



MONTHLY NEWSLETTER, SEP 2021

9 OCT 2021



@ARROWS_SIX



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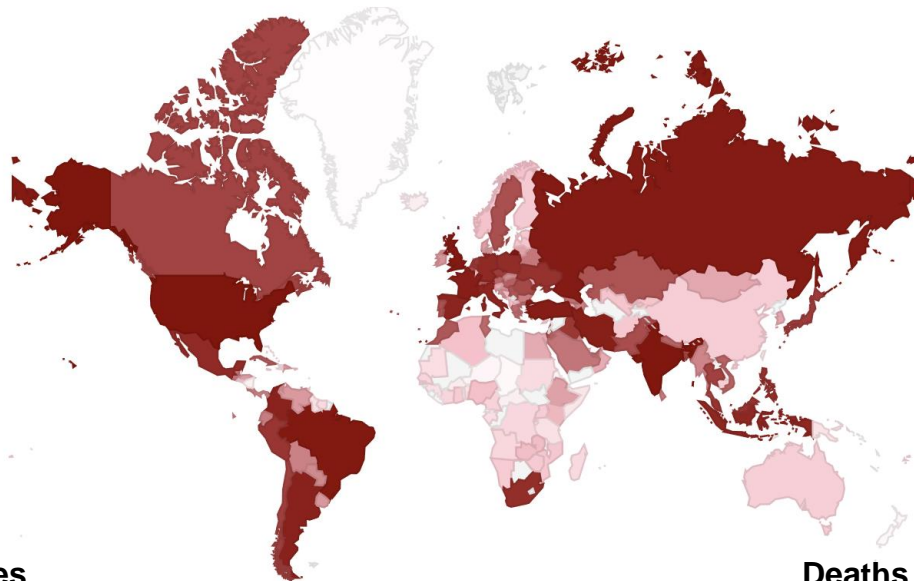


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- Global Economy
- Global Markets Overview
- Global Stock Markets
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- UK Mortgage Market – Competitive Benchmark Analysis
- Crypto Markets

Covid-19 Update



Cases

Country	Last	Previous	Reference	Unit
World	235175106	234820057	Oct/21	Persons
United States	43683048	43657833	Oct/21	Persons
India	33834702	33813903	Oct/21	Persons
Brazil	21427073	21399546	Sep/21	Persons
United Kingdom	7841625	7807036	Oct/21	Persons
Russia	7637427	7612317	Oct/21	Persons
Turkey	7267077	7238267	Oct/21	Persons
France	7002393	6995628	Sep/21	Persons
Iran	5601565	5587040	Oct/21	Persons
Argentina	5253765	5251940	Sep/21	Persons
Colombia	4957277	4955848	Sep/21	Persons
Spain	4956691	4953930	Sep/21	Persons
Italy	4668261	4665049	Sep/21	Persons
Indonesia	4221610	4220206	Oct/21	Persons
Germany	4215351	4203571	Sep/21	Persons

Deaths

Country	Last	Previous	Reference	Unit
World	4806841	4800538	Oct/21	Persons
United States	701169	700932	Oct/21	Persons
Brazil	596749	596122	Sep/21	Persons
India	449260	448997	Oct/21	Persons
Mexico	273391	272580	Sep/21	Persons
Russia	211696	210801	Oct/21	Persons
Peru	199485	199457	Oct/21	Persons
Indonesia	142338	142261	Oct/21	Persons
United Kingdom	136525	136375	Sep/21	Persons
Italy	130870	130807	Sep/21	Persons
Colombia	126299	126261	Sep/21	Persons
Iran	120663	120428	Oct/21	Persons
France	116615	116537	Sep/21	Persons
Argentina	115038	114954	Sep/21	Persons
Germany	93571	93504	Sep/21	Persons

