



MONTHLY NEWSLETTER, OCT 2021

11 NOV 2021



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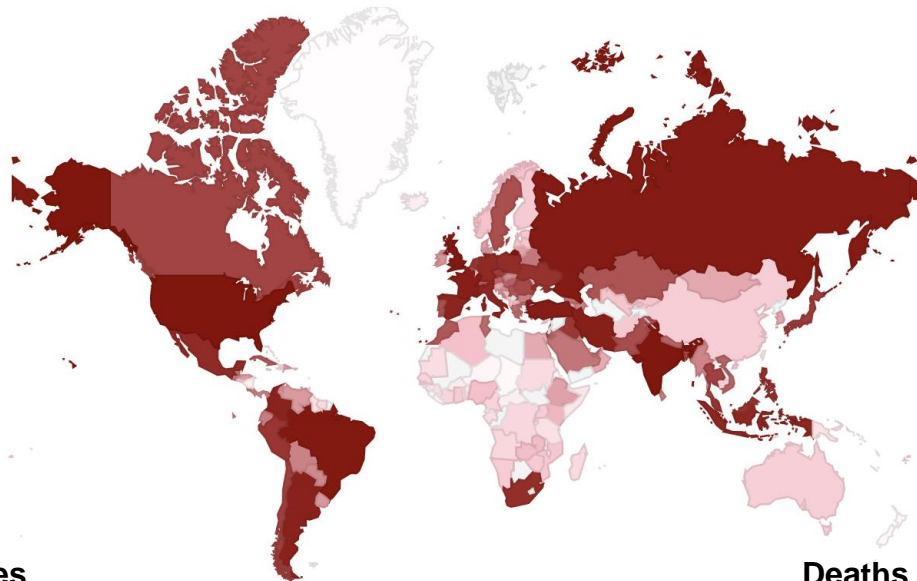


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Covid-19 Update



Cases

Country	Last	Previous	Reference	Unit
China	126836	126775	Nov/21	Persons
Australia	182870	181578	Nov/21	Persons
Singapore	224200	220803	Nov/21	Persons
South Korea	385831	383407	Nov/21	Persons
Saudi Arabia	549022	548973	Nov/21	Persons
Switzerland	893264	893263	Nov/21	Persons
Japan	1724514	1724319	Nov/21	Persons
Canada	1735017	1732879	Nov/21	Persons
Netherlands	2224096	2212814	Nov/21	Persons
South Africa	2924317	2924072	Nov/21	Persons
Mexico	3826786	3825404	Nov/21	Persons
Indonesia	4249323	4248843	Nov/21	Persons
Germany	4782546	4767033	Nov/21	Persons
Italy	4808047	4802225	Nov/21	Persons
Spain	5025639	5022546	Nov/21	Persons

Deaths









Country	Last	Previous	Reference	Unit
Singapore	523	511	Nov/21	Persons
Australia	1841	1827	Nov/21	Persons
South Korea	3012	2998	Nov/21	Persons
China	4636	4635	Nov/21	Persons
Saudi Arabia	8806	8805	Nov/21	Persons
Switzerland	10853	10850	Nov/21	Persons
Japan	18331	18328	Nov/21	Persons
Netherlands	18612	18583	Nov/21	Persons
Canada	29193	29156	Nov/21	Persons
Turkey	72678	72475	Nov/21	Persons
Spain	87504	87477	Nov/21	Persons
South Africa	89387	89352	Nov/21	Persons
Germany	96558	96525	Nov/21	Persons
Argentina	116104	116091	Nov/21	Persons
France	117910	117900	Nov/21	Persons

Source: www.tradingeconomics.com, as of 11 November 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%	2.00%	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%	4.10%	7.40%	-7.20%	98.00%	3.00	1.11	342.41
Japan	4975	7.60%	0.50%	-0.10%	0.20%	2.80%	-12.60%	266.20%	3.20	108.19	125.67
Germany	3846	2.50%	1.80%	0.00%	4.50%	3.40%	-4.20%	69.80%	7.00	1.11	83.17
United Kingdom	2708	23.60%	5.50%	0.10%	3.10%	4.50%	-14.90%	94.90%	-3.50	1.25	67.20
France	2630	3.30%	3.00%	0.00%	2.60%	8.00%	-9.20%	115.70%	-1.90	1.11	67.29
India	2623	20.10%	-10.20%	4.00%	4.35%	6.90%	-9.40%	73.95%	0.90	71.01	1347.12
Italy	1886	3.80%	2.60%	0.00%	2.90%	9.20%	-9.50%	155.80%	3.60	1.11	59.64
Canada	1643	12.70%	-0.30%	0.25%	4.40%	6.70%	-15.90%	117.80%	-1.90	1.33	38.01
South Korea	1631	4.00%	0.30%	0.75%	3.20%	3.20%	-6.10%	42.60%	3.50	1145.85	51.78
Russia	1484	10.50%	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%	13.20%	-13.40%	88.83%	-0.72	4.07	211.82
Australia	1331	9.60%	0.70%	0.10%	3.00%	4.60%	-4.30%	24.80%	2.50	0.68	25.68
Spain	1281	2.70%	2.00%	0.00%	5.50%	14.57%	-11.00%	120.00%	0.70	1.11	47.33
Mexico	1076	4.60%	-0.20%	4.75%	6.24%	4.20%	-4.60%	52.10%	2.40	19.36	126.01
Indonesia	1058	3.51%	1.55%	3.50%	1.66%	6.49%	-6.50%	38.50%	-0.44	14462.00	270.20
Netherlands	912	10.40%	3.80%	0.00%	3.40%	3.10%	-4.30%	54.50%	7.80	1.11	17.41
Switzerland	748	7.70%	1.80%	-0.75%	1.20%	2.50%	-2.60%	42.90%	3.80	0.92	8.61

