PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (**EEA**). For these purposes, a **retail investor** means a person who is one (or both) of the following: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended or superseded, **MiFID II**); or (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended or superseded), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently, no key information document required by Regulation (EU) No 1286/2014 (as amended or superseded, the **PRIIPs Regulation**) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (the **UK**). For these purposes, a **retail investor** means a person who is one (or both) of the following: (i) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018, as amended, (the **EUWA**); or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024. Consequently, no disclosure document required by the FCA Product Disclosure Sourcebook (the **DISC**) for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

UK MIFIR product governance / Professional investors and ECPs only target market – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (**COBS**), and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA (**UK MiFIR**); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a **distributor**) should take into consideration the manufacturers' target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

29 September 2026

BROMFORD FLAGSHIP LIVEWEST LIMITED
Legal entity identifier (LEI): 213800GKFIZBLASN3454

Issue of £250,000,000 6.250 per cent. Guaranteed Secured Sustainability Notes due 2038

under the £2,000,000,000
Guaranteed Secured Note Programme

Part A – Contractual Terms

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Programme Admission Particulars dated 9 September 2026 (the **Programme Admission Particulars**). This document constitutes the Pricing Supplement of the Notes described herein and must be read in conjunction with the Programme Admission Particulars. Full information on the Obligors and the offer of the Notes is only available on the basis of the combination of this Pricing Supplement and the Programme Admission Particulars. The Programme Admission Particulars have been published via the regulatory news service maintained by the London Stock Exchange (www.londonstockexchange.com/exchange/news/market-news/market-news-home.html).

1.	Issuer:		Bromford Flagship LiveWest Limited
2.	Guarantors:		Bromford Housing Association, Merlin Housing Association, Flagship Housing Limited and LiveWest Homes Limited and each other member of the Group which accedes to the Guarantee from time to time (subject to Condition 4.2 (*Additional and Retiring Guarantors*).
3.	(a)	Series Number:	6
	(b)	Tranche Number:	1
	(c)	Date on which the Notes will be consolidated and form a single Series:	Not Applicable.
4.	Specified Currency:		Sterling
5.	Aggregate Principal Amount:		
	(a)	Series:	£250,000,000
	(b)	Tranche:	£250,000,000
6.	Retained Notes:		Not Applicable
7.	Issue Price		99.301 per cent. of the Aggregate Principal Amount
8.	Specified Denomination(s):		£100,000 and integral multiples of £1,000 in excess thereof up to and including £199,000. No Notes in definitive form will be issued with a denomination above £199,000.
9.	Calculation Amount (in relation to calculation of interest in respect of Notes in global form see Conditions):		£1,000
10.	Issue Date:		1 October 2026
11	Trade Date:		24 September 2026
12.	Interest Commencement Date:		Issue Date
13.	Maturity Date:		1 October 2038
14.	Interest Basis:		Fixed Rate

		(see paragraph 21 below)
15.	Redemption Basis:	Redemption on the Maturity Date at the Final Redemption Amount (see paragraph 23 below)
16.	Change of Interest Basis:	Not Applicable
17.	Date Board approval for issuance of Notes obtained	29 January 2026

Provisions relating to the Underlying Security

18.	Numerical Apportionment Basis:	Applicable
	Initial Allocated Value:	£281,800,000
19.	Specific Apportionment Basis:	Not Applicable
20.	Currency Conversion:	Not Applicable

Provisions relating to interest payable

21.	Fixed Rate Note Provisions:		Applicable
	(a)	Rate(s) of Interest:	6.250 per cent. per annum payable in arrear on each Interest Payment Date
	(b)	Interest Payment Date(s):	1 April and 1 October in each year up to and including the Maturity Date
	(c)	Fixed Coupon Amount(s) for Notes in definitive form (and in relation to Notes in global form see Conditions):	£31.25 per Calculation Amount
	(d)	Broken Amount(s) for Notes in definitive form (and in relation to Notes in global form see Conditions):	Not Applicable
	(e)	Day Count Fraction:	Actual/Actual (ICMA)
	(f)	Determination Date(s):	1 April and 1 October in each year
22.	Floating Rate Note Provisions:		Not Applicable

