

# PRODUCTS

Effective date **21 September 2023**

## House Purchase

### 75% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64880	5.74%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	64852	5.86%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	64846	6.23%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	64871	5.86%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	64883	6.04%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	64857	6.16%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	64875	6.16%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
3 year Fixed	64938	5.74%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	64997	5.21%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed	64969	5.30%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	64961	5.42%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	64990	5.30%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	65000	5.51%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed Offset	64974	5.60%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64993	5.60%	£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	64881	5.84%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	64853	5.91%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	64863	6.01%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	64847	6.25%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	64872	5.91%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	64876	6.21%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
3 year Fixed	64939	5.79%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
3 year Fixed	64943	5.89%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed	64998	5.23%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	64970	5.32%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	65003	5.33%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed	64982	5.42%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	65001	5.53%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed Offset	64975	5.62%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	65005	5.63%	£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	64882	5.89%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	64854	5.96%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

2 year Fixed	64885	5.99%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	64864	6.06%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	64848	6.35%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	64873	6.01%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	64884	6.19%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	64858	6.26%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	64867	6.36%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	64877	6.31%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
3 year Fixed	64940	5.84%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
3 year Fixed	64944	5.94%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed	64999	5.28%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	64971	5.37%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	65004	5.38%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed	64983	5.47%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed	64962	5.49%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	64991	5.37%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	65002	5.58%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed Offset	64976	5.67%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	65006	5.68%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed Offset	64984	5.77%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation

5 year Fixed Offset (Boost LTI)	64994	5.67%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
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90% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64855	6.01%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	64865	6.11%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed	64849	6.40%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	64874	6.09%	£1,495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Cascade Score)	64879	6.31%	£1,495	Min: £50,000 Max: £750,000	Free Standard Valuation
2 year Fixed Offset (Boost LTI)	64878	6.39%	£1,495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed	64941	5.94%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed	64945	6.04%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Cascade Score)	64950	6.17%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	64972	5.42%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed	64985	5.52%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed	64963	5.54%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed	64965	5.94%	None	Min: £100,000 Max: £500,000	Cashback – £2,000 Free Standard Valuation
5 year Fixed (Boost LTI)	64992	5.45%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	64996	5.64%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	64968	5.74%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64995	5.75%	£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	64856	6.56%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	64866	6.66%	£995	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
2 year Fixed	64850	6.90%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed	64942	6.34%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed	64946	6.44%	£995	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed	64973	5.82%	£495	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	64986	5.92%	£495	Min: £50,000 Max: £600,000	Free Standard Valuation
5 year Fixed	64964	5.94%	None	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	64966	6.39%	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	65047	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	65048	2 year Tracker Rate BoE+0.67% 1.67% collar.	£995	Min: £50,000 Max: £1m	Free Standard Valuation
2 year Tracker	65050	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	65049	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
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2 year Fixed <b>Flats</b>	64869	6.78%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed <b>Houses</b>	64868	6.28%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
3 year Fixed <b>Flats</b>	64948	6.61%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
3 year Fixed <b>Houses</b>	64947	6.21%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed <b>Flats</b>	64988	5.79%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed <b>Houses</b>	64987	5.59%	£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) <b>Houses</b>	64870	6.58%	£995	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Deposit Unlock) <b>Houses</b>	64851	6.87%	None	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Deposit Unlock) <b>Houses</b>	64949	6.26%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) <b>Houses</b>	64989	5.64%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) <b>Houses</b>	64967	5.73%	None	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation

## Remortgage

### 75% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64921	5.71%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	64894	5.79%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	64926	5.80%	£1,495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	64911	5.88%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	64886	6.20%	None	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation

2 year Fixed	64890	6.29%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	64905	5.83%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed Offset	64899	6.09%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed Offset (Boost LTI)	64909	6.13%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
3 year Fixed	64951	5.65%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
3 year Fixed	64956	5.74%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	65036	5.24%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	65011	5.39%	£495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	65029	5.44%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	65007	5.47%	None	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	65023	5.39%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	65039	5.54%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	65016	5.69%	£495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset (Boost LTI)	65026	5.69%	£995	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	64922	5.75%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	64895	5.83%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	64927	5.84%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	64924	5.85%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation

2 year Fixed	64912	5.92%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	64901	5.93%	£995	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	64929	5.95%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	64916	6.02%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	64887	6.22%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	64891	6.31%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	64906	5.89%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
3 year Fixed	64952	5.70%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	64957	5.79%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	65037	5.26%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	65042	5.36%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed	65012	5.41%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	65030	5.46%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	65033	5.56%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	65040	5.56%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	65044	5.66%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	65017	5.71%	£495	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	64923	5.85%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation



2 year Fixed	64896	5.93%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	64928	5.94%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	64925	5.95%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	64913	6.02%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	64902	6.03%	£995	Min: £50,000 Max: £2m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	64930	6.05%	£1,495	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	64917	6.12%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	64888	6.32%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	64892	6.41%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed (Boost LTI)	64907	5.99%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed Offset	64900	6.23%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed Offset	64920	6.42%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	64953	5.75%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
3 year Fixed	64958	5.84%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	65038	5.36%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	65043	5.46%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	65013	5.51%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	65008	5.54%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	65031	5.56%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	65019	5.61%	£495	Min: £50,000 Max: £2m	<i>Free Legal Service &amp; Free Standard Valuation</i>

5 year Fixed	65034	5.66%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	65024	5.51%	£995	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	65041	5.66%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	65045	5.76%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	65018	5.81%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	65020	5.91%	£495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset (Boost LTI)	65027	5.81%	£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
2 year Fixed	64897	5.98%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	64914	6.07%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	64903	6.08%	£995	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
2 year Fixed	64918	6.17%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed	64889	6.37%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	64893	6.46%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	64908	6.09%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	64910	6.28%	£1,495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
3 year Fixed	64954	5.85%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
3 year Fixed	64959	5.94%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	65009	5.59%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation

5 year Fixed	65014	5.61%	£495	Min: £50,000 Max: £500,000	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	65032	5.66%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	65021	5.71%	£495	Min: £50,000 Max: £750,000	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	65035	5.76%	£495	Min: £50,000 Max: £750,000	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed (Boost LTI)	65025	5.64%	£995	Min: £50,000 Max: £750,000	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed (Cascade Score)	65010	5.74%	None	Min: £50,000 Max: £500,000	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed (Cascade Score)	65028	5.78%	£495	Min: £50,000 Max: £750,000	<i>Free Legal Service &amp; Free Standard Valuation</i>

### 95% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64898	6.46%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	64915	6.55%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	64904	6.56%	£995	Min: £50,000 Max: £600,000	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	64919	6.65%	£995	Min: £50,000 Max: £600,000	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	64955	6.25%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service &amp; Free Standard Valuation</i>
3 year Fixed	64960	6.34%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	65015	5.71%	£495	Min: £50,000 Max: £500,000	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	65022	5.81%	£495	Min: £50,000 Max: £600,000	<i>Free Legal Service &amp; Free Standard Valuation</i>

### 75% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	65051	2 year Tracker Rate BoE+0.44% 1.44% collar.	£995	Min: £50,000 Max: £5m	<i>Free Legal Service &amp; Free Standard Valuation</i>

85% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	65052	2 year Tracker Rate BoE+0.64% 1.64% collar.	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Tracker	65053	2 year Tracker Rate BoE+0.74% 1.74% collar.	£995	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation

House purchase and Remortgage

75% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64859	5.81%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	64977	5.26%	£995	Min: £30,000 Max: £5m	None
10 year Fixed	65046	5.80%	£995	Min: £50,000 Max: £5m	Free Standard Valuation

80% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	64978	5.28%	£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	64860	5.91%	£995	Min: £30,000 Max: £1m	None
5 year Fixed	64979	5.33%	£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	64861	5.96%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	64980	5.38%	£995	Min: £30,000 Max: £500,000	None

95% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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2 year Fixed	64862	6.51%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	64981	5.78%	£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	64931	6.23%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	64932	6.53%	None	Min: £3,000 Max: £500,000	None

### 85% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64933	6.35%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	64934	6.65%	None	Min: £3,000 Max: £500,000	None

### 90% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64935	6.40%	None	Min: £3,000 Max: £750,000	None
2 year Fixed Offset	64936	6.70%	None	Min: £3,000 Max: £750,000	None

### 95% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64937	6.68%	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 8.24% from 7.99% in September 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
- 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.

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.
- 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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