Source: www.tradingeconomics.com, as of 11 November 2021 (GDP figures are provided in USD billion)

Macro Outlook	UK & US Economic Calendar – Key Events
<ul style="list-style-type: none"> UK equities have performed well, supported by a weaker Pound Sterling. However, the UK has been hit hard by supply chain issues while rising Covid cases and monetary tightening will become a headwind. The recent UK budget includes some measures for lower income households but higher cost of living remains a challenge. The combination of strong demand combined with supply constraints moved energy prices to record highs in October. In Europe, natural gas prices jumped by 60% in a week. 	<ul style="list-style-type: none"> 3 Nov > FED Interest Rate Decision 4 Nov > BOE Interest Rate Decision 5 Nov > Unemployment Rate 10 Nov > Inflation Rate 11 Nov > GDP Growth Rate 16 Nov > Employment Change 17 Nov > Annual Inflation Rate 24 Nov > GDP Growth Rate <div>  United States  United Kingdom  United States  United States  United Kingdom  United Kingdom  United Kingdom  United States </div>
Equities	Bonds
<ul style="list-style-type: none"> After a weak start, stocks regained momentum throughout October with many equity indices making new highs during the course of the month. US stocks were supported by a strong start to the Q3 earnings season, with more than 80% of companies beating earnings expectations, which helped to drive the S&P 500 to a new peak. Chinese indices also rebounded, in part thanks to progress in the beleaguered property sector. China's growth is expected to slow due to new lockdowns. Although valuations have dropped, short-term returns may remain challenged by the property sector fall-out, coal energy crunch and regulatory crackdown. 	<ul style="list-style-type: none"> The combination of persistent bottlenecks in the global supply chain and booming energy prices drove concerns around prolonged inflationary pressures, leading markets to price in a faster pace of tightening from central banks across the world. The 10-year US Treasury yield hit a high of 1.7% over the course of the month, but much larger increases in shorter-dated yields caused interest rate curves to flatten in several regions.
Commodities	FX
<ul style="list-style-type: none"> Energy shortage, especially in China and in Europe, has caused a reaction for the commodities sector (excluding precious metals) and for the whole supply chain of industrial and base metals, but market will normalise as supply increase. 	<ul style="list-style-type: none"> The Fed confirms tapering will start in mid-November, putting asset purchases on a path to conclude in mid-June 2022. The USD softened modestly amid the largely anticipated FOMC outcome.

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

Global Markets Overview: Asset Class and Style Returns

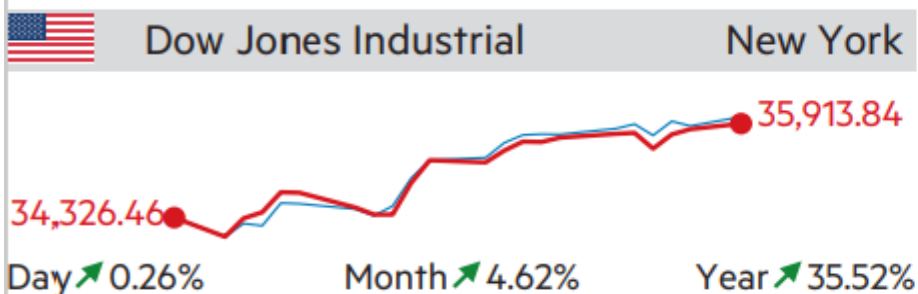
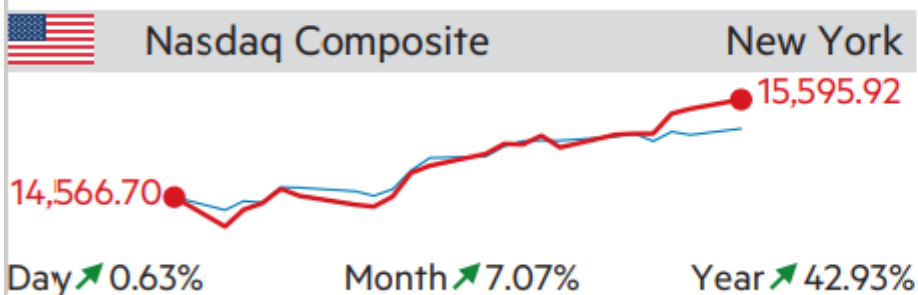
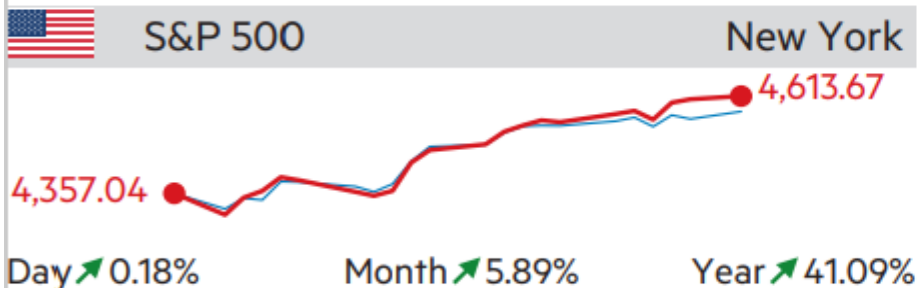
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Oct '21
MSCI EM 79.0%	Small cap 26.6%	Global Agg 5.6%	Global REITS 23.0%	Small cap 32.9%	Global REITS 22.9%	Growth 3.5%	Small cap 13.3%	MSCI EM 37.8%	Global Agg -1.2%	Growth 34.1%	Growth 34.2%	Cmdty 32.5%	Growth 6.7%
Small cap 44.8%	Global 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%	Global REITS 25.4%	Global REITS 6.3%
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%	DM Equities 19.9%	DM Equities 5.7%
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%	Growth 19.8%	Value 4.6%
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 19.6%	Small cap 3.6%
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 17.7%	Cmdty 2.6%
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 0.0%	MSCI EM 1.0%
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 -4.3%	Global Agg -0.2%

