



MONTHLY NEWSLETTER, NOV 2021

03 DEC 2021



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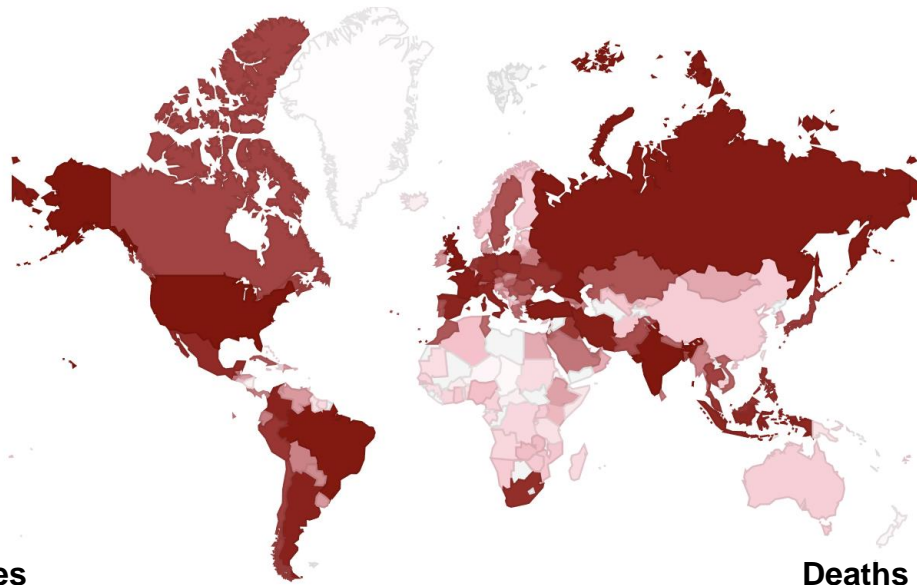


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Covid-19 Update



Cases

Country	Last	Previous
World	262178403	261576363
Colombia	50071817	5069644
United States	48692492	48554890
India	34596776	34587822
Brazil	22105872	22094459
United Kingdom	10276007	10228772
Russia	9669718	9636881
Turkey	8795588	8770372
France	7725114	7675504
Iran	6121757	6117445
Germany	5977208	5903999
Argentina	5332629	5330748
Spain	5174720	5164184

Deaths









Country	Last	Previous
World	5215745	5207964
United States	782100	780140
Brazil	614964	614681
India	469247	468980
Mexico	294428	294246
Russia	276419	275193
Peru	201144	201108
United Kingdom	145140	144969
Indonesia	143840	143830
Italy	133931	133828
Iran	129912	129830
Colombia	128586	128528
France	119227	119131
Argentina	116597	116589

Source: www.tradingeconomics.com, as of 02 December 2021

Global Economy

	GDP	GDP YoY	GDP QoQ	Interest rate	Inflation rate	Jobless rate	Gov. Budget	Debt/GDP	Current Account	Currency	Population
United States	20937	4.90%	2.10%	0.25%	6.20%	4.60%	-14.90%	128.10%	-3.10	98.56	329.48
China	14723	4.90%	0.20%	3.85%	1.50%	4.90%	-3.70%	66.80%	1.90	7.08	1443.50
Euro Area	13011	3.70%	2.20%	0.00%	4.90%	7.40%	-7.20%	98.00%	3.00	1.11	342.41
Japan	4975	1.40%	-0.80%	-0.10%	0.10%	2.70%	-12.60%	266.20%	3.20	108.19	125.67
Germany	3846	2.50%	1.70%	0.00%	5.20%	3.30%	-4.20%	69.80%	7.00	1.11	83.17
United Kingdom	2708	6.60%	1.30%	0.10%	4.20%	4.30%	-14.90%	94.90%	-3.50	1.25	67.20
France	2630	3.30%	3.00%	0.00%	2.80%	8.10%	-9.20%	115.70%	-1.90	1.11	67.29
India	2623	8.40%	-10.20%	4.00%	4.48%	6.90%	-9.40%	73.95%	0.90	71.01	1347.12
Italy	1886	3.90%	2.60%	0.00%	3.80%	9.20%	-9.50%	155.80%	3.60	1.11	59.64
Canada	1644	4.00%	1.30%	0.25%	4.70%	6.70%	-15.90%	117.80%	-1.90	1.33	38.01
South Korea	1631	4.00%	0.30%	1.00%	3.20%	3.20%	-6.10%	42.60%	3.50	1145.85	51.78
Russia	1484	4.30%	3.50%	7.50%	8.13%	4.30%	-3.80%	17.80%	2.40	64.35	146.20
Brazil	1445	12.40%	-0.10%	7.75%	10.67%	12.60%	-13.40%	88.83%	-0.72	4.07	211.82
Australia	1331	3.90%	-1.90%	0.10%	3.00%	5.20%	-4.30%	24.80%	2.50	0.68	25.68
Spain	1281	2.70%	2.00%	0.00%	5.60%	14.57%	-11.00%	120.00%	0.70	1.11	47.33
Mexico	1076	4.50%	-0.40%	5.00%	6.24%	3.90%	-4.60%	52.10%	2.40	19.36	126.01
Indonesia	1058	3.51%	1.55%	3.50%	1.75%	6.49%	-6.50%	38.50%	-0.44	14462.00	270.20
Netherlands	914	5.00%	1.90%	0.00%	3.40%	2.90%	-4.30%	54.50%	7.80	1.11	17.41
Switzerland	752	4.10%	1.70%	-0.75%	1.50%	2.50%	-2.60%	42.90%	3.80	0.92	8.61

Source: www.tradingeconomics.com, as of 2 December 2021 (GDP figures are provided in USD billion)