Source: www.tradingeconomics.com, as of 5 October 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	12.20%	6.70%	0.25%	5.30%	5.20%	-14.90%	107.60%	-3.10	98.56	329.48
China	14723	7.90%	1.30%	3.85%	0.80%	5.10%	-3.70%	66.80%	1.90	7.08	1443.50
Euro Area	12933	14.30%	2.20%	0.00%	3.40%	7.50%	-7.20%	98.00%	3.00	1.11	342.41
Japan	5065	7.60%	0.50%	-0.10%	-0.40%	2.80%	-12.60%	266.20%	3.20	108.19	125.67
Germany	3806	9.40%	1.60%	0.00%	4.10%	3.60%	-4.20%	69.80%	7.00	1.11	83.17
United Kingdom	2708	23.60%	5.50%	0.10%	3.20%	4.60%	-14.20%	97.20%	-3.50	1.25	67.20
India	2623	20.10%	2.10%	4.00%	5.30%	6.90%	-9.40%	69.62%	0.90	71.01	1347.12
France	2603	18.70%	1.10%	0.00%	2.10%	8.00%	-9.20%	115.70%	-1.90	1.11	67.29
Italy	1886	17.30%	2.70%	0.00%	2.60%	9.30%	-9.50%	155.80%	3.60	1.11	59.64
Canada	1643	12.70%	-0.30%	0.25%	4.10%	7.10%	-15.90%	117.80%	-1.90	1.33	38.01
South Korea	1631	6.00%	0.80%	0.75%	2.60%	2.80%	-6.10%	42.60%	3.50	1145.85	51.78
Russia	1484	10.50%	0.00%	6.75%	6.68%	4.40%	-3.80%	17.80%	2.40	64.35	146.20
Brazil	1445	12.40%	-0.10%	6.25%	9.68%	13.70%	-13.40%	88.83%	-0.72	4.07	211.82
Australia	1331	9.60%	0.70%	0.10%	3.80%	4.50%	-4.30%	24.80%	2.50	0.68	25.68
Spain	1281	17.50%	1.10%	0.00%	4.00%	15.26%	-11.00%	120.00%	0.70	1.11	47.33
Mexico	1076	19.60%	1.50%	4.75%	5.59%	4.30%	-4.60%	52.10%	2.40	19.36	126.01
Indonesia	1058	7.07%	3.31%	3.50%	1.60%	6.26%	-6.50%	38.50%	-0.44	14462.00	270.20
Netherlands	912	10.40%	3.80%	0.00%	2.40%	3.20%	-4.30%	54.50%	7.80	1.11	17.41
Switzerland	748	7.70%	1.80%	-0.75%	0.90%	2.70%	-2.60%	42.90%	3.80	0.92	8.61
Turkey	720	21.70%	0.90%	18.00%	19.58%	12.00%	-3.40%	39.50%	-5.10	8.62	83.61
Saudi Arabia	700	1.80%	0.60%	1.00%	0.30%	6.60%	-11.20%	32.50%	-2.80	3.75	35.00
Taiwan	669	7.43%	-1.07%	1.13%	2.36%	4.08%	-4.50%	28.20%	9.50	28.02	23.55
Poland	594	11.10%	2.10%	0.10%	5.80%	5.80%	-7.00%	57.50%	3.60	3.89	37.96
Sweden	538	9.70%	0.90%	0.00%	2.10%	8.50%	-3.10%	39.90%	5.20	8.65	10.33
Belgium	515	14.90%	1.70%	0.00%	2.86%	6.40%	-9.40%	114.10%	-0.20	1.11	11.52
Thailand	502	7.50%	0.40%	0.50%	1.68%	1.90%	-6.10%	50.50%	4.20	32.64	66.65
Venezuela	482	-26.80%	-23.70%	54.06%	2719.50%	6.40%	-29.90%	350.00%	-3.50	971748.80	32.60
Nigeria	432	5.00%	-13.90%	11.50%	17.01%	33.30%	-3.80%	34.98%	-4.20	411.00	206.14
Austria	429	12.00%	3.60%	0.00%	3.20%	6.50%	-8.90%	83.90%	2.50	1.11	8.90
United Arab Emirate	421	-6.10%	2.00%	1.50%	-0.02%	5.00%	-0.80%	36.90%	5.90	3.67	9.90
Ireland	419	21.60%	6.30%	0.00%	2.80%	6.40%	-5.00%	59.50%	4.60	1.11	4.96
Israel	402	15.00%	3.92%	0.10%	2.20%	5.00%	-11.70%	71.10%	4.90	3.28	9.29
Argentina	383	17.90%	-1.40%	38.00%	51.40%	9.60%	-8.50%	102.00%	1.00	96.12	45.38

Source: www.tradingeconomics.com, as of 5 October 2021 (GDP figures are provided in USD billion)

Macro Outlook

- The Fed kept its policy rates unchanged at its September FOMC meeting as expected.
- In addition to uncertainties around Fed policy and Delta variant, market concerns over the default risk of the China's property sector and its contagion effects have dominated the recent headlines, and weighed on global sentiment.

UK & US Economic Calendar – Key Events

- 12 Oct > Employment Change
- 13 Oct > GDP YoY Growth Rate
- 13 Oct > Annual Inflation Rate
- 13 Oct > FOMC Minutes
- 15 Oct > Retail Sales MoM
- 20 Oct > Annual Inflation Rate



Equities

- Developed market equities were broadly flat over the quarter after a moderate decline in September erased the quarter's prior gains. However, this still leaves developed market equities sitting on strong gains for the year to date. Chinese equities have struggled though and dragged emerging market equities down over the quarter, despite some markets, such as India, continuing to perform well.
- European equities have performed well over the past few months. First, the relatively more dovish positioning of the European Central Bank (ECB) is positive for businesses and asset prices. The ECB's commitment to stimulate the recovery and continue the bond purchases should support earnings. Second, there are long-term opportunities from the EU's focus on green infrastructure. Finally, the German Election result means a coalition government will be formed, most likely involving the Social Democratic Party (SPD) and Green Party. Should this happen, we think this could lead to deeper Eurozone integration and a less conservative stance on fiscal spending. These should support European equities

Bonds

- In the US, the Federal Reserve (the Fed) announced that it will soon (probably in November) begin to slow the pace of its asset purchases, with purchases set to come to an end by around the middle of next year. The Fed also released its projections for interest rates over the next few years, with the central expectation now being for US interest rates to increase to 1.75% by the end of 2024. The pace of rate increases was faster than the market had been pricing in, resulting in a rise in Treasury yields in the days following the Fed's September meeting, reversing the decline in yields from earlier in the quarter.
- In the UK, the Bank of England (BoE) delivered a similarly hawkish shift, suggesting that it could put interest rates up before the end of the year.
- The European Central Bank (ECB) announced a reduction in the pace of its asset purchases, but in contrast to the Fed, was keen to stress that this was not the beginning of a process of tapering purchases down to zero.

Commodities

- Brent oil prices almost touched US\$80p/bbl on harsh weather conditions which disrupt global supply.

FX

- The USD did not react initially to the updated dot plot that points to three rate hikes in both 2023 and 2024. But Fed Chair Powell said criteria for a taper had been "all but met" in the press conference, supporting the USD.