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

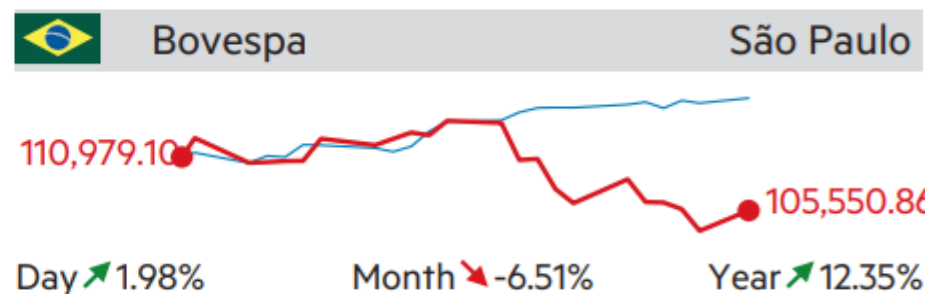
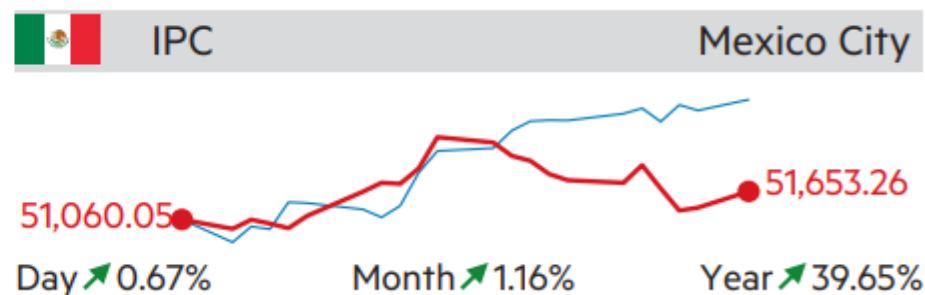
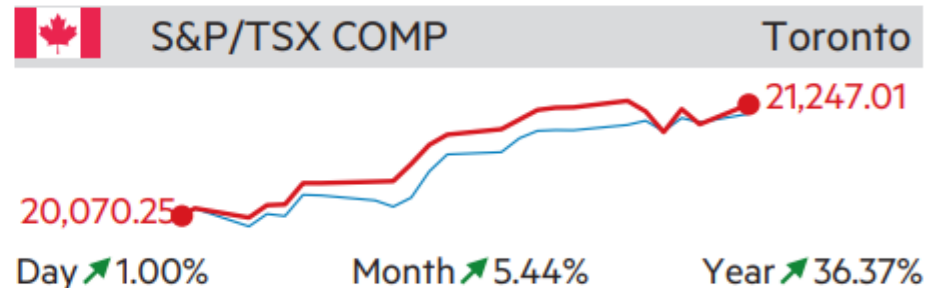
Global Stock Markets – Americas