Macro Outlook	UK & US Economic Calendar – Key Events
<ul style="list-style-type: none"> November was dominated by rising Covid hospitalisations in parts of Europe and concerns about the new Omicron variant. This is clearly the key issue to monitor over the coming weeks. The US Consumer Price Index (CPI) jumped to 6.2% year-over-year in October, its highest reading in 31 years. In Europe, economic data were mixed in November. On the positive side, the euro area PMI flash survey rebounded to 55.8 (+1.6) after three consecutive months of decline. 	<div> <ul style="list-style-type: none"> 3 Dec > Unemployment Rate 10 Dec > GDP Growth Rate 10 Dec > Inflation Rate 14 Dec > Employment Change 14 Dec > Unemployment Rate 15 Dec > Inflation Rate 15 Dec > Fed Interest Rate Decision 15 Dec > FOMC Economic Projections <div>  United States  United Kingdom  United States  United Kingdom  United Kingdom  United Kingdom  United States  United States </div> </div>
Equities	Bonds
<ul style="list-style-type: none"> Having started the month well, developed market equities ended the month down 2.2%. The S&P 500 ended the month down 0.7%. This was the 1st time in a decade that the S&P 500 closed November in the red. Covid concerns led European equities to decline by 2.5% over the month. In the UK, the FTSE All-Share fell 2.2%. Japan's TOPIX decreased by 3.6% and MSCI Asia ex-Japan dropped by 3.9%. 	<ul style="list-style-type: none"> Government bonds rallied. The yield on the benchmark 10-year US Treasury saw a sharp decrease to end November, after starting the month near 1.41%, peaking at 1.69% and declining in the final week to end at 1.48%. Gilts rallied on the back of the Bank of England's (BoE) decision to keep rates on hold in November and on concerns that Omicron could further delay rate rises. Fixed Income government bond returns have been 0.8% in the US, 3.1% in the UK, 1.6% in Germany and 0.2% in Japan.
Commodities	FX
<ul style="list-style-type: none"> Oil declined over 20% in November but are still trading near multi-year highs after topping out at nearly \$85 a barrel. Gold finished lower by 0.6% for the month following the comments from Fed Chair Powell that the strong U.S. economy and persistent levels of elevated inflation could warrant ending tapering of asset purchases earlier than expected. 	<ul style="list-style-type: none"> Persistent levels of elevated inflation and a seemingly more hawkish Federal Reserve are accelerating the recent U.S. dollar rally. The world's largest reserve currency reached a 16-month high of \$96.938 on 11/24 before pulling back at month's end. The U.S. Dollar Index finished up 1.85% for the month After showing promise in early 2021, ultimately the GBP came under notable pressure in H2 and fell in November. Bitcoin declined 6.3% for the month.

• **Note: Past performance is no guarantee of future results**

Global Markets Overview: Asset Class and Style Returns

2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Nov '21
MSCI EM 79.0%	Small cap 26.6%	Global Agg 5.6%	Global REITS 23.0%	Small cap 32.9%	Global REITS 22.9%	Growth 3.5%	Small cap 13.3%	MSCI EM 37.8%	Global Agg -1.2%	Growth 34.1%	Growth 34.2%	Global REITS 23.4%	Global Agg -0.3%
Small cap 44.8%	Global REITS 22.8%	Global REITS 2.3%	MSCI EM 18.6%	Value 27.5%	Growth 6.5%	Global REITS 0.6%	Value 13.2%	Growth 28.5%	Global REITS -4.9%	DM Equities 28.4%	MSCI EM 18.7%	Cmdty 22.8%	Growth -0.7%
Growth 33.8%	MSCI EM 19.2%	Value -4.9%	Small cap 18.1%	DM Equities 27.4%	DM Equities 5.5%	Small cap 0.1%	Cmdty 11.8%	Small cap 23.2%	Growth -6.4%	Small cap 26.8%	DM Equities 16.5%	Growth 18.9%	Global REITS -1.6%
Global REITS 32.6%	Cmdty 16.8%	DM Equities -5.0%	Growth 16.6%	Growth 27.2%	Value 4.4%	DM Equities -0.3%	MSCI EM 11.6%	DM Equities 23.1%	DM Equities -8.2%	Global REITS 24.4%	Small cap 16.5%	DM Equities 17.3%	DM Equities -2.2%
DM Equities 30.8%	Growth 14.9%	Growth -5.1%	DM Equities 16.5%	Global REITS 2.3%	Small cap 2.3%	Global Agg -3.2%	DM Equities 8.2%	Value 18.0%	Value -10.1%	Value 22.7%	Global Agg 9.2%	Value 15.2%	Value -3.7%
Value 27.7%	DM Equities 12.3%	Small cap -8.7%	Value 16.4%	MSCI EM -2.3%	Global Agg 0.6%	Value -4.1%	Global REITS 6.5%	Global REITS 8.0%	Cmdty -11.2%	MSCI EM 18.9%	Value -0.4%	Small cap 12.0%	MSCI EM -4.1%
Cmdty 18.9%	Value 9.8%	Cmdty -13.3%	Global Agg 4.3%	Global Agg -2.6%	MSCI EM -1.8%	MSCI EM -14.6%	Growth 3.2%	Global Agg 7.4%	Small cap -13.5%	Cmdty 7.7%	Cmdty -3.1%	MSCI EM -4.1%	Small cap -4.8%
Global Agg 6.9%	Global Agg 5.5%	MSCI EM -18.2%	Cmdty -1.1%	Cmdty -9.5%	Cmdty -17.0%	Cmdty -24.7%	Global Agg 2.1%	Cmdty 1.7%	MSCI EM -14.2%	Global Agg 6.8%	Global REITS -10.4%	Global Agg -4.6%	Cmdty -7.3%

- Source: JP Morgan Asset Management, <https://am.jpmorgan.com/gb/en/asset-management/adv/insights/market-insights/monthly-market-review/>
- 2 December 2021