• **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	Q3 2021
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 29.1%	Cmdty 6.6%
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 17.9%	Growth 0.8%
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%	Value 14.4%	DM Equities 0.1%
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%	Small cap 13.5%	Global REITS -0.1%
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%	DM Equities 13.4%	Value -0.7%
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%	Growth 12.2%	Global Agg -0.9%
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 -1.0%	Small cap -1.3%
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 -4.1%	MSCI EM -8.0%

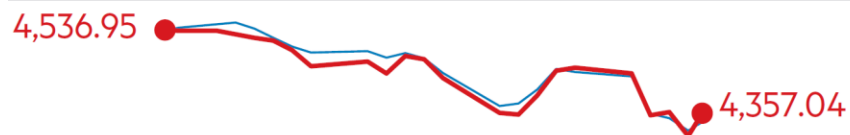
- Source: JP Morgan Asset Management, <https://am.jpmorgan.com/gb/en/asset-management/adv/insights/market-insights/monthly-market-review/>
- 1 October 2021

Global Stock Markets – Americas

AMERICAS

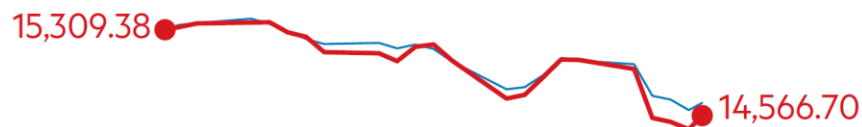
Sep 02 - -

 **S&P 500** **New York**




Day  1.15% Month  -3.69% Year  28.88%

 **Nasdaq Composite** **New York**



Day  0.82% Month  -4.85% Year  28.61%

 **Dow Jones Industrial** **New York**




Day  1.43% Month  -2.79% Year  23.40%

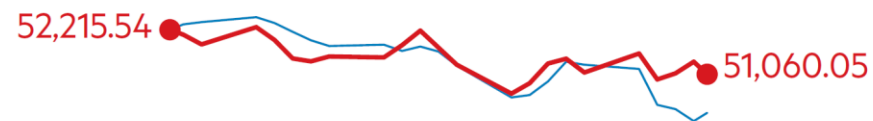
Sep 02 - Oct 01

 **S&P/TSX COMP** **Toronto**



Day  0.40% Month  -2.60% Year  24.51%

 **IPC** **Mexico City**



Day  -0.63% Month  -2.21% Year  39.41%

 **Bovespa** **São Paulo**



Day  1.73% Month  -5.44% Year  18.25%

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

Global Stock Markets – Europe

EUROPE

Sep 02 - Oct 01

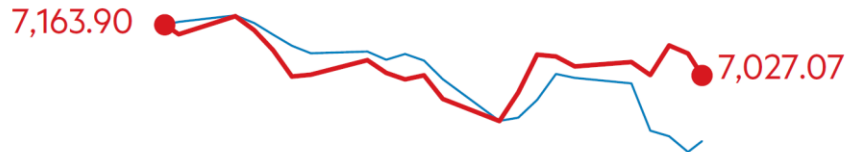
Index

All World



FTSE 100

London



Day ▼ -0.84%

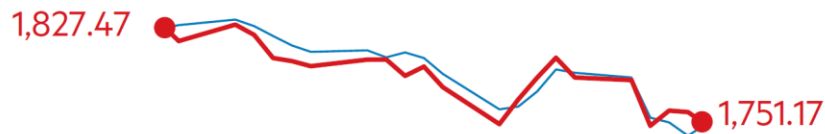
Month ▼ -1.85%

Year ▲ 19.36%



FTSE Eurofirst 300

Europe



Day ▼ -0.45%

Month ▼ -4.04%

Year ▲ 24.70%



CAC 40

Paris



Day ▼ -0.04%

Month ▼ -2.54%

Year ▲ 35.69%

Sep 02 - Oct 01

Index

All World



Xetra Dax

Frankfurt



Day ▼ -0.68%

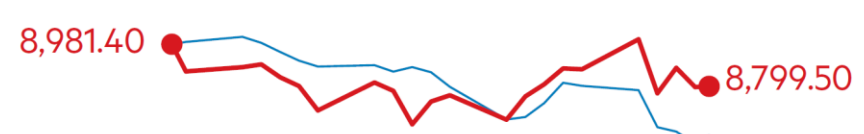
Month ▼ -4.60%

Year ▲ 18.77%



Ibex 35

Madrid



Day ▲ 0.04%

Month ▼ -0.77%

Year ▲ 31.01%



FTSE MIB

Milan



Day ▼ -0.27%

Month ▼ -1.76%

Year ▲ 34.45%

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

ASIA

Sep 02 - Oct 01

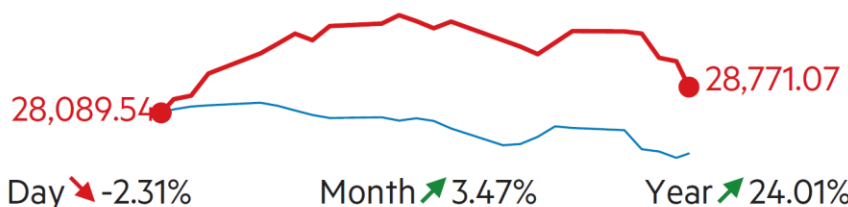
Index

All World



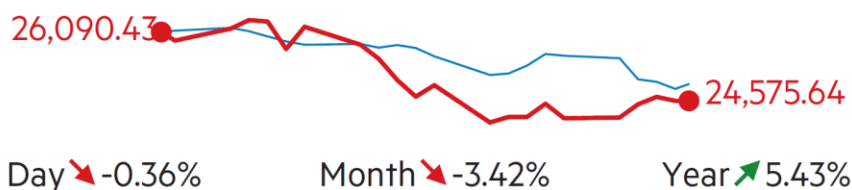
Nikkei 225

Tokyo



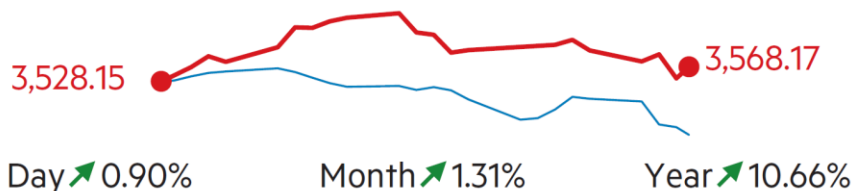
Hang Seng

Hong Kong



Shanghai Composite

Shanghai



Sep 02 - Oct 01

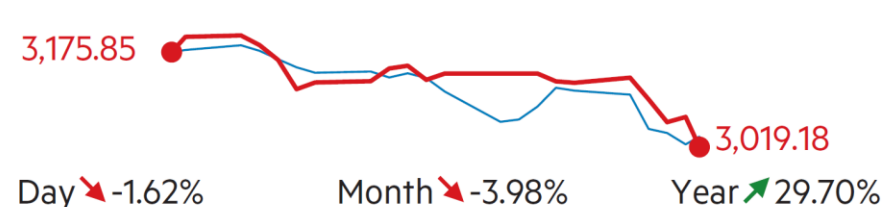
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All World