AMERICAS

Oct 02 --



Oct 02 - Nov 01



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

Global Stock Markets – Europe

EUROPE

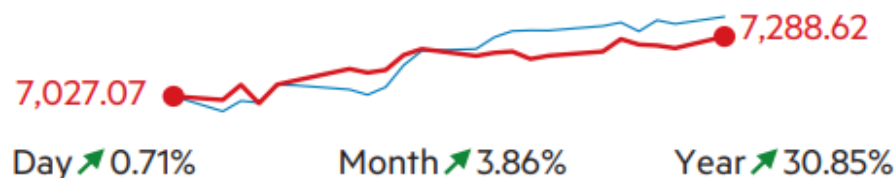
Oct 02 - Nov 01

Index All World



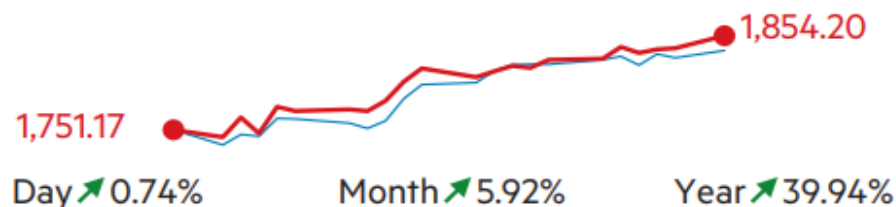
FTSE 100

London



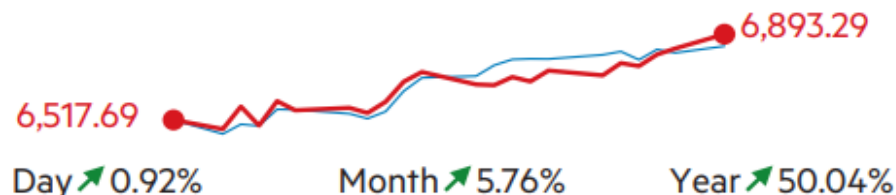
FTSE Eurofirst 300

Europe



CAC 40

Paris



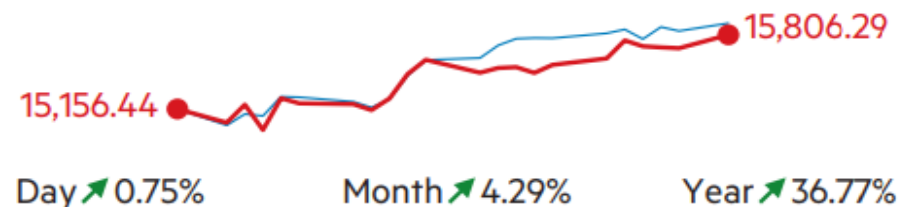
Oct 02 - Nov 01

Index All World



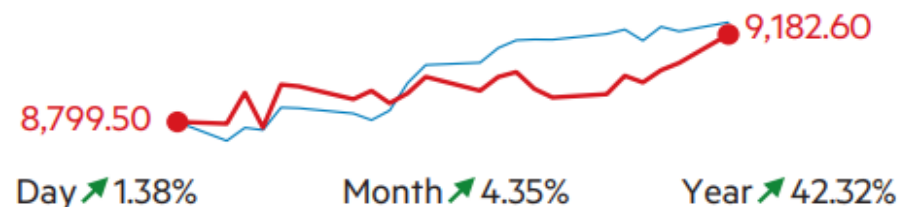
Xetra Dax

Frankfurt



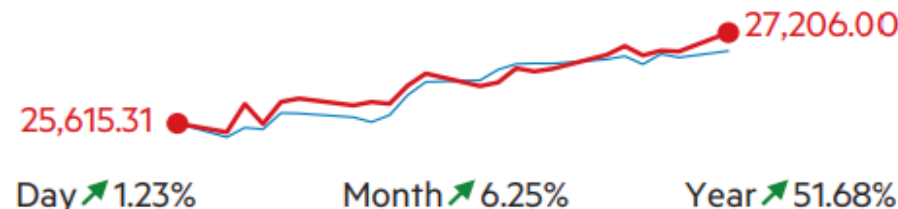
Ibex 35

Madrid



FTSE MIB

Milan



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

Global Stock Markets – Asia

ASIA

Oct 02 - Nov 01

Index All World



Nikkei 225

Tokyo



Day 2.61% Month 0.63% Year 28.98%



Hang Seng

Hong Kong



Day -0.88% Month 2.20% Year 4.19%



Shanghai Composite

Shanghai



Day -0.08% Month -0.66% Year 9.92%

Oct 02 - Nov 01

Index All World



Kospi

Seoul



Day 0.28% Month -2.93% Year 31.40%



FTSE Straits Times

Singapore



Day 0.65% Month 4.30% Year 32.82%



BSE Sensex

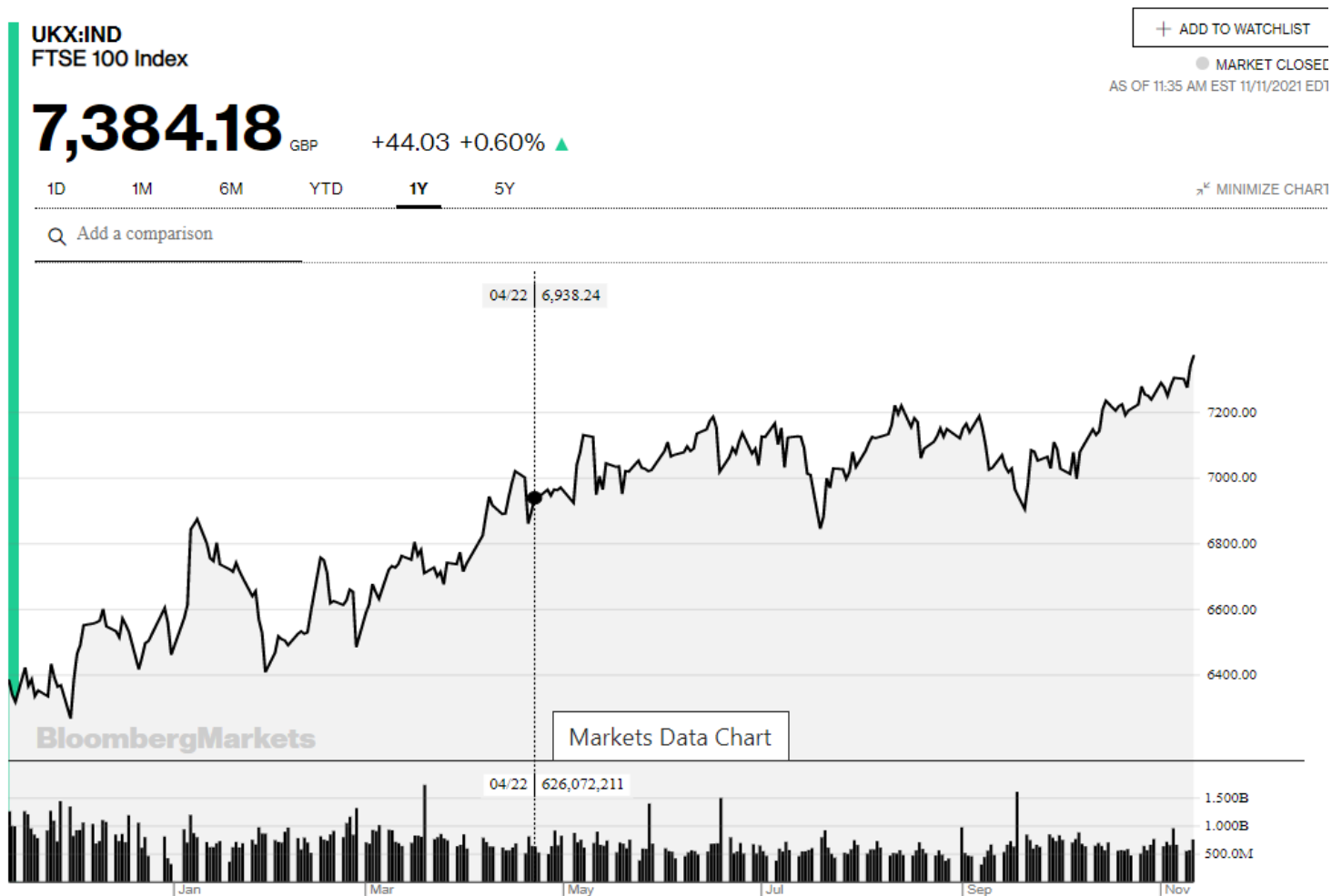
Mumbai



Day 1.40% Month 1.79% Year 51.92%

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

UK Stock Markets



- Source: Bloomberg
- All figures are as of 11 November 2021

Turkey Stock Markets

XU100:IND
Borsa Istanbul 100 Index

+ ADD TO WATCHLIST

● MARKET CLOSING