Global Stock Markets – Americas

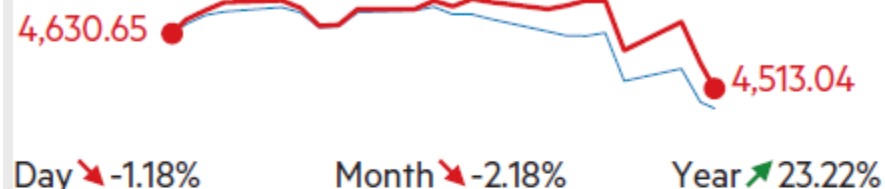
AMERICAS

Nov 02 - -



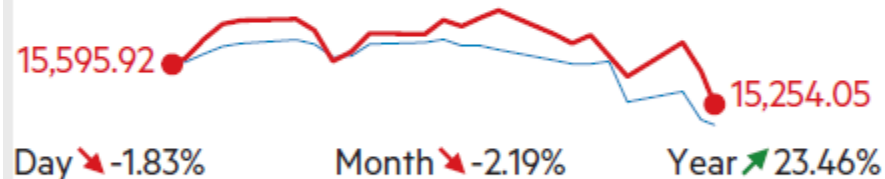
S&P 500

New York



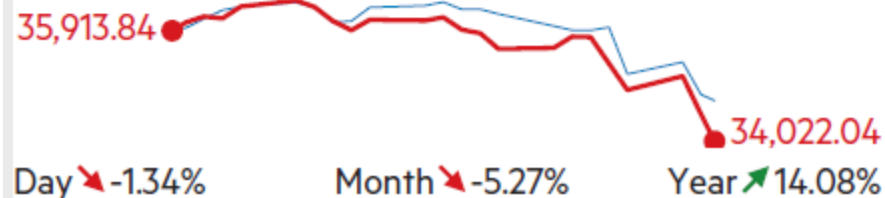
Nasdaq Composite

New York



Dow Jones Industrial

New York

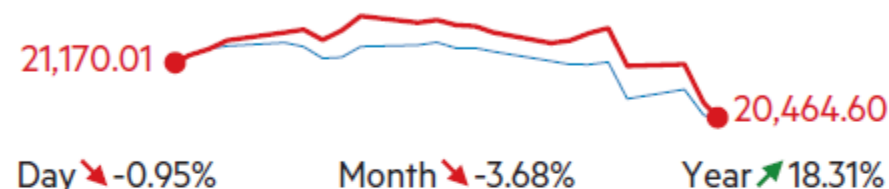


Nov 02 - Dec 01



S&P/TSX COMP

Toronto



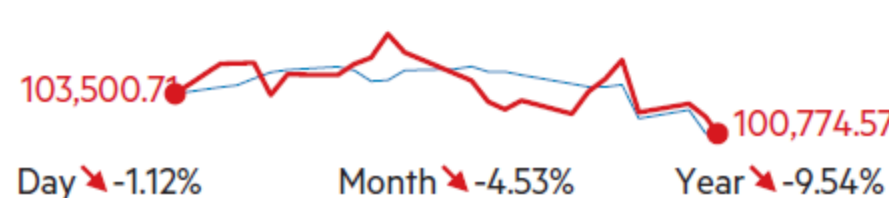
IPC

Mexico City



Bovespa

São Paulo



- Source: Financial Times
- All figures are as of 1 December 2021
- Monthly figures represent the period between Nov 02, 2021, and Dec 1, 2021

Global Stock Markets – Europe

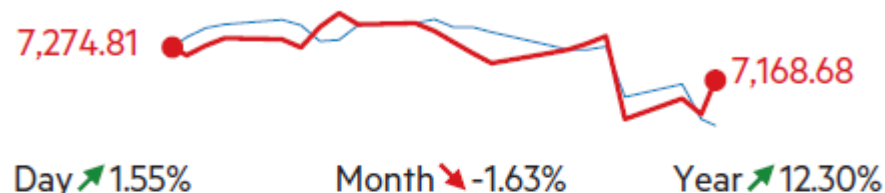
EUROPE

Nov 02 - Dec 01



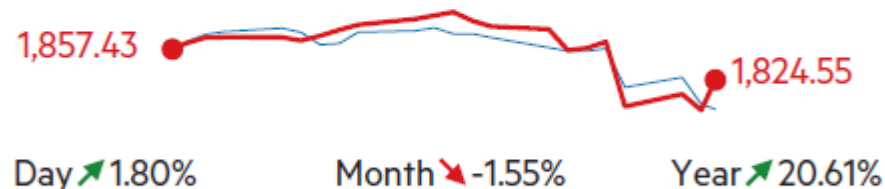
FTSE 100

London



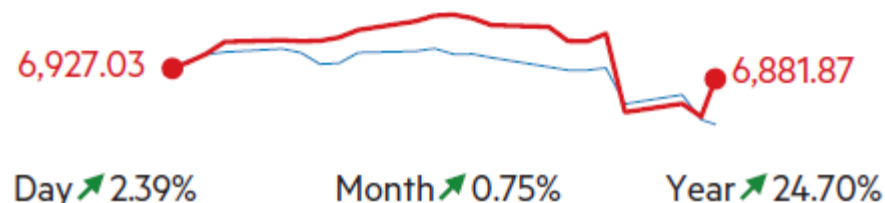
FTSE Eurofirst 300

Europe



CAC 40

Paris

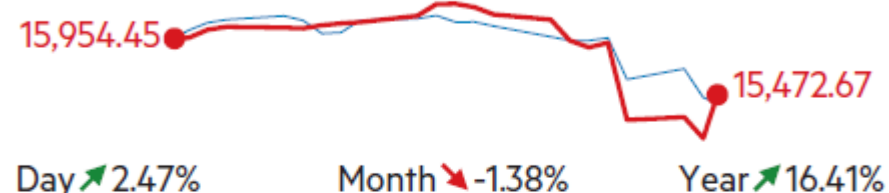


Nov 02 - Dec 01



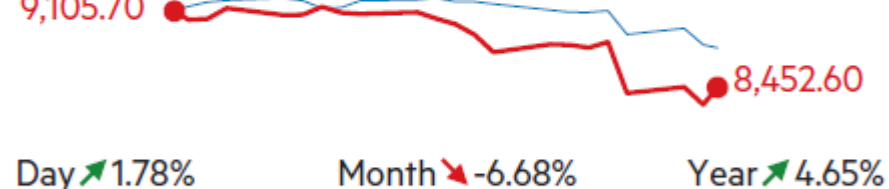
Xetra Dax

Frankfurt



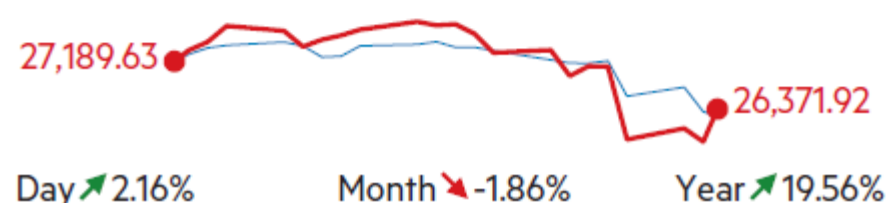
Ibex 35

Madrid



FTSE MIB

Milan



- Source: Financial Times
- All figures are as of 1 December 2021
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Global Stock Markets – Asia