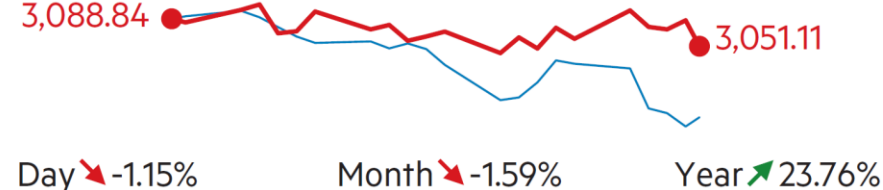
Kospi

Seoul



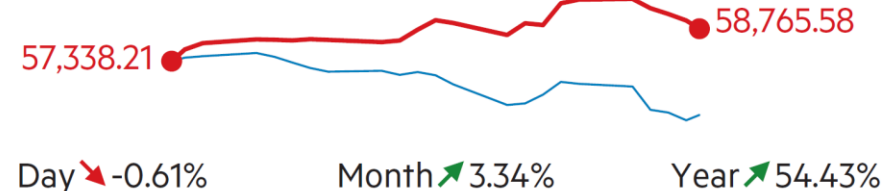
FTSE Straits Times

Singapore



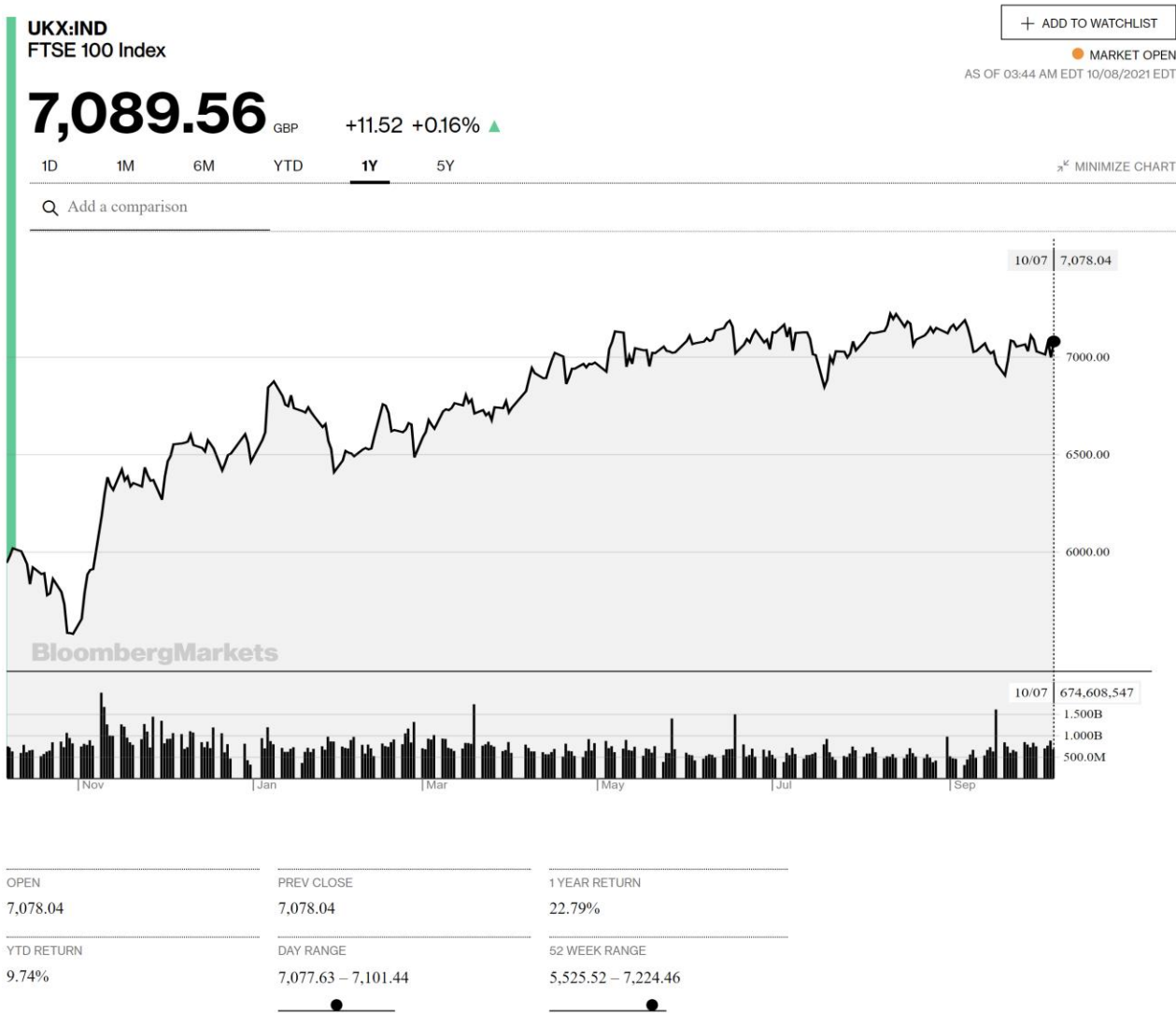
BSE Sensex

Mumbai



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

UK Stock Markets



Turkey Stock Markets

XU100:IND
Borsa Istanbul 100 Index

+ ADD TO WATCHLIST

● MARKET OPEN

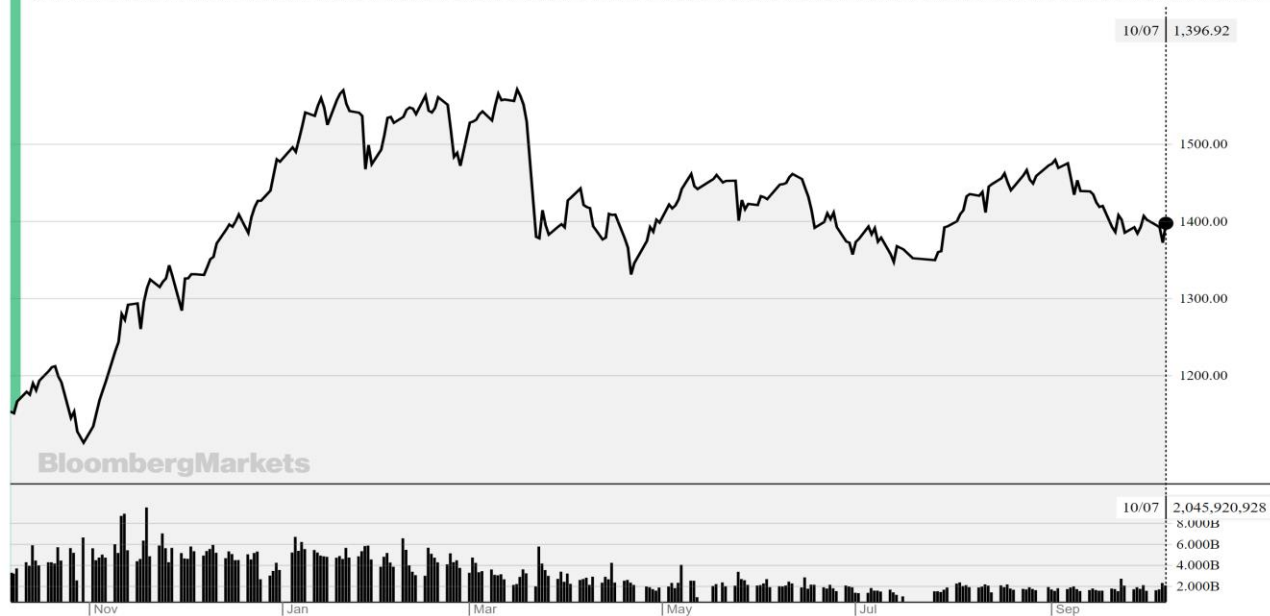
AS OF 03:49 AM EDT 10/08/2021 EDT

1,400.61 TRY +3.69 +0.26% ▲

1D 1M 6M YTD **1Y** 5Y

⌵ MINIMIZE CHART

Q Add a comparison



OPEN

1,398.04

PREV CLOSE

1,396.92

1 YEAR RETURN

26.11%

YTD RETURN

-5.15%

DAY RANGE

1,394.97 – 1,401.69

52 WEEK RANGE

1,095.72 – 1,589.47

- Source: Bloomberg
- All figures are as of 8 October 2021

Global Bond Markets – Americas & Europe & Middle East

Americas 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
United States »	1.60%	+2	+26	+81	4:05 AM
Canada	1.56%	+0	+36	+95	10/7/2021
Brazil	11.08%	+1	-1	+309	10/7/2021
Mexico	7.48%	0	+52	+133	4:05 AM

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

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
Germany »	-0.16%	+3	+17	+37	4:05 AM