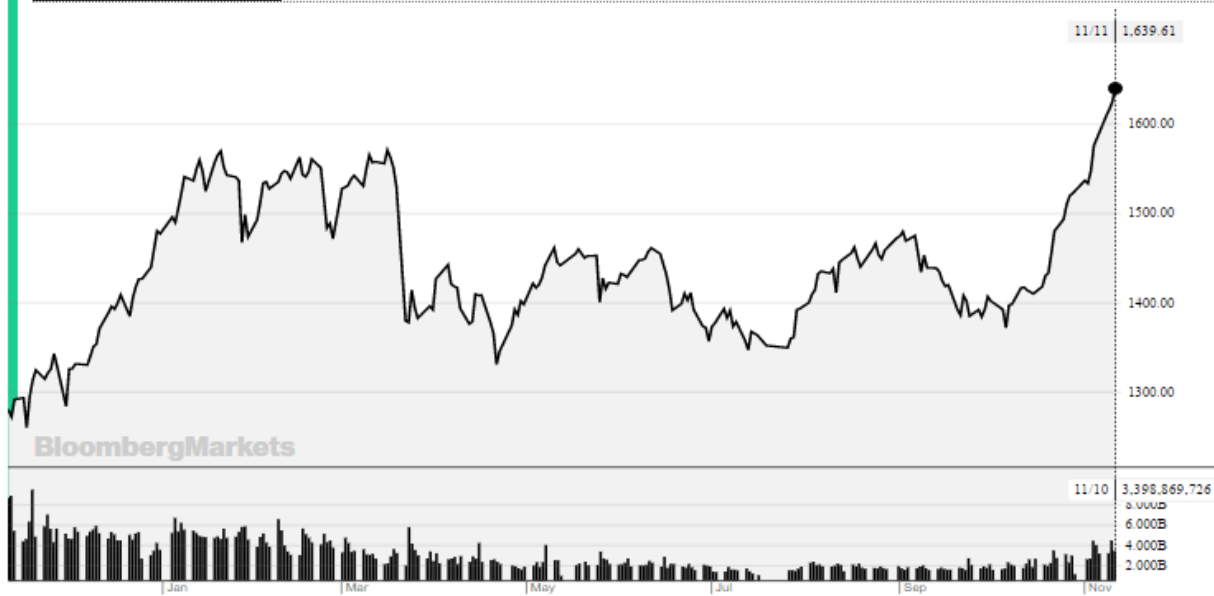
AS OF 10:10 AM EST 11/11/2021 E

1,625.06 TRY +0.97 +0.06% ▲

1D 1M 6M YTD 1Y 5Y

⌵ MINIMIZE CHART

Q Add a comparison



OPEN
1,622.02

PREV CLOSE
1,624.09

1 YEAR RETURN
31.78%

YTD RETURN
10.05%

DAY RANGE
1,621.49 – 1,643.82

52 WEEK RANGE
1,248.43 – 1,643.82

- Source: Bloomberg
- All figures are as of 11 November 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 »	1.55%	+0	-6	+57	1:14 PM
Canada	1.68%	+0	+6	+91	11/10/2021
Brazil	11.50%	-2	+51	+377	1:50 PM
Mexico	7.32%	0	-16	+130	2:05 PM

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

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
Germany »	-0.24%	+2	-11	+28	11:59 AM
United Kingdom »	0.92%	0	-27	+51	11:59 AM
France	0.12%	+1	-9	+39	11:59 AM
Italy	0.96%	+3	+5	+22	11:59 AM
Spain	0.47%	+1	-4	+31	11:59 AM
Netherlands	-0.12%	+1	-11	+30	11:59 AM
Portugal	0.38%	+2	-1	+27	11:59 AM
Greece	1.18%	+5	+28	+38	11:59 AM
Switzerland	-0.17%	+5	-6	+31	11:59 AM

- Source: Bloomberg
- All figures are as of 11 November 2021

Global Bond Markets – Asia Pacific

Asia Pacific 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
Japan »	0.06%	+1	-2	+3	2:59 AM
Australia »	1.80%	+8	+9	+82	12:39 AM
New Zealand	2.64%	+10	+47	+179	11/10/2021
Hong Kong	1.26%	0	--	--	11/10/2021
Singapore	1.75%	+5	+2	+83	5:29 AM
South Korea	2.37%	+4	-2	--	6:48 AM
India	6.37%	+3	+3	+46	6:59 AM