ASIA

Nov 02 - Dec 01

Index All World



Nikkei 225

Tokyo



Day ▲ 0.41% Month ▼ -3.43% Year ▲ 5.56%



Hang Seng

Hong Kong

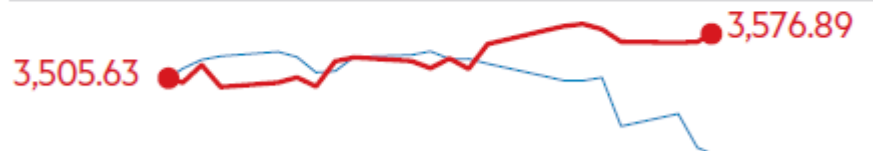


Day ▲ 0.78% Month ▼ -6.80% Year ▼ -10.21%



Shanghai Composite

Shanghai



Day ▲ 0.36% Month ▲ 0.83% Year ▲ 5.46%

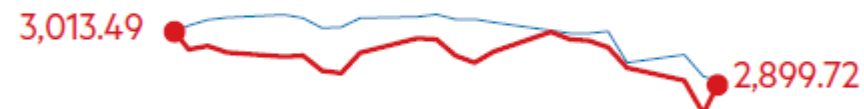
Nov 02 - Dec 01

Index All World



Kospi

Seoul



Day ▲ 2.14% Month ▼ -2.39% Year ▲ 11.90%



FTSE Straits Times

Singapore



Day ▲ 1.87% Month ▼ -3.12% Year ▲ 10.43%



BSE Sensex

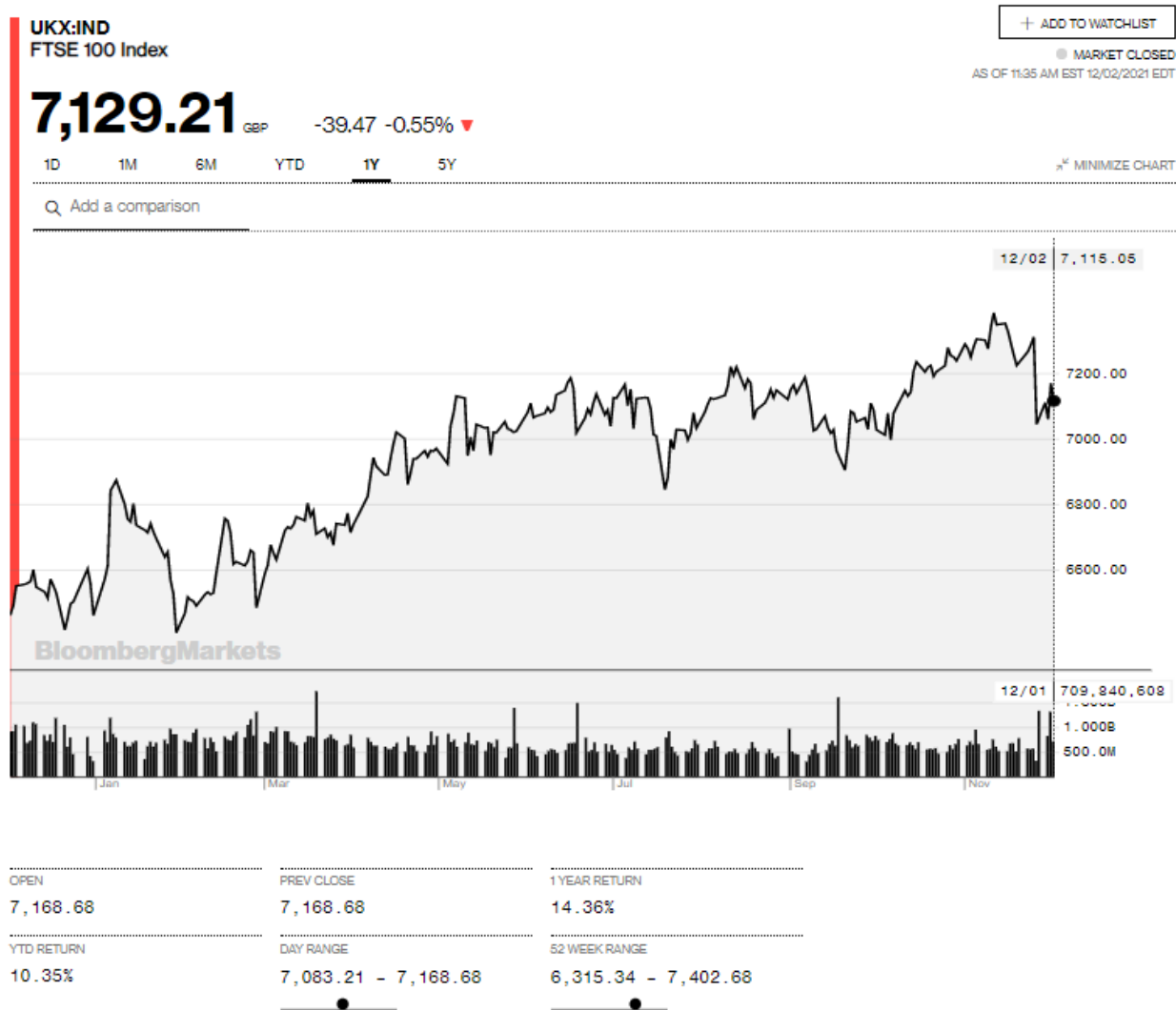
Mumbai



Day ▲ 1.09% Month ▼ -2.66% Year ▲ 30.76%

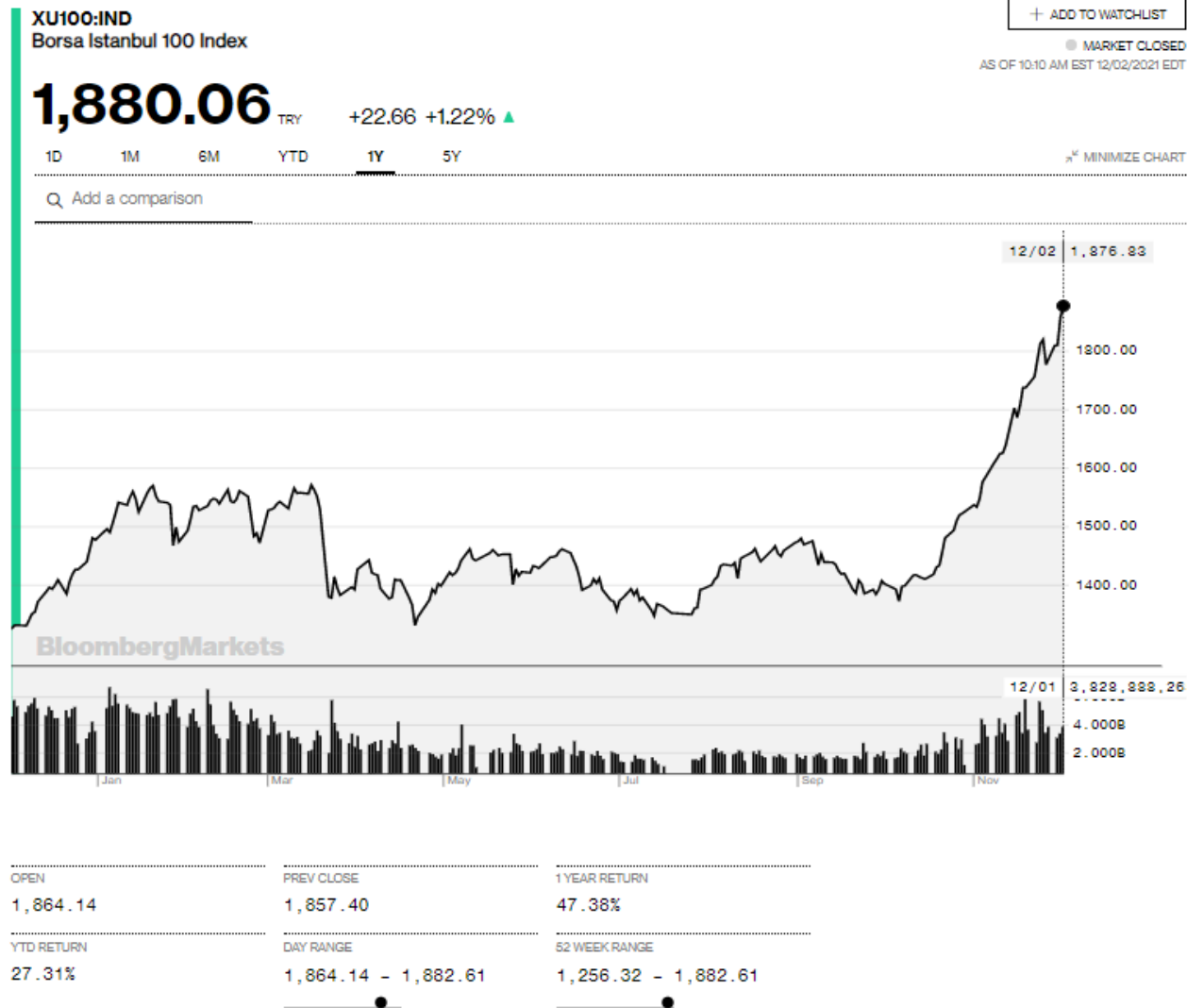
- Source: Financial Times
- All figures are as of 1 December 2021
- Monthly figures represent the period between Nov 02, 2021, and Dec 1, 2021

UK Stock Markets



- Source: Bloomberg
- All figures are as of 02 December 2021

Turkey Stock Markets



- Source: Bloomberg
- All figures are as of 2 December 2021

Global Bond Markets – Americas & Europe & Middle East

Americas 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
United States »	1.45%	+5	-10	+52	1:20 PM
Canada	1.50%	+1	-22	+74	1:20 PM
Brazil	11.31%	-15	-105	+361	1:20 PM
Mexico	7.45%	-2	-13	+170	1:19 PM

