to customers buying their home from selected homebuilders.

The products feature some of Halifax's most competitive rates. They are designed to incentivise buyers who consider builders green credentials as part of their home buying decision process. The products also offer extended completion dates up to February 2009, offering borrowers the option to secure a mortgage today even though their property may not be ready for several months.

Halifax is believed to be the first lender to launch such products and has the full support in doing so of the Home Builders Federation and WWF.

Commenting on the move Andrew Bowes, head of the new build team at Halifax said:

"We are actively involved in sustainable housing. Our focus has always been on encouraging homebuilders and homeowners to be more energy efficient. Launching an exclusive set of products to support this is the next logical step."

Stewart Baseley, executive chairman of the Home Builders Federation said:

"I welcome Halifax's new mortgages. Achieving the Government's hugely ambitious target of zero-carbon homes by 2016 will need a step-change in consumer attitudes. Halifax's new mortgage is an exciting development which should help stimulate future demand for low-carbon homes."

Simon McWhirter, campaign director of WWF's One Planet Homes

"WWF is delighted that Halifax has once again shown leadership in bringing mortgage products to the market that reward people buying more sustainable homes. The more we buy low carbon, low impact homes, the more lightly we can tread on the planet."

More/..

Halifax is part of the HBOS group
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Website: <http://hbosplc.com/media>

The new products are only available to those buying a new home from Crest Nicholson, Taylor Wimpey, Countryside Properties and Berkeley Homes. These companies were identified as the leading sustainable home builders by the recently launched Next Generation benchmark of the UK's 20 largest developers.*

Product details

LTV (%)	Type	Term (Yrs)	Rate	Fee
0-90	Fixed	3	6.09	£499
0-90	Tracker	3	6.14	£499

Each of the products come with flexible completion dates. Borrowers can apply now, securing today's rate, even though their property may not be ready for a few months. Completion need not take place until June 2009. Furthermore, although the term for each of the products is 3 years, early repayment charges only apply for the first two years.

Ends

Editor's notes

* Next Generation is a partnership of the home building industry, Insight Investment, the asset manager of HBOS, WWF-UK and The Housing Corporation.

<http://www.upstreamstrategies.co.uk/index.asp?ID=133> for the full report and executive summary.

For further details on Halifax mortgages visit our website <http://www.halifax.co.uk/mortgages/home.shtml>

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