- Source: Bloomberg
- All figures are as of 11 November 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	99.06	0.54%	-1	-4	+56	11:59 AM
GTGBP5Y:GOV UK Gilt 5 Year Yield	0.38	98.42	0.70%	-1	-11	+64	11:59 AM
GTGBP10Y:GOV UK Gilt 10 Year Yield	0.25	93.80	0.92%	0	-27	+51	11:59 AM
GTGBP30Y:GOV UK Gilt 30 Year Yield	0.63	89.24	1.06%	+1	-46	+4	11:59 AM

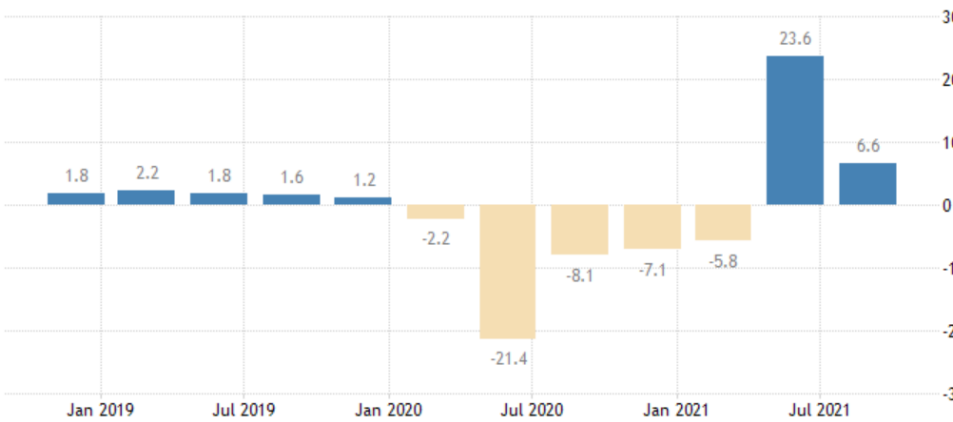
Bank of England Rates

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 11 November 2021

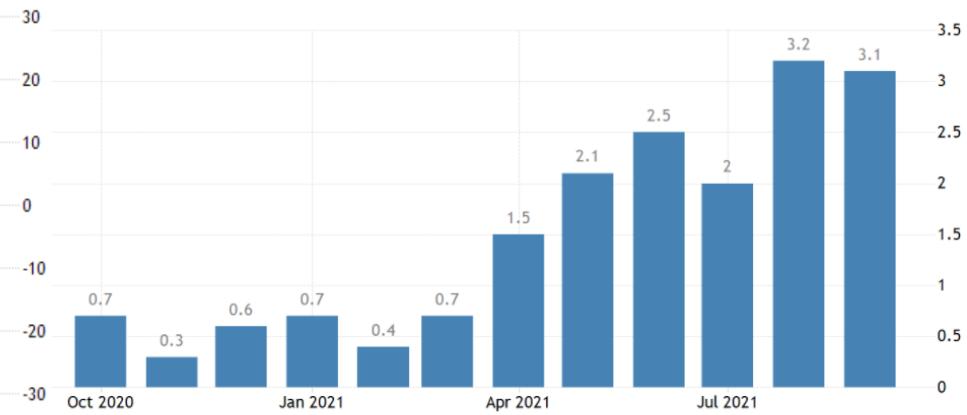
UK Economy

Annual GDP Growth Rate



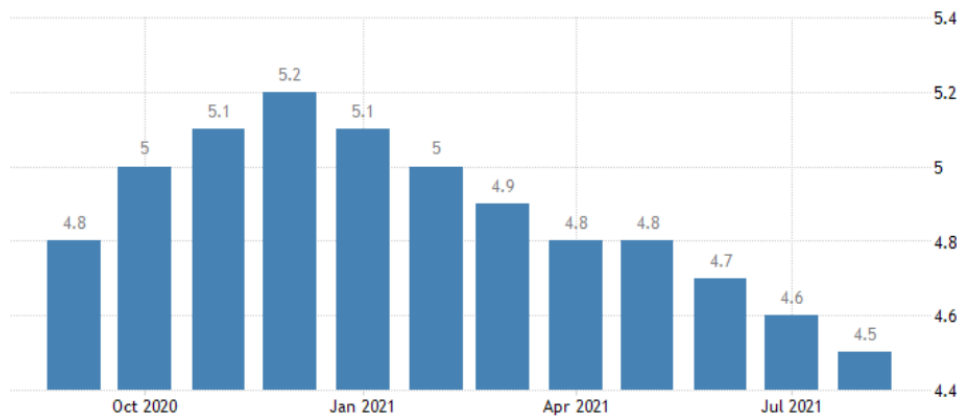
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Annual Inflation Rate