Europe, Middle East & Africa 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
Germany »	-0.37%	-3	-21	+15	11:59 AM
United Kingdom »	0.81%	-1	-23	+46	11:59 AM
France	-0.01%	-3	-20	+27	11:59 AM
Italy	0.95%	-6	-12	+32	11:59 AM
Spain	0.38%	-5	-15	+28	11:59 AM
Netherlands	-0.23%	-3	-20	+21	11:59 AM
Portugal	0.30%	-5	-13	+24	11:59 AM
Greece	1.18%	+0	-2	+51	11:59 AM
Switzerland	-0.34%	-4	-18	+24	11:54 AM

- Source: Bloomberg
- All figures are as of 2 December 2021

Global Bond Markets – Asia Pacific

Asia Pacific 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
Japan »	0.05%	0	-2	+4	2:59 AM
Australia »	1.67%	-5	-21	+70	12:39 AM
New Zealand	2.40%	-4	-16	+152	12/1/2021
Hong Kong	1.32%	-5	-4	--	12/1/2021
Singapore	1.66%	-5	-14	+82	5:30 AM
South Korea	2.19%	-3	-30	+50	6:07 AM
India	6.35%	+0	-1	--	4:59 AM

- Source: Bloomberg
- All figures are as of 2 December 2021

UK Bond Markets

Gilt Yields

NAME	COUPON	PRICE	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
GTGBP2Y:GOV UK Gilt 2 Year Yield	0.13	99.13	0.52%	+1	-13	+56	11:59 AM
GTGBP5Y:GOV UK Gilt 5 Year Yield	0.38	98.69	0.64%	0	-16	+63	11:59 AM
GTGBP10Y:GOV UK Gilt 10 Year Yield	0.25	94.81	0.81%	-1	-23	+46	11:59 AM
GTGBP30Y:GOV UK Gilt 30 Year Yield	0.63	93.07	0.90%	+1	-27	-2	11:59 AM