Provisions relating to Redemption

23.	Final Redemption Amount:	100 per cent. of their principal amount

24.	Instalment Redemption:	Not Applicable
25.	Mandatory Early Redemption:	Applicable
26.	Early Redemption in respect of redemption pursuant to Condition 10.5 (*Redemption at the option of the Issuer (Issuer Call)*)	Applicable
	(a) Optional Redemption Amount:	Modified Spens Amount
	(b) Benchmark Gilt:	3¾% Treasury Gilt 2038 (ISIN GB00BQC4R99)
	(c) Spens Margin:	0.15 per cent.
	(d) Minimum Redemption Amount:	Not Applicable
	(e) Maximum Redemption Amount:	Not Applicable

General provisions applicable to the Notes:

27.	Form of Notes:	Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes upon an Exchange Event
28.	New Global Note:	Yes
29.	Additional Financial Centre(s):	Not Applicable
30.	Talons for future Coupons to be attached to Definitive Notes:	Not Applicable

Signed on behalf of Bromford Flagship LiveWest Limited:

By: …………………………………………..
Duly authorised

Signed on behalf of Bromford Housing Association Limited:

By: …………………………………………..
Duly authorised

Signed on behalf of Merlin Housing Society Limited:

By: …………………………………………..

Duly authorised

Signed on behalf of Flagship Housing Limited:

By: …………………………………………..
Duly authorised

Signed on behalf of LiveWest Homes Limited:

By: …………………………………………..
Duly authorised

Part B – Other Information

1. Admission to Trading

(a)	Admission to Trading	Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange plc's International Securities Market and the London Stock Exchange plc's Sustainable Bond Market with effect from 1 October 2026.
(b)	Estimate of total expenses related to admission to trading:	£5,850

2. Ratings

The Notes to be issued have been rated "A+" by S&P Global Ratings UK Limited and "A2" by Moody's Investors Service Limited.

3. Interests of natural and legal persons involved in the issue

Save for the combined selling, management and underwriting commission payable to the Managers, so far as the Obligors are aware, no person involved in the issue of the Notes has an interest material to the offer. The Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Obligors and their affiliates in the ordinary course of business

4. Yield (*Fixed Rate Notes only*)

6.334 per cent.. The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

5. Operational Information

(a)	ISIN:	XS3515171232
(b)	Common Code:	351517123
(c)	CFI:	DTFNFB, as updated as set out on the website of the Association of National Number Agencies (**ANNA**)
(d)	FISN:	BROMFORD FLAGSH/6.25EMTN 20381001, as updated as set out on the website of the ANNA
(e)	Any clearing system(s) other than Euroclear and Clearstream, Luxembourg and the relevant identification number(s):	Not Applicable
(f)	Delivery:	Delivery against payment

(g)	Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
(h)	Intended to be held in a manner which would allow Eurosystem eligibility:	No. Whilst the designation is specified as "no" at the date of this Pricing Supplement, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safekeeper. Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.
(i)	Use of proceeds:	See "*Use of Proceeds*" *and* "*Sustainable Finance Framework*" sections in the Programme Admission Particulars.
(j)	Social, Green or Sustainability Bonds:	Yes – Sustainability Bonds
	Reviewer(s):	Moody's Investors Service Limited
	Date of Second Party Opinion(s):	17 August 2026

7. Distribution

(a)	Method of distribution:	Syndicated
(b)	If syndicated, names of Managers:	HSBC Bank plc Lloyds Bank Corporate Markets plc RBC Europe Limited
(c)	Date of Subscription Agreement:	29 September 2026
(d)	Stabilisation Manager(s) (if any):	Lloyds Bank Corporate Markets plc
(e)	If non-syndicated, name of relevant Dealer:	Not Applicable
(f)	U.S. Selling Restrictions:	Regulation S Compliance Category 2 TEFRA D
(g)	Singapore Sales to Institutional Investors and Accredited Investors only	Applicable