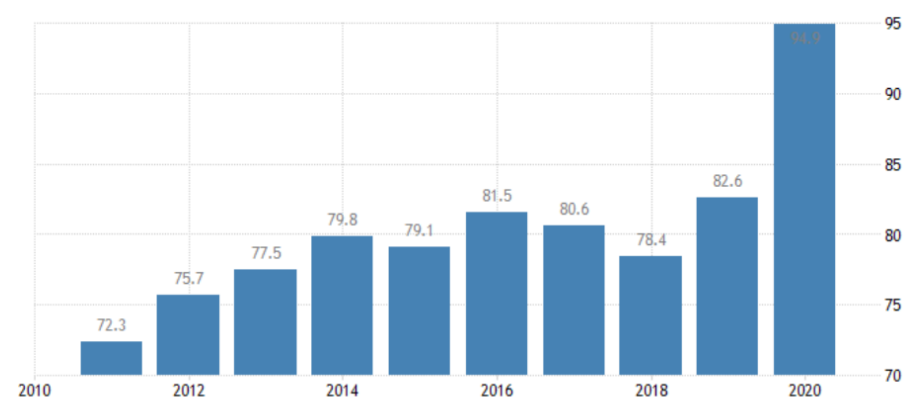
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Unemployment Rate



SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

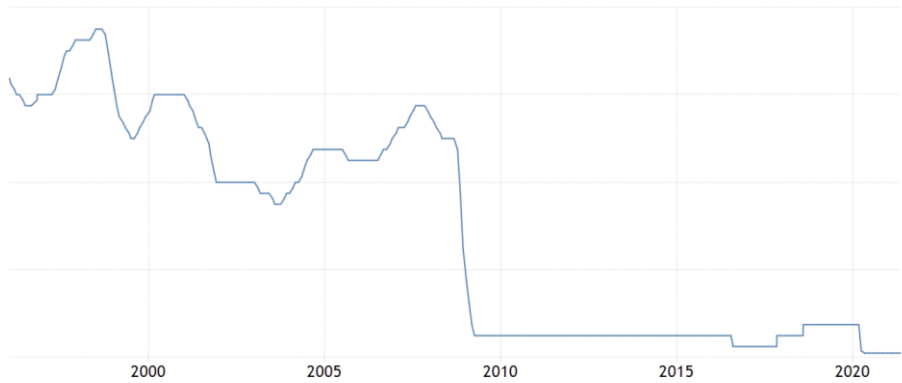
Government Debt / GDP



SOURCE: TRADINGECONOMICS.COM | OFFICE FOR BUDGET RESPONSIBILITY, UK

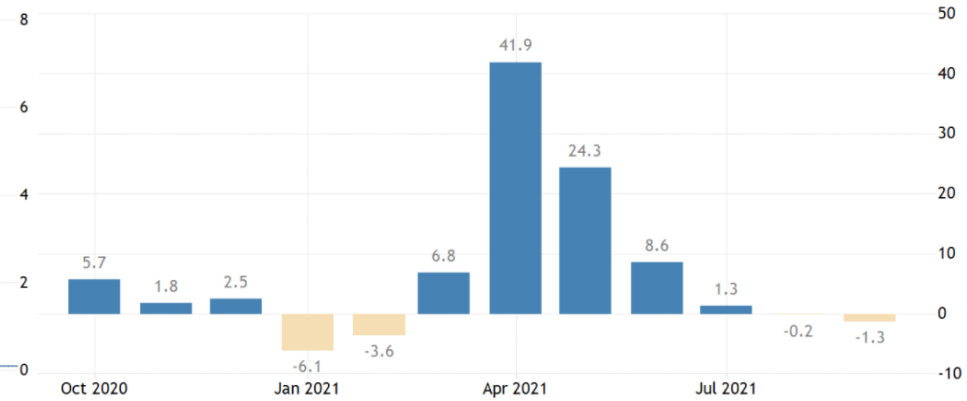
UK Markets

Interest Rate



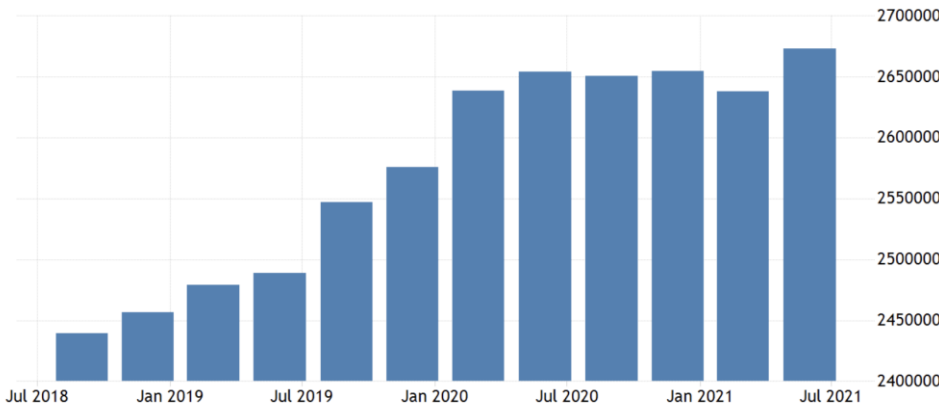
SOURCE: TRADINGECONOMICS.COM | BANK OF ENGLAND

Retail Sales YoY



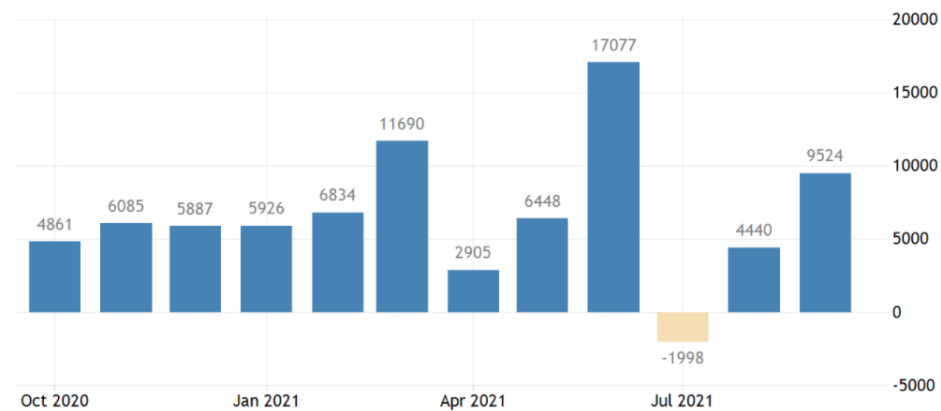
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