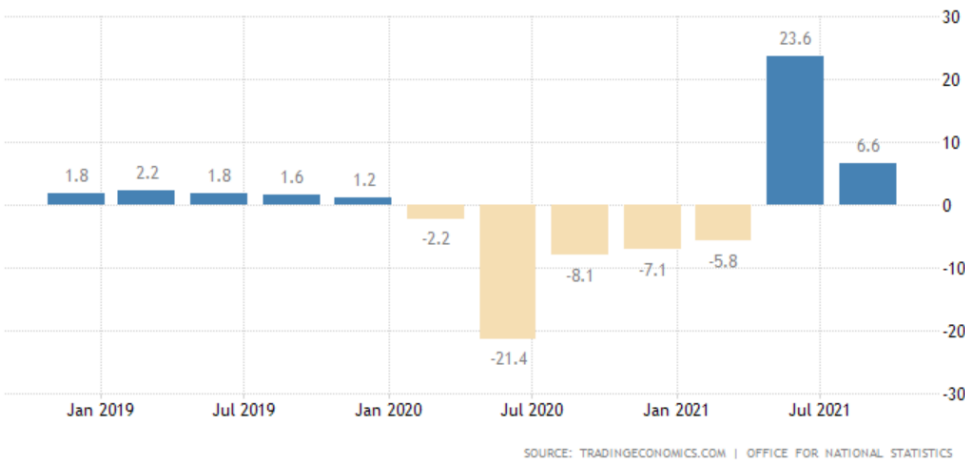
Bank of England Rates

RATE	CURRENT	1 YEAR PRIOR
UKBRBASE:IND Official Bank Rate	0.10	0.10
UKAPTARG:IND Asset Purchase Program Target (Billions of GBP)	875.00	875.00

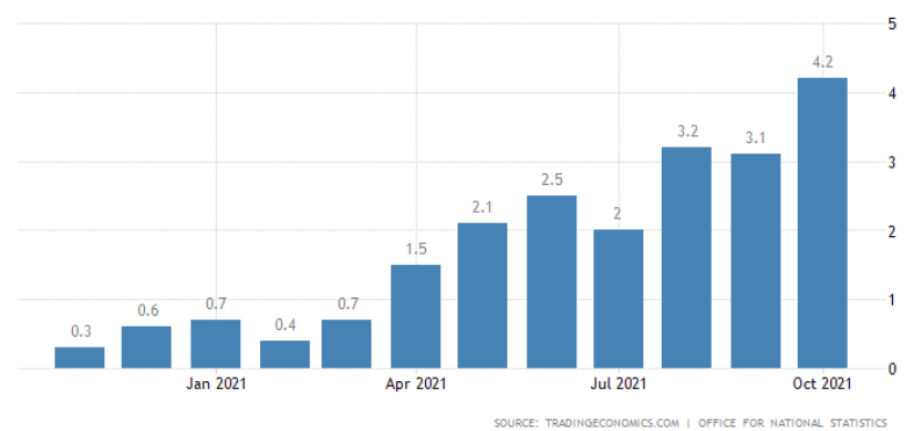
- Source: Bloomberg
- All figures are as of 1 December 2021

