

PRODUCTS

Effective date **13 July 2023**

House Purchase

60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63594	6.36%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	63606	6.81%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63598	6.66%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
3 year Fixed	63663	6.34%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	63713	5.89%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed	63680	6.03%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	63725	6.15%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	63705	6.03%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	63719	6.19%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed Offset	63686	6.33%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation

75% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63595	6.39%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	63567	6.46%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	63607	6.83%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63586	6.46%	£1,495	Min: £50,000 Max: £5m	



Feedback

CHATBOT

2 year Fixed Offset	63599	6.69%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63572	6.76%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
3 year Fixed	63664	6.39%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	63714	5.91%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed	63681	6.05%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	63726	6.17%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	63706	6.05%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	63720	6.21%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed Offset	63687	6.35%	£495	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	63596	6.49%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63568	6.56%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63602	6.59%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	63579	6.66%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	63608	6.85%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63587	6.60%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63590	6.70%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63600	6.79%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63604	6.89%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation



3 year Fixed	63665	6.44%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	63715	5.93%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	63717	6.03%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed	63682	6.07%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	63696	6.17%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	63721	6.23%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed Offset	63723	6.33%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed Offset	63688	6.37%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

85% LTV House Purchase Fixed

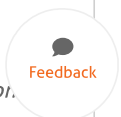
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63597	6.64%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63569	6.72%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63603	6.84%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	63580	6.97%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	63609	7.00%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63588	6.99%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63591	7.24%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63601	6.94%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63573	7.02%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63605	7.14%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation



2 year Fixed Offset	63582	7.27%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
3 year Fixed	63666	6.54%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	63716	5.98%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	63718	6.08%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed	63683	6.12%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	63697	6.22%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed	63727	6.24%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	63707	6.22%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	63708	6.35%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	63722	6.28%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed Offset	63724	6.38%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed Offset	63689	6.42%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	63698	6.52%	£495	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	63570	6.77%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63581	6.97%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63610	7.05%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63589	6.99%	£1,495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63592	7.24%	£1,495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation.



2 year Fixed (Cascade Score)	63593	7.77%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
2 year Fixed Offset	63574	7.07%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed	63667	6.69%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Cascade Score)	63673	7.44%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	63684	6.20%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed	63699	6.30%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed	63728	6.32%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	63709	6.22%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	63710	6.35%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	63711	6.72%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	63712	6.82%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	63730	6.85%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation

95% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63571	7.97%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed	63668	7.46%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed	63685	6.65%	£495	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	63700	6.75%	£495	Min: £50,000 Max: £600,000	Free Standard Valuation
5 year Fixed	63729	6.77%	None	Min: £50,000 Max: £500,000	Free Standard Valuation

60% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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2 year Tracker	63559	2 year Tracker Rate BoE+0.49% 1.49% collar.	£995	Min: £50,000 Max: £5m	<i>Free Standard Valuation</i>
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75% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	63560	2 year Tracker Rate BoE+0.57% 1.57% collar.	£995	Min: £50,000 Max: £5m	<i>Free Standard Valuation</i>

85% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	63561	2 year Tracker Rate BoE+0.79% 1.79% collar.	£995	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
2 year Tracker	63562	2 year Tracker Rate BoE+0.99% 1.99% collar.	£995	Min: £50,000 Max: £2m	<i>Free Standard Valuation</i>

House Purchases (New Build)

90% LTV House Purchases (New Build) Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed Flats	63585	7.92%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed Houses	63583	7.12%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed Houses	63584	7.32%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed Flats	63671	7.34%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed Flats	63672	7.44%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed Houses	63669	6.94%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed Houses	63670	7.14%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed Flats	63703	6.78%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed Flats	63704	6.88%	£495	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed Houses	63701	6.40%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed Houses	63702	6.50%	£495	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>

 Feedback

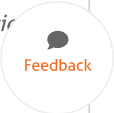
95% LTV House Purchases (New Build) Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed (Deposit Unlock) Houses	63776	7.20%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Deposit Unlock) Houses	63777	7.35%	None	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Deposit Unlock) Houses	63778	7.10%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Deposit Unlock) Houses	63779	7.21%	None	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	63780	6.55%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	63781	6.66%	None	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation

Remortgage

60% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63635	6.26%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	63653	6.70%	None	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	63658	6.75%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
3 year Fixed	63674	6.20%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	63759	5.87%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	63731	5.95%	£495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	63754	5.97%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	63771	6.10%	None	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63745	5.95%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63765	6.17%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63737	6.25%	£495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation

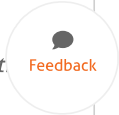


75% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63636	6.26%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	63611	6.34%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	63623	6.39%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	63654	6.75%	None	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	63659	6.80%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63618	6.37%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed Offset	63616	6.64%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
3 year Fixed	63675	6.30%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	63760	5.89%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	63732	5.97%	£495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	63755	5.99%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	63772	6.12%	None	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63746	5.97%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63766	6.19%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63738	6.27%	£495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation

80% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63637	6.30%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63612	6.38%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation



2 year Fixed	63624	6.43%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63639	6.45%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	63628	6.53%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	63655	6.77%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63660	6.82%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63619	6.47%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	63632	6.60%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	63676	6.35%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	63761	5.91%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	63733	5.99%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	63756	6.01%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	63763	6.01%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63747	5.99%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63767	6.21%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63739	6.29%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63769	6.31%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation

85% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63638	6.55%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63613	6.63%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation

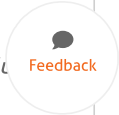


2 year Fixed	63625	6.68%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63640	6.85%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	63656	6.87%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63661	6.92%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63629	6.93%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63633	7.22%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	63617	6.93%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed Offset	63634	7.23%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
3 year Fixed	63677	6.45%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	63762	6.01%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	63734	6.09%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	63757	6.11%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	63764	6.11%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed	63741	6.19%	£495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed	63773	6.19%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63748	6.17%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63749	6.32%	£995	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63768	6.31%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63740	6.39%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63770	6.41%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation

5 year Fixed Offset	63742	6.49%	£495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
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90% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63614	6.68%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	63626	6.73%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63630	6.93%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63657	6.97%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	63662	7.02%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63620	6.81%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	63621	7.68%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	63622	7.93%	£1,495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
3 year Fixed	63678	6.55%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	63735	6.26%	£495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	63774	6.27%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	63758	6.28%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed	63743	6.36%	£495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63750	6.26%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63751	6.36%	£995	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	63752	6.74%	£495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	63775	6.75%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation



5 year Fixed (Cascade Score)	63753	6.84%	£495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
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95% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63615	7.63%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	63627	7.68%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63631	7.78%	£995	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
3 year Fixed	63679	7.29%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	63736	6.56%	£495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	63744	6.66%	£495	Min: £50,000 Max: £600,000	Free Legal Service & Free Standard Valuation

60% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	63563	2 year Tracker Rate BoE+0.49% 1.49% collar.	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation

75% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	63564	2 year Tracker Rate BoE+0.54% 1.54% collar.	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation

85% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	63565	2 year Tracker Rate BoE+0.76% 1.76% collar.	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Tracker	63566	2 year Tracker Rate BoE+1.06% 2.06% collar.	£995	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation



House purchase and Remortgage

60% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	63690	5.98%	£995	Min: £30,000 Max: £5m	None

75% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63575	6.41%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	63691	6.00%	£995	Min: £30,000 Max: £5m	None

80% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	63692	6.02%	£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	63576	6.67%	£995	Min: £30,000 Max: £1m	None
5 year Fixed	63693	6.07%	£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	63577	6.72%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	63694	6.15%	£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	63578	7.92%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	63695	6.60%	£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	63641	6.58%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	63642	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	63643	6.90%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	63648	7.00%	None	Min: £3,000 Max: £2m	None
2 year Fixed Offset	63644	7.20%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	63649	7.30%	None	Min: £3,000 Max: £2m	None

90% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63645	6.95%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	63650	7.05%	None	Min: £3,000 Max: £750,000	None
2 year Fixed Offset	63646	7.25%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	63651	7.35%	None	Min: £3,000 Max: £750,000	None

95% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63647	7.87%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	63652	7.97%	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

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.

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.
- 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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