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	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	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	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.7%. Total amount payable £464,163.32 includes interest of £163,168.32 product fees of £995 and other fees of £0. Repayments: 27 months of £1,109.02 at 0.84% (variable), then 36 months of £1,501.61 at 3.75% (variable), then 237 months of £1,599.86 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	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.					
 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
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.					

- 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 11 November 2021
- Source: www.moneysupermarket.com


UK Mortgage Loans

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

 **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.

 **Furness** 2 year fixed [Full details](#)

£1,125 Monthly payment for 24 months	0.96% Initial rate	£999 Product fees	£28,024 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 £503,600.48 includes interest of £202,461.48 product fees of £999 and other fees of £140. Repayments: 24 months of £1,125.19 at 0.96% (fixed), then 276 months of £1,722.67 at 5.14% (variable). Early repayment charges apply.

 **H&R** 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.

 **PROGRESSIVE** 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.

 **SKIPTON** 2 year tracker [Full details](#)

£1,129 Monthly payment for 24 months	0.99% Initial rate	£995 Product fees	£28,103 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 £472,306.72 includes interest of £171,210.72 product fees of £995 and other fees of £101. Repayments: 24 months of £1,129.26 at 0.99% (variable), then 36 months of £1,491.88 at 3.64% (variable), then 240 months of £1,626.67 at 4.64% (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 11 November 2021
- Source: www.moneysupermarket.com

UK Mortgage Loans


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

Furness <small>Building Society</small> 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
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.					
Monmouthshire <small>Building Society</small> 2 year fixed Full details					
£1,129 Monthly payment for 24 months	0.99% Initial rate	£1,645 Product fees	£29,182 Initial term cost	4.2% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.2%. Total amount payable £487,392.72 includes interest of £185,187.72 product fees of £1,645 and other fees of £560. Repayments: 24 months of £1,129.26 at 0.99% (fixed), then 276 months of £1,659.73 at 4.74% (variable). Early repayment charges apply.					
The Cumberland <small>Building Society</small> 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
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.					
BARCLAYS 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
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.					
PROGRESSIVE <small>Mortgage Services</small> 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
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 11 November 2021
- Source: www.moneysupermarket.com


UK Mortgage Loans

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


2 year discounted
[Full details](#)


£1,143 Monthly payment for 24 months	1.09% Initial rate	£999 Product fees	£28,448 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 £504,593.60 includes interest of £203,454.60 product fees of £999 and other fees of £140. Repayments: 24 months of £1,142.88 at 1.09% (variable), then 276 months of £1,724.73 at 5.14% (variable). Early repayment charges apply.


2 year fixed
[Full details](#)


£1,143 Monthly payment until 29/2/2024	1.09% Initial rate	£1,495 Product fees	£29,024 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 £437,046.95 includes interest of £135,451.95 product fees of £1,495 and other fees of £100. Repayments: 27 months of £1,142.88 at 1.09% (fixed), then 273 months of £1,482.03 at 3.59% (variable). Early repayment charges apply.


2 year discounted
[Full details](#)


£1,147 Monthly payment for 24 months	1.12% Initial rate	£999 Product fees	£28,547 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 £459,553.48 includes interest of £158,424.48 product fees of £999 and other fees of £130. Repayments: 24 months of £1,146.99 at 1.12% (variable), then 276 months of £1,561.22 at 4.09% (variable). Early repayment charges apply.


2 year fixed
[Full details](#)

£1,147 Monthly payment until 29/2/2024	1.12% Initial rate	£1,495 Product fees	£29,023 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 £466,950.25 includes interest of £165,455.25 product fees of £1,495 and other fees of £0. Repayments: 27 months of £1,146.99 at 1.12% (fixed), then 36 months of £1,505.98 at 3.75% (variable), then 237 months of £1,604.52 at 4.49% (variable). Early repayment charges apply.


2 year fixed
[Full details](#)

£1,148 Monthly payment until 2/2/2024	1.13% Initial rate	£999 Product fees	£28,595 Initial term cost	3.0% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.0%. Total amount payable £428,117.70 includes interest of £126,858.70 product fees of £999 and other fees of £260. Repayments: 26 months of £1,148.36 at 1.13% (fixed), then 274 months of £1,448.91 at 3.35% (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 11 November 2021
- Source: www.moneysupermarket.com

Crypto Markets: Bitcoin

BTC/USD Bitfinex Overview



Prev. Close	65,875.2	Bid	65,069	Day's Range	62,866 - 66,158
Open	65,875.2	Ask	65,071	52 wk Range	15,656 - 68,925
1-Year Change	321.59%				

- Source: www.investing.com, as of 11 November 2021

Crypto Markets: Ethereum

ETH/USD Binance Overview



Prev. Close	4,635.22	Bid	4,746.94	Day's Range	4,461.93 - 4,779
Open	4,635.22	Ask	4,746.95	52 wk Range	443.72 - 4,864.13
1-Year Change	922.55%				

- Source: www.investing.com, as of 11 November 2021

Important Legal Disclosure

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





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