UK Economy

Annual GDP Growth Rate



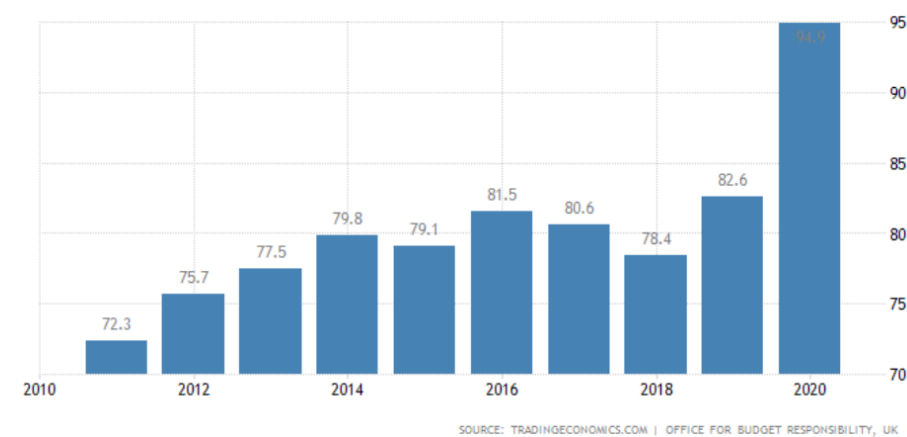
Annual Inflation Rate



Unemployment Rate



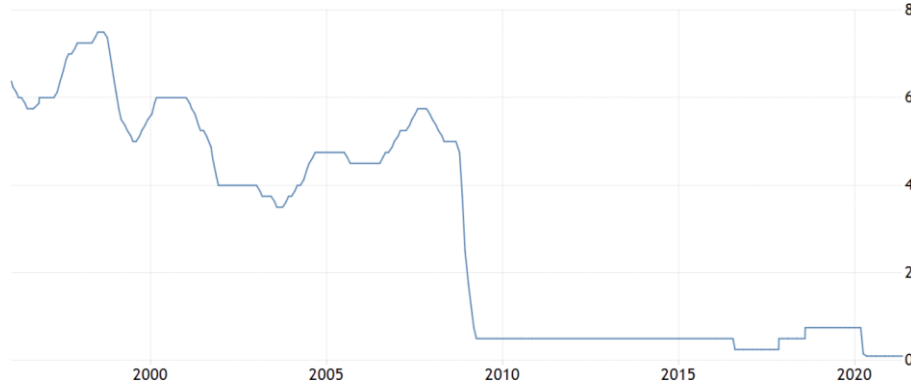
Government Debt / GDP



• Source: www.tradingeconomics.com

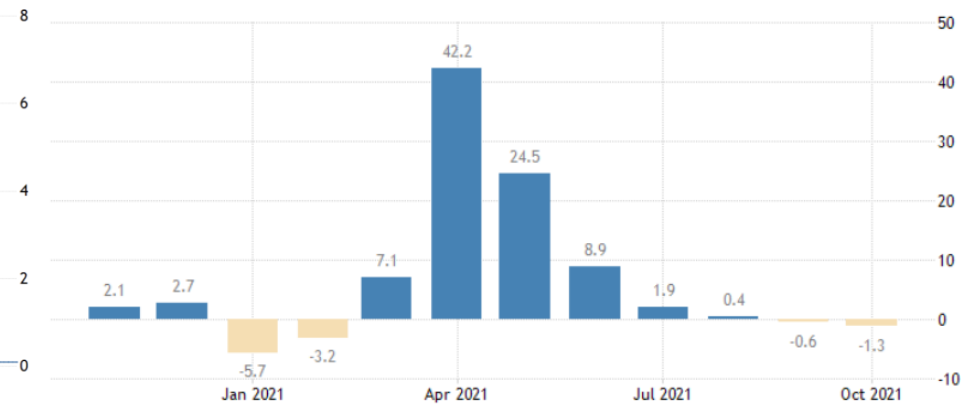
UK Markets

Interest Rate



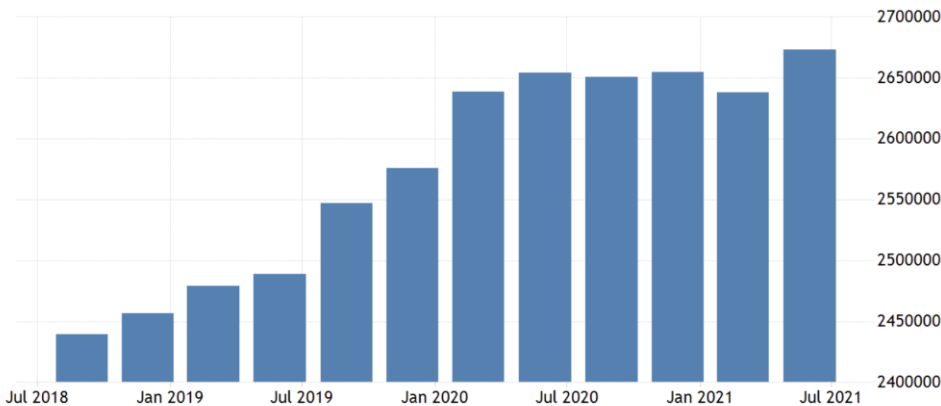
SOURCE: TRADINGECONOMICS.COM | BANK OF ENGLAND

Retail Sales YoY



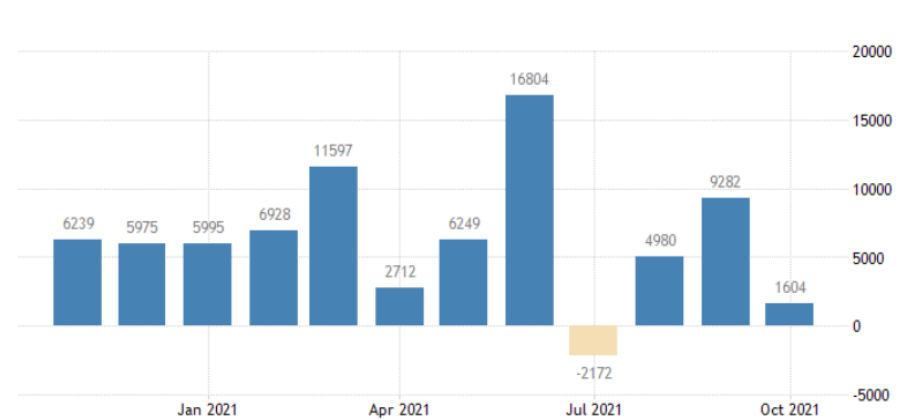
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Loans to Private Sector



SOURCE: TRADINGECONOMICS.COM | BANK OF ENGLAND

Home Loans



SOURCE: TRADINGECONOMICS.COM | BANK OF ENGLAND

- Source: www.tradingeconomics.com
- Loan figures are in £ millions

UK Mortgage Loans

Competitive Market Benchmark (Indicative Only) – Page 1 of 4

Your mortgage options

Borrowing £300,000 and repaying over 25 years



2 year discounted [Full details](#)

£1,065 Monthly payment for 24 months	0.51% Initial rate	£0 Product fees	£25,568 Initial term cost	3.7% APRC
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[Continue](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.7%. Total amount payable £465,104.84 includes interest of £164,934.84 product fees of £0 and other fees of £170. Repayments: 24 months of £1,065.32 at 0.51% (variable), then 276 months of £1,591.91 at 4.35% (variable). Early repayment charges apply.



2 year discounted [Full details](#)

£1,102 Monthly payment for 24 months	0.79% Initial rate	£0 Product fees	£26,456 Initial term cost	3.8% APRC
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[Continue](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.8%. Total amount payable £467,160.56 includes interest of £166,990.56 product fees of £0 and other fees of £170. Repayments: 24 months of £1,102.33 at 0.79% (variable), then 276 months of £1,596.14 at 4.35% (variable). Early repayment charges apply.



2 year tracker [Full details](#)

£1,109 Monthly payment until 29/2/2024	0.84% Initial rate	£995 Product fees	£27,611 Initial term cost	3.7% APRC
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[Continue](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.7%. Total amount payable £465,177.38 includes interest of £164,182.38 product fees of £995 and other fees of £0. Repayments: 26 months of £1,109.02 at 0.84% (variable), then 36 months of £1,503.12 at 3.75% (variable), then 238 months of £1,601.83 at 4.49% (variable). Early repayment charges apply.



2 year tracker [Full details](#)

£1,110 Monthly payment for 24 months	0.85% Initial rate	£999 Product fees	£27,683 Initial term cost	3.2% APRC
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[Continue](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.2%. Total amount payable £436,949.20 includes interest of £135,835.20 product fees of £999 and other fees of £115. Repayments: 24 months of £1,110.36 at 0.85% (variable), then 276 months of £1,482.56 at 3.59% (variable). Early repayment charges may apply.

- The above quotes are indicative only, based on a hypothetical 25-year (repayment) mortgage loan scenario, where the property value is £500,000, and down payment is £200,000, as of 2 December 2021
- Source: www.moneysupermarket.com


UK Mortgage Loans

Competitive Market Benchmark (Indicative Only) – Page 2 of 4


STAFFORD RAILWAY BUILDING SOCIETY
2 year discounted [Full details](#)


£1,110 Monthly payment for 24 months	0.85% Initial rate	£1,000 Product fees	£28,099 Initial term cost	2.7% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.7%. Total amount payable £411,852.76 includes interest of £110,252.76 product fees of £1,000 and other fees of £600. Repayments: 24 months of £1,110.36 at 0.85% (variable), then 276 months of £1,389.87 at 2.95% (variable). Early repayment charges apply.


PROGRESSIVE BUILDING SOCIETY
2 year fixed [Full details](#)


£1,116 Monthly payment for 24 months	0.89% Initial rate	£995 Product fees	£27,773 Initial term cost	3.8% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.8%. Total amount payable £468,885.88 includes interest of £167,720.88 product fees of £995 and other fees of £170. Repayments: 24 months of £1,115.74 at 0.89% (fixed), then 276 months of £1,597.62 at 4.35% (variable). Early repayment charges apply.