United Kingdom »	1.12%	+5	+38	+83	4:05 AM
France	0.19%	+3	+17	+45	4:06 AM
Italy	0.89%	+4	+14	+13	4:05 AM
Spain	0.49%	+3	+12	+29	4:05 AM
Netherlands	-0.03%	+3	+17	+39	4:05 AM
Portugal	0.38%	+3	+13	+19	4:05 AM
Greece	0.90%	+4	+5	+2	4:05 AM
Switzerland	-0.15%	+3	+15	+39	4:05 AM

- Source: Bloomberg
- All figures are as of 8 October 2021

Global Bond Markets – Asia Pacific

Asia Pacific 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
Japan »	0.08%	+1	+4	+5	3:59 AM
Australia »	1.63%	+5	+34	+77	1:39 AM
New Zealand	2.12%	+5	+12	+159	12:29 AM
Hong Kong	1.10%	--	--	--	4:05 AM
Singapore	1.68%	+7	+27	+79	4:05 AM
South Korea	2.39%	0	+36	+85	4:05 AM
India	6.31%	+5	+13	+30	4:05 AM

- Source: Bloomberg
- All figures are as of 8 October 2021

UK Bond Markets

Gilt Yields

NAME	COUPON	PRICE	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
GTGBP2Y:GOV UK Gilt 2 Year Yield	0.13	99.11	0.51%	+4	+30	+53	4:11 AM
GTGBP5Y:GOV UK Gilt 5 Year Yield	0.38	98.20	0.74%	+4	+34	+77	4:11 AM
GTGBP10Y:GOV UK Gilt 10 Year Yield	0.25	91.90	1.12%	+5	+38	+84	4:11 AM
GTGBP30Y:GOV UK Gilt 30 Year Yield	0.63	79.93	1.48%	+5	+40	+61	4:11 AM

