

PRODUCTS

Effective date **6 September 2023**

House Purchase

75% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63928	6.14%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	63890	6.21%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	63884	6.58%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63913	6.21%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63931	6.44%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63895	6.51%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	63917	6.51%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
3 year Fixed	63995	6.09%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	64065	5.56%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed	64028	5.65%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	64021	5.77%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	64053	5.65%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	64068	5.86%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed Offset	64033	5.95%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64056	5.95%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation

80% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63929	6.24%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	64505	6.26%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63933	6.34%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	64514	6.36%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	63885	6.60%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	64525	6.26%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	64531	6.36%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	64528	6.56%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	64534	6.66%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
3 year Fixed	63996	6.14%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
3 year Fixed	64000	6.24%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed	64066	5.58%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	64029	5.67%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	64071	5.68%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed	64042	5.77%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	64069	5.88%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed Offset	64034	5.97%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	64073	5.98%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation

85% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64506	6.31%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63930	6.39%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	64515	6.41%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	64538	6.49%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	64503	6.70%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	64526	6.36%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	64532	6.46%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	64509	6.61%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63932	6.69%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	64518	6.71%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	64529	6.66%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	64535	6.76%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
3 year Fixed	64578	6.19%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
3 year Fixed	64581	6.29%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed	64067	5.63%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	64030	5.72%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	64072	5.73%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed	64043	5.82%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed	64022	5.84%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

5 year Fixed (Boost LTI)	64617	5.72%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	64621	5.82%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	64070	5.93%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed Offset	64035	6.02%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	64074	6.03%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed Offset	64044	6.12%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64619	6.02%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64623	6.12%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation

90% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64507	6.36%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	64516	6.46%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed	64504	6.75%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	64527	6.41%	£1,495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	64533	6.51%	£1,495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Cascade Score)	64536	6.64%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
2 year Fixed (Cascade Score)	64537	6.74%	£1,495	Min: £50,000 Max: £750,000	Free Standard Valuation
2 year Fixed Offset	64510	6.66%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	64530	6.71%	£1,495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed	64579	6.29%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation

3 year Fixed	64582	6.39%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Cascade Score)	64590	6.52%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	64604	5.75%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed	64609	5.85%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed	64597	5.87%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed	64599	6.18%	None	Min: £100,000 Max: £500,000	Cashback – £2,000 Free Standard Valuation
5 year Fixed (Boost LTI)	64618	5.75%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	64622	5.85%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	64625	5.95%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	64626	6.05%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	64603	6.07%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	64606	6.05%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64620	6.05%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64624	6.15%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation

95% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64508	6.95%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	64517	7.05%	£995	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
2 year Fixed	64375	7.25%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed	64580	6.69%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation

3 year Fixed	64583	6.79%	£995	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed	64605	6.05%	£495	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	64598	6.12%	None	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	64610	6.15%	£495	Min: £50,000 Max: £600,000	Free Standard Valuation
5 year Fixed	64600	6.45%	None	Min: £100,000 Max: £500,000	Cashback – £2,000 Free Standard Valuation

75% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	64129	2 year Tracker Rate BoE+0.47% 1.47% collar.	£995	Min: £50,000 Max: £5m	Free Standard Valuation

85% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	64643	2 year Tracker Rate BoE+0.67% 1.67% collar.	£995	Min: £50,000 Max: £1m	Free Standard Valuation
2 year Tracker	64645	2 year Tracker Rate BoE+0.77% 1.77% collar.	£995	Min: £50,000 Max: £2m	Free Standard Valuation

90% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	64644	2 year Tracker Rate BoE+0.98% 1.98% collar.	£995	Min: £50,000 Max: £500,000	Free Standard Valuation

House Purchases (New Build)

90% LTV House Purchases (New Build) Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed Flats	64521	7.11%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed Flats	64522	7.21%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed Houses	64519	6.61%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed Houses	64520	6.71%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation

3 year Fixed Flats	64586	6.94%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed Flats	64587	7.04%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
3 year Fixed Houses	64584	6.54%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed Houses	64585	6.64%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed Flats	64613	6.10%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Flats	64614	6.20%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	64611	5.90%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	64612	6.00%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation

95% LTV House Purchases (New Build) Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed (Deposit Unlock) Houses	64523	7.02%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Deposit Unlock) Houses	64524	7.12%	£995	Min: £500,000 Max: £600,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Deposit Unlock) Houses	64588	6.69%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Deposit Unlock) Houses	64589	6.79%	£495	Min: £500,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	64615	6.00%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	64616	6.10%	£495	Min: £500,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	64601	6.12%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	64602	6.12%	None	Min: £500,000 Max: £600,000	Cashback – £250 Free Standard Valuation

Remortgage

75% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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2 year Fixed	63973	6.06%	£1,495	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63943	6.14%	£995	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63978	6.15%	£1,495	Min: £50,000 Max: £5m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	63963	6.23%	£995	Min: £50,000 Max: £5m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	63935	6.55%	None	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63939	6.64%	None	Min: £50,000 Max: £5m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed (Boost LTI)	63954	6.18%	£1,495	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed Offset	63948	6.44%	£995	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed Offset (Boost LTI)	63959	6.48%	£1,495	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	64011	6.00%	£995	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	64016	6.09%	£995	Min: £50,000 Max: £5m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	64111	5.59%	£1,495	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	64079	5.69%	£495	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	64104	5.74%	£495	Min: £50,000 Max: £5m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	64075	5.77%	None	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed (Boost LTI)	64091	5.69%	£995	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed Offset	64114	5.89%	£1,495	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed Offset	64084	5.99%	£495	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed Offset (Boost LTI)	64095	5.99%	£995	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>

80% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63974	6.10%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63944	6.18%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63979	6.19%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	64563	6.20%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	63964	6.27%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	63950	6.28%	£995	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	64566	6.30%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	63968	6.37%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	63936	6.57%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63940	6.66%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	64548	6.24%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	64550	6.34%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed Offset (Boost LTI)	64552	6.54%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	64012	6.05%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	64017	6.14%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	64112	5.61%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	64080	5.71%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	64117	5.71%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed	64105	5.76%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

5 year Fixed	64108	5.86%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	64092	5.71%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	64115	5.91%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	64085	6.01%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	64119	6.01%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64096	6.01%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation

85% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64541	6.28%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	64562	6.30%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	64555	6.37%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	64545	6.38%	£995	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	64565	6.39%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	64564	6.40%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	64558	6.47%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	64567	6.50%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	63937	6.67%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63941	6.76%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	64551	6.54%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed Offset	64544	6.58%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation

2 year Fixed Offset	64561	6.77%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	64591	6.10%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	64594	6.19%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	64113	5.71%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	64081	5.81%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	64118	5.81%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed	64076	5.84%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	64106	5.86%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	64087	5.91%	£495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed	64109	5.96%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	64633	5.81%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	64636	5.91%	£995	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	64116	6.01%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	64086	6.11%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	64120	6.11%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	64088	6.21%	£495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64635	6.11%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64637	6.41%	£995	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation

90% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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2 year Fixed	64542	6.33%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	64556	6.42%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	64546	6.43%	£995	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
2 year Fixed	64559	6.52%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed	64539	6.72%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	64540	6.81%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	64549	6.44%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	64553	6.61%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	64554	6.71%	£1,495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
3 year Fixed	64592	6.20%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
3 year Fixed	64595	6.29%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	64627	5.87%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	64629	5.91%	£495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	64641	5.96%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	64631	6.01%	£495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
5 year Fixed	64642	6.06%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	64634	5.91%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	64638	6.01%	£995	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	64628	6.02%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	64639	6.06%	£495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation

5 year Fixed (Cascade Score)	64640	6.16%	£495	Min: £50,000 Max: £750,000	<i>Free Legal Service & Free Standard Valuation</i>
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95% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64543	6.81%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	64557	6.90%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	64547	6.91%	£995	Min: £50,000 Max: £600,000	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	64560	7.00%	£995	Min: £50,000 Max: £600,000	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	64593	6.60%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	64596	6.69%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	64630	6.01%	£495	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	64632	6.11%	£495	Min: £50,000 Max: £600,000	<i>Free Legal Service & Free Standard Valuation</i>

75% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	64130	2 year Tracker Rate BoE+0.44% 1.44% collar.	£995	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>

85% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	64646	2 year Tracker Rate BoE+0.64% 1.64% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Tracker	64647	2 year Tracker Rate BoE+0.74% 1.74% collar.	£995	Min: £50,000 Max: £2m	<i>Free Legal Service & Free Standard Valuation</i>

House purchase and Remortgage

75% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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2 year Fixed	63898	6.16%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	64037	5.61%	£995	Min: £30,000 Max: £5m	None
10 year Fixed	64121	5.90%	£995	Min: £50,000 Max: £5m	<i>Free Standard Valuation</i>

80% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	64038	5.63%	£995	Min: £30,000 Max: £1m	None

85% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64511	6.26%	£995	Min: £30,000 Max: £1m	None
5 year Fixed	64039	5.68%	£995	Min: £30,000 Max: £1m	None

90% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64512	6.31%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	64607	5.71%	£995	Min: £30,000 Max: £500,000	None

95% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64513	6.90%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	64608	6.01%	£995	Min: £30,000 Max: £500,000	None

Portability

75% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63983	6.58%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	63984	6.88%	None	Min: £3,000 Max: £500,000	None

85% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64568	6.70%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	64573	6.70%	None	Min: £3,000 Max: £2m	None
2 year Fixed Offset	64569	7.00%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	64574	7.00%	None	Min: £3,000 Max: £2m	None

90% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64570	6.75%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	64575	6.75%	None	Min: £3,000 Max: £750,000	None
2 year Fixed Offset	64571	7.05%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	64576	7.05%	None	Min: £3,000 Max: £750,000	None

95% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64572	7.07%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	64577	7.07%	None	Min: £3,000 Max: £600,000	None

Product Availability: Our products are available through a limited number of partners. Please check with your club or network to see if you have access to these products.

Important Notes:

- Accord's Standard Variable Rate changed to 7.99% from 7.49% in July 2023.
 - Minimum Loan - all lending
For lending above 75% LTV the following applies:
Minimum loan size is £50,000
More than one product can be taken to make up the loan provided that the total loan size is at least £50,000
The product minimum loan size must be met -see the individual product for details
- Valuation Fee: is payable on application unless stated otherwise. Where the valuation fee has been paid, we will instruct the valuation as soon as we begin to process your application - unless you advise us otherwise.
 - Free Standard Valuation: This excludes second or subsequent valuations.
 - Cashback: on selected products Accord will pay the cashback on completion via your client's solicitor.
 - Early Repayment Charges (ERCs) and overpayments: unless otherwise stated, all products allow 10% overpayments per year without ERC. ERCs apply on redemption or transfer (part or full) to another product during the ERC period.
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- For lending up to 75% LTV the product minimum loan

applies.

- All products are available on a capital and interest, interest only or part and part basis.
- Please be aware that different criteria apply for interest only borrowing. See our lending criteria for further information.
- Product Withdrawal: we aim to give prior notice of withdrawal, but products may be withdrawn without notice. No further applications are accepted after withdrawal.
- Product fee: payable on completion, can be added to the loan.

Offset products: unlimited overpayments, savings offset against mortgage balance. Full loan must be taken on Offset products.

- Portability Top-Up: All House Purchase products are available for Portability Top-Up subject to: a minimum loan of £3,000. Top-ups below £50,000 can only be taken on products without incentives. Where applicable product fees are payable regardless of loan size.
- Part and Part mortgages: the loan can be taken on two or more products. NB. Offset and non-offset products cannot be mixed.

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Applications subject to standard lending criteria and all loans subject to status. Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. We are entered in the Financial Services Register and our registration number is 305936.

Accord Mortgages Limited is registered in England No: 2139881 Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

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