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Halifax issues 24-hour warning and says 'from tomorrow' in 'massive curveball'

Halifax has just announced selected fixed rate cuts, which will go live from tomorrow.

NEWS By James Rodger Content Editor
17:21, 22 FEB 2024

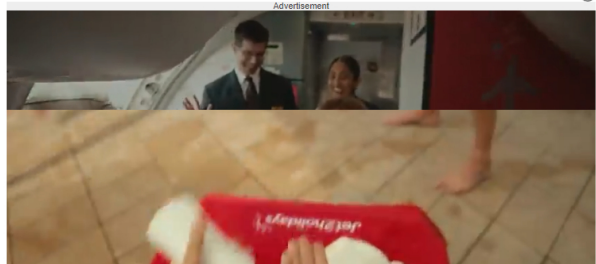
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Halifax has just announced selected fixed rate cuts, which will go live from tomorrow.

Halifax has delivered a "a massive mortgage curveball" as it cuts fixed rates. Halifax has just announced selected fixed rate cuts, which will go live from tomorrow.

With a number of other major lenders announcing rate increases today and this week, [Newspage](#) asked brokers what's going on. Imran Hussain, Director at Harmony Financial Services, said: "Halifax are well and truly smacking the competition right now. They have an appetite to remain the UK's number 1 mortgage lender."



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"While others are going one way, Halifax are going the other. Halifax must be seeing this as an opportunity to sweep up business, especially as they have the functions in place to actually service the business they receive." Gary Boakes, Director at Verve Financial, said: "Opportunity knocks, with Halifax clearly seeing the current climate as a great opportunity to increase their market share."

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"With other lenders increasing rates today and this week, this is great response and fantastic publicity. Even if the rates are just 0.1% lower, the extra business and positive news will be worth the potential cut in their margins. A tactical moved timed perfectly. Well done Halifax."

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HSBC UK issues one-day mortgage holders in 'clear message'

Gary Bush, Financial Adviser at MortgageShop.com, said: "HSBC put their rates all up, along comes the largest mortgage lender in the UK, Halifax, reducing their rates in an amazing about-turn catching all their competitors sleeping. A superb strategy from Halifax owners, Lloyds Banking Group."

Ben Perks, Managing Director at Orchard Financial Advisers, said of the news: "Wait, what? There has been an influx of emails today notifying us of rate increases, which has left brokers and borrowers feeling much like the weather outside, namely glum."

"But Halifax have just appeared like a rainbow amid the storm and given us a glimmer of hope. Rate reductions will be welcomed by brokers and borrowers alike."

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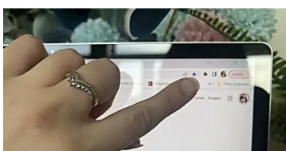


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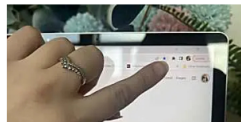
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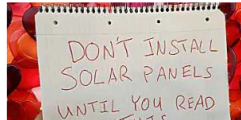
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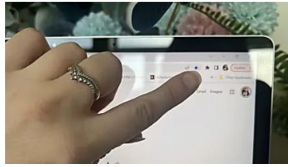
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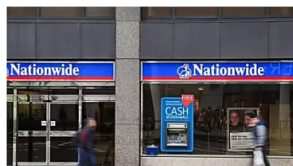


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