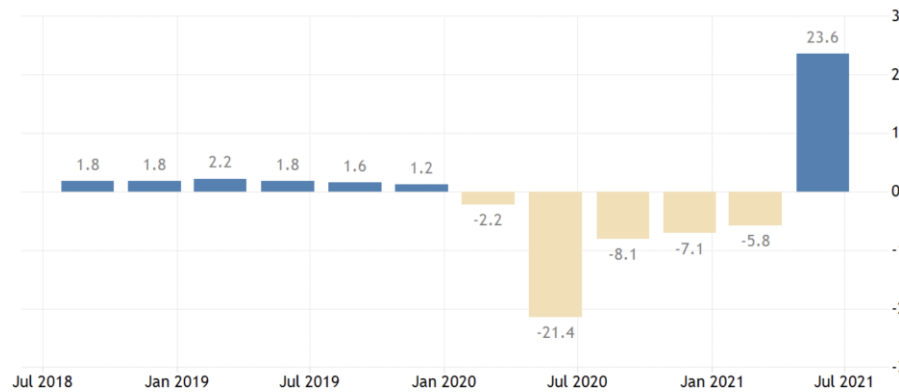
Bank of England Rates

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	435.00

- Source: Bloomberg
- All figures are as of 8 October 2021

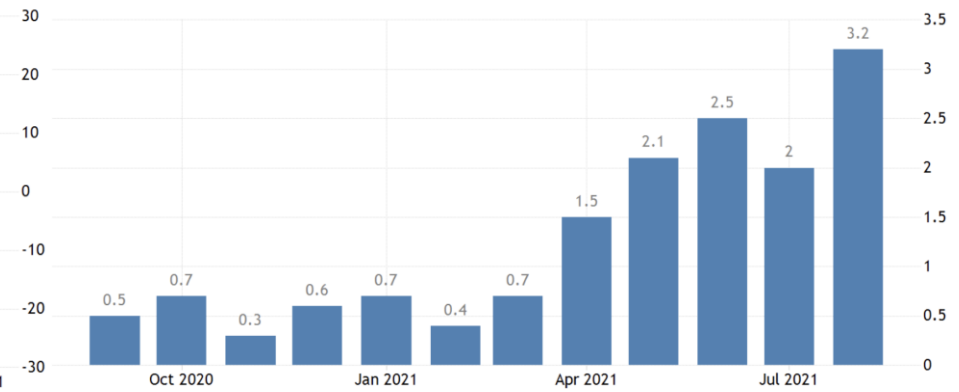
UK Economy

Annual GDP Growth Rate



SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Annual Inflation Rate



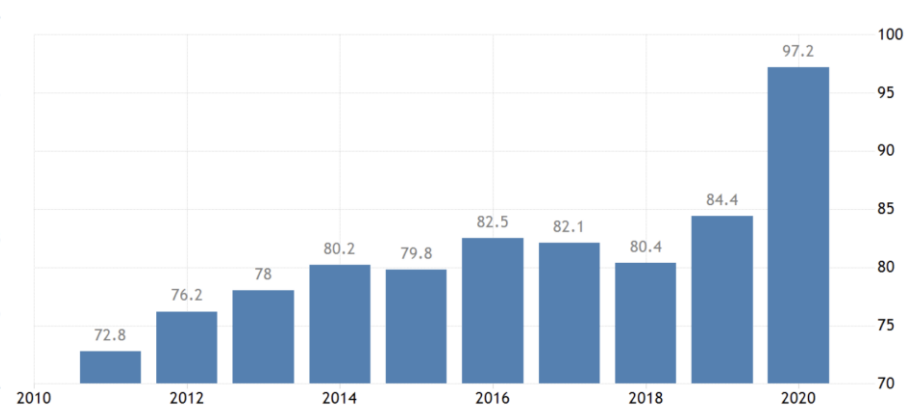
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Unemployment Rate



SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

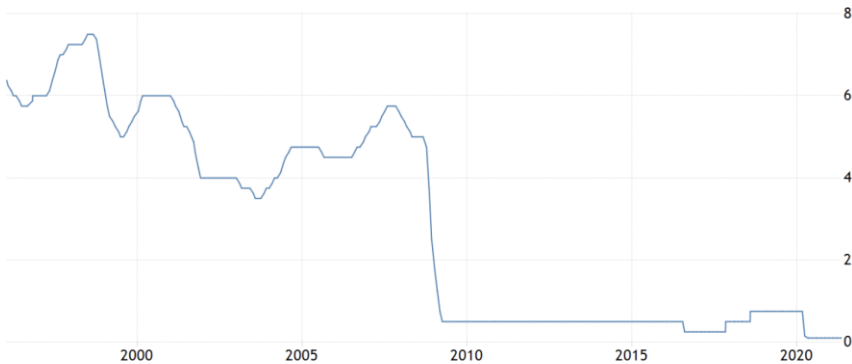
Government Debt / GDP



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

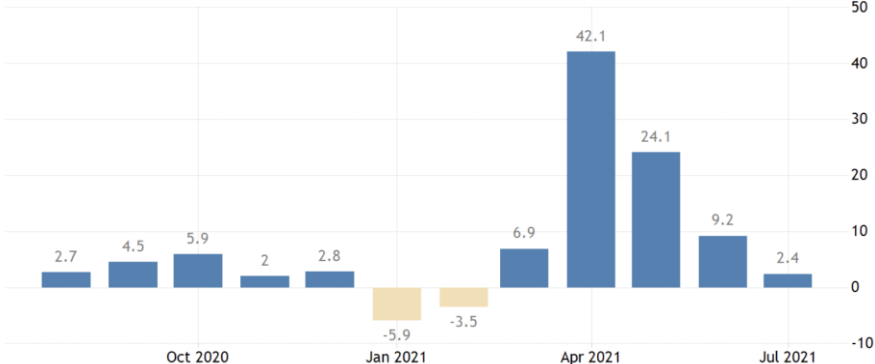
UK Markets

Interest Rate



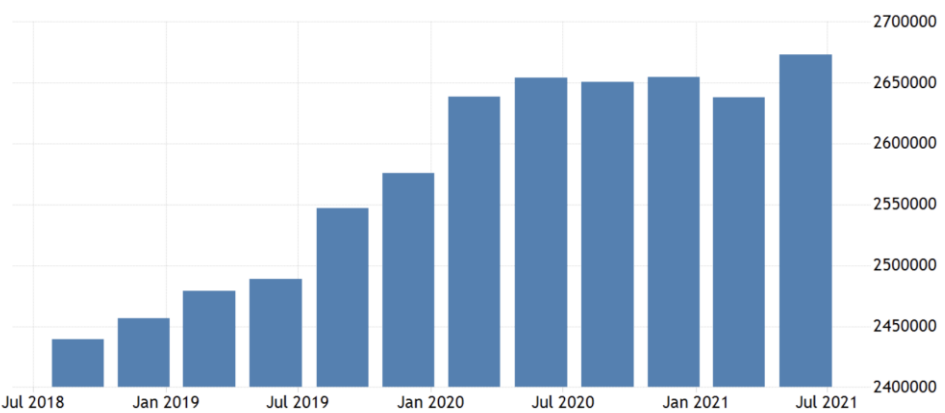
SOURCE: TRADINGECONOMICS.COM | BANK OF ENGLAND

Retail Sales YoY



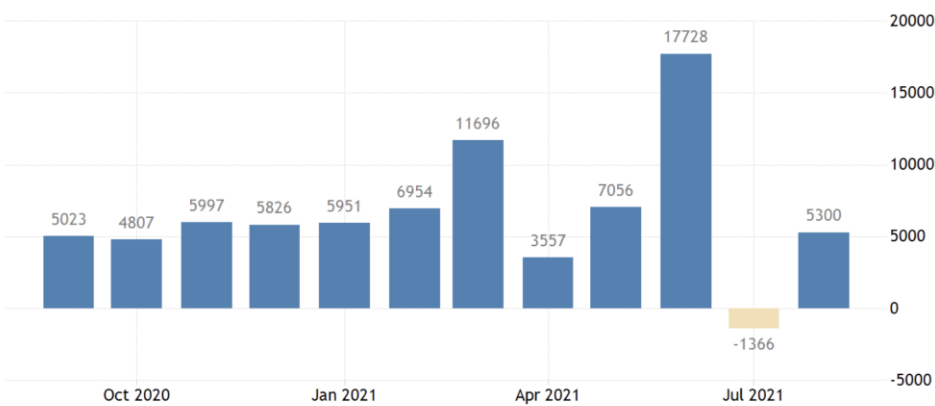
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

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

 **BARCLAYS** 7 year fixed [Full details](#)

£1,184 Monthly payment until 30/11/2028	1.39% Initial rate	£999 Product fees	£100,521 Initial term cost	2.5% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.5%. Total amount payable £407,571.35 includes interest of £106,457.35 product fees of £999 and other fees of £115. Repayments: 85 months of £1,184.37 at 1.39% (fixed), then 215 months of £1,422.26 at 3.59% (variable). Early repayment charges apply.

 **BARCLAYS** 7 year fixed [Full details](#)

£1,198 Monthly payment until 30/11/2028	1.49% Initial rate	£749 Product fees	£101,450 Initial term cost	2.6% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £409,487.85 includes interest of £108,623.85 product fees of £749 and other fees of £115. Repayments: 85 months of £1,198.40 at 1.49% (fixed), then 215 months of £1,426.79 at 3.59% (variable). Early repayment charges apply.

 **YORKSHIRE BUILDING SOCIETY** 7 year fixed [Full details](#)


£1,200 Monthly payment until 31/10/2028	1.50% Initial rate	£495 Product fees	£101,279 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 £432,629.52 includes interest of £132,134.52 product fees of £495 and other fees of £0. Repayments: 84 months of £1,199.81 at 1.50% (fixed), then 216 months of £1,534.03 at 4.49% (variable). Early repayment charges apply.

 **YORKSHIRE BUILDING SOCIETY** 7 year fixed [Full details](#)

£1,201 Monthly payment until 31/10/2028	1.51% Initial rate	£495 Product fees	£101,397 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 £432,851.64 includes interest of £132,356.64 product fees of £495 and other fees of £0. Repayments: 84 months of £1,201.22 at 1.51% (fixed), then 216 months of £1,534.51 at 4.49% (variable). Early repayment charges apply.

 **SKIPTON BUILDING SOCIETY** 7 year fixed [Full details](#)






£1,250 Monthly payment until 28/2/2029	1.85% Initial rate	£0 Product fees	£104,987 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 £441,436.76 includes interest of £141,335.76 product fees of £0 and other fees of £101. Repayments: 88 months of £1,249.77 at 1.85% (fixed), then 212 months of £1,563 at 4.64% (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 8 October 2021
- Source: www.moneysupermarket.com

UK Mortgage Loans






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

 10 year fixed Full details					
£1,264 <small>Monthly payment until 30/11/2031</small>	1.95% <small>Initial rate</small>	£999 <small>Product fees</small>	£152,746 <small>Initial term cost</small>	2.5% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.5%. Total amount payable £407,810.64 includes interest of £106,696.64 product fees of £999 and other fees of £115. Repayments: 121 months of £1,264.27 at 1.95% (fixed), then 179 months of £1,417.43 at 3.59% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,264 <small>Monthly payment until 1/2/2032</small>	1.95% <small>Initial rate</small>	£995 <small>Product fees</small>	£153,012 <small>Initial term cost</small>	2.8% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.8%. Total amount payable £420,271.48 includes interest of £118,971.48 product fees of £995 and other fees of £305. Repayments: 123 months of £1,264.27 at 1.95% (fixed), then 177 months of £1,488.51 at 4.34% (variable). Early repayment charges apply.					
 7 year fixed Full details					
£1,270 <small>Monthly payment until 28/2/2029</small>	1.99% <small>Initial rate</small>	£0 <small>Product fees</small>	£106,694 <small>Initial term cost</small>	3.3% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £444,697.08 includes interest of £144,596.08 product fees of £0 and other fees of £101. Repayments: 88 months of £1,270.10 at 1.99% (fixed), then 212 months of £1,569.94 at 4.64% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,270 <small>Monthly payment for 120 months</small>	1.99% <small>Initial rate</small>	£999 <small>Product fees</small>	£153,411 <small>Initial term cost</small>	2.6% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £409,142.40 includes interest of £108,143.40 product fees of £999 and other fees of £0. Repayments: 120 months of £1,270.10 at 1.99% (fixed), then 180 months of £1,420.73 at 3.59% (variable). Early repayment charges apply.					
 Lifetime discounted Full details					
£1,270 <small>Monthly payment for 300 months</small>	1.99% <small>Initial rate</small>	£0 <small>Product fees</small>	£381,505 <small>Initial term cost</small>	2.0% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.0%. Total amount payable £381,655 includes interest of £81,030 product fees of £0 and other fees of £625. Repayments: 300 months of £1,270.10 at 1.99% (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 8 October 2021
- Source: www.moneysupermarket.com