Nationwide Building Society
2 year tracker [Full details](#)

£1,116 Monthly payment for 24 months	0.89% Initial rate	£1,499 Product fees	£28,277 Initial term cost	3.2% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.2%. Total amount payable £437,615.12 includes interest of £136,116.12 product fees of £1,499 and other fees of £0. Repayments: 24 months of £1,115.74 at 0.89% (variable), then 276 months of £1,483.11 at 3.59% (variable). Early repayment charges may apply.


BARCLAYS
2 year tracker [Full details](#)


£1,124 Monthly payment for 24 months	0.95% Initial rate	£999 Product fees	£28,006 Initial term cost	3.2% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.2%. Total amount payable £437,653.60 includes interest of £136,539.60 product fees of £999 and other fees of £115. Repayments: 24 months of £1,123.84 at 0.95% (variable), then 276 months of £1,483.94 at 3.59% (variable). Early repayment charges may apply.

- The above quotes are indicative only, based on a hypothetical 25-year (repayment) mortgage loan scenario, where the property value is £500,000, and down payment is £200,000, as of 2 December 2021
- Source: www.moneysupermarket.com


UK Mortgage Loans

Competitive Market Benchmark (Indicative Only) – Page 3 of 4


2 year discounted [Full details](#)


£1,129 Monthly payment for 24 months	0.99% Initial rate	£699 Product fees	£27,801 Initial term cost	4.7% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.7%. Total amount payable £520,741.56 includes interest of £219,892.56 product fees of £699 and other fees of £150. Repayments: 24 months of £1,129.26 at 0.99% (variable), then 36 months of £1,582.22 at 4.24% (variable), then 240 months of £1,815.96 at 5.89% (variable). Early repayment charges apply.


2 year fixed [Full details](#)


£1,129 Monthly payment for 24 months	0.99% Initial rate	£995 Product fees	£28,097 Initial term cost	3.9% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.9%. Total amount payable £469,618.84 includes interest of £168,453.84 product fees of £995 and other fees of £170. Repayments: 24 months of £1,129.26 at 0.99% (fixed), then 276 months of £1,599.10 at 4.35% (variable). Early repayment charges apply.


2 year tracker [Full details](#)

£1,129 Monthly payment for 24 months	0.99% Initial rate	£999 Product fees	£28,101 Initial term cost	3.2% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.2%. Total amount payable £437,820.48 includes interest of £136,821.48 product fees of £999 and other fees of £0. Repayments: 24 months of £1,129.26 at 0.99% (variable), then 276 months of £1,484.49 at 3.59% (variable). Early repayment charges may apply.


2 year discounted [Full details](#)


£1,129 Monthly payment for 24 months	0.99% Initial rate	£1,499 Product fees	£28,621 Initial term cost	4.5% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.5%. Total amount payable £504,330.64 includes interest of £202,691.64 product fees of £1,499 and other fees of £140. Repayments: 24 months of £1,129.26 at 0.99% (variable), then 276 months of £1,723.15 at 5.14% (variable). Early repayment charges apply.

- The above quotes are indicative only, based on a hypothetical 25-year (repayment) mortgage loan scenario, where the property value is £500,000, and down payment is £200,000, as of 2 December 2021
- Source: www.moneysupermarket.com


UK Mortgage Loans

Competitive Market Benchmark (Indicative Only) – Page 4 of 4


2 year discounted [Full details](#)


£1,136 Monthly payment until 31/3/2024	1.04% Initial rate	£495 Product fees	£27,795 Initial term cost	3.7% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.7%. Total amount payable £465,422.66 includes interest of £164,802.66 product fees of £495 and other fees of £125. Repayments: 27 months of £1,136.06 at 1.04% (variable), then 36 months of £1,504.74 at 3.75% (variable), then 237 months of £1,603.20 at 4.49% (variable). Early repayment charges apply.


2 year discounted [Full details](#)


£1,136 Monthly payment for 24 months	1.04% Initial rate	£1,999 Product fees	£29,284 Initial term cost	3.7% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.7%. Total amount payable £459,976.52 includes interest of £157,847.52 product fees of £1,999 and other fees of £130. Repayments: 24 months of £1,136.06 at 1.04% (variable), then 276 months of £1,560.08 at 4.09% (variable). Early repayment charges apply.


2 year tracker [Full details](#)

£1,139 Monthly payment for 24 months	1.06% Initial rate	£0 Product fees	£27,366 Initial term cost	3.2% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.2%. Total amount payable £437,427.16 includes interest of £137,312.16 product fees of £0 and other fees of £115. Repayments: 24 months of £1,138.78 at 1.06% (variable), then 276 months of £1,485.44 at 3.59% (variable). Early repayment charges apply.


2 year discounted [Full details](#)

£1,143 Monthly payment for 24 months	1.09% Initial rate	£0 Product fees	£27,429 Initial term cost	3.8% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.8%. Total amount payable £469,356.44 includes interest of £169,186.44 product fees of £0 and other fees of £170. Repayments: 24 months of £1,142.88 at 1.09% (variable), then 276 months of £1,600.57 at 4.35% (variable). Early repayment charges apply.

- The above quotes are indicative only, based on a hypothetical 25-year (repayment) mortgage loan scenario, where the property value is £500,000, and down payment is £200,000, as of 2 December 2021
- Source: www.moneysupermarket.com

Crypto Markets: Bitcoin

BTC/USD Bitfinex Overview



Prev. Close	57,464
Open	57,464
1-Year Change	203.98%

Bid	56,840
Ask	56,841

Day's Range	55,842 - 57,724
52 wk Range	17,764 - 68,925

- Source: www.investing.com, as of 2 December 2021

Crypto Markets: Ethereum

ETH/USD Binance Overview



Prev. Close	4,647.16	Bid	4,492.13	Day's Range	4,433 - 4,676.31
Open	4,647.16	Ask	4,492.14	52 wk Range	541.28 - 4,864.13
1-Year Change	683.2%				

- Source: www.investing.com, as of 2 December 2021

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 - <https://www.fca.org.uk/consumers/understanding-advice-guidance-investments>





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