UK Mortgage Loans

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

 10 year fixed Full details					
£1,282 <small>Monthly payment until 30/11/2031</small>	2.07% <small>Initial rate</small>	£0 <small>Product fees</small>	£153,852 <small>Initial term cost</small>	2.6% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £410,267.53 includes interest of £110,152.53 product fees of £0 and other fees of £115. Repayments: 121 months of £1,281.81 at 2.07% (fixed), then 179 months of £1,424.88 at 3.59% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,285 <small>Monthly payment until 28/2/2032</small>	2.09% <small>Initial rate</small>	£0 <small>Product fees</small>	£154,176 <small>Initial term cost</small>	2.9% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £428,042.32 includes interest of £127,941.32 product fees of £0 and other fees of £101. Repayments: 124 months of £1,284.75 at 2.09% (fixed), then 176 months of £1,526.32 at 4.64% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,292 <small>Monthly payment until 1/2/2032</small>	2.14% <small>Initial rate</small>	£0 <small>Product fees</small>	£155,358 <small>Initial term cost</small>	2.9% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £424,927.46 includes interest of £124,622.46 product fees of £0 and other fees of £305. Repayments: 123 months of £1,292.11 at 2.14% (fixed), then 177 months of £1,501.09 at 4.34% (variable). Early repayment charges apply.					
 7 year fixed Full details					
£1,300 <small>Monthly payment until 31/1/2029</small>	2.19% <small>Initial rate</small>	£495 <small>Product fees</small>	£109,688 <small>Initial term cost</small>	3.3% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £446,572.07 includes interest of £145,952.07 product fees of £495 and other fees of £125. Repayments: 87 months of £1,299.50 at 2.19% (fixed), then 213 months of £1,562.89 at 4.49% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,300 <small>Monthly payment for 120 months</small>	2.19% <small>Initial rate</small>	£0 <small>Product fees</small>	£155,940 <small>Initial term cost</small>	2.7% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.7%. Total amount payable £413,880 includes interest of £113,880 product fees of £0 and other fees of £0. Repayments: 120 months of £1,299.50 at 2.19% (fixed), then 180 months of £1,433 at 3.59% (variable). Early repayment charges apply.					

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- Source: www.moneysupermarket.com

UK Mortgage Loans

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

first direct Lifetime tracker Full details

£1,300 Monthly payment for 300 months	2.19% Initial rate	£490 Product fees	£390,340 Initial term cost	2.2% APRC	Call
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.2%. Total amount payable £390,340 includes interest of £89,850 product fees of £490 and other fees of £0. Repayments: 300 months of £1,299.50 at 2.19% (variable). Early repayment charges may apply.

SKIPTON Building Society 10 year fixed Full details

£1,307 Monthly payment until 28/2/2032	2.24% Initial rate	£0 Product fees	£156,835 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 £432,578.32 includes interest of £132,477.32 product fees of £0 and other fees of £101. Repayments: 124 months of £1,306.91 at 2.24% (fixed), then 176 months of £1,536.48 at 4.64% (variable). Early repayment charges apply.

ACCORD MORTGAGES 10 year fixed Full details

£1,320 Monthly payment until 31/1/2032	2.33% Initial rate	£495 Product fees	£158,967 Initial term cost	3.1% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £433,587.41 includes interest of £132,967.41 product fees of £495 and other fees of £125. Repayments: 123 months of £1,320.31 at 2.33% (fixed), then 177 months of £1,528.64 at 4.49% (variable). Early repayment charges apply.

first direct Lifetime tracker Full details

£1,322 Monthly payment for 300 months	2.34% Initial rate	£0 Product fees	£396,540 Initial term cost	2.4% APRC	Call
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.4%. Total amount payable £396,540 includes interest of £96,540 product fees of £0 and other fees of £0. Repayments: 300 months of £1,321.80 at 2.34% (variable). Early repayment charges may apply.

LLOYDS BANK 10 year fixed Full details

£1,325 Monthly payment until 30/11/2031	2.36% Initial rate	£995 Product fees	£159,971 Initial term cost	2.8% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.8%. Total amount payable £419,546.26 includes interest of £118,551.26 product fees of £995 and other fees of £0. Repayments: 121 months of £1,324.80 at 2.36% (fixed), then 179 months of £1,442.74 at 3.59% (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 8 October 2021
- Source: www.moneysupermarket.com

Crypto Markets: Bitcoin



Prev. Close	54,705.7
Open	54,705.7
1-Year Change	393.39%

Bid	54,790
Ask	54,791

Day's Range	53,678 - 55,475
52 wk Range	11,071 - 64,374

- Source: www.investing.com, as of 9 October 2021

Crypto Markets: Ethereum



Prev. Close	3,624.88
Open	3,624.88
1-Year Change	917.21%

Bid	3,589.26
Ask	3,589.27

Day's Range	3,532 - 3,635
52 wk Range	364.98 - 4,352.11

- Source: www.investing.com, as of 9 October 2021

Important Legal Disclosure

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





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