

PRODUCTS

Effective date **25 August 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	63891	6.31%	£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	63902	6.41%	£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)	63914	6.36%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63921	6.46%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	63918	6.66%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	63924	6.76%	£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	63930	6.39%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63892	6.47%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63934	6.59%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	63903	6.72%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	63886	6.75%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63915	6.75%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63922	7.00%	£1,495	Min: £50,000 Max: £2m	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	63896	6.77%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63906	7.02%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	63919	7.05%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	63925	7.30%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
3 year Fixed	63997	6.24%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
3 year Fixed	64001	6.49%	£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)	64054	5.82%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	64059	5.92%	£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)	64057	6.12%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64061	6.22%	£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	63893	6.52%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63904	6.72%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63887	6.80%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63916	6.79%	£1,495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63923	7.04%	£1,495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Cascade Score)	63926	7.52%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
2 year Fixed (Cascade Score)	63927	7.72%	£1,495	Min: £50,000 Max: £750,000	Free Standard Valuation
2 year Fixed Offset	63897	6.82%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed Offset (Boost LTI)	63920	7.09%	£1,495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed	63998	6.39%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation

3 year Fixed	64002	6.59%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Cascade Score)	64010	7.14%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	64031	5.80%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed	64045	5.90%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed	64023	5.92%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed	64399	6.23%	None	Min: £100,000 Max: £500,000	Cashback – £2,000 Free Standard Valuation
5 year Fixed (Boost LTI)	64055	5.85%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	64060	5.95%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	64063	6.32%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	64064	6.42%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	64027	6.45%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	64036	6.10%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64058	6.15%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64062	6.25%	£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	64378	6.92%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	64380	7.12%	£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	64389	6.79%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation

3 year Fixed	64390	6.99%	£995	Min: £50,000 Max: £600,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed	64032	6.25%	£495	Min: £50,000 Max: £500,000	<i>Free Standard Valuation</i>
5 year Fixed	64024	6.32%	None	Min: £50,000 Max: £500,000	<i>Free Standard Valuation</i>
5 year Fixed	64046	6.35%	£495	Min: £50,000 Max: £600,000	<i>Free Standard Valuation</i>
5 year Fixed	64400	6.45%	None	Min: £100,000 Max: £500,000	<i>Cashback – £2,000</i> <i>Free Standard Valuation</i>

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	<i>Free Standard Valuation</i>

85% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	64123	2 year Tracker Rate BoE+0.79% 1.79% collar.	£995	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
2 year Tracker	64125	2 year Tracker Rate BoE+0.99% 1.99% collar.	£995	Min: £50,000 Max: £2m	<i>Free Standard Valuation</i>

90% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	64124	2 year Tracker Rate BoE+1.10% 2.10% collar.	£995	Min: £50,000 Max: £500,000	<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	63909	7.67%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed Flats	63910	7.87%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed Houses	63907	6.87%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed Houses	63908	7.07%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>

3 year Fixed Flats	64006	7.04%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed Flats	64007	7.14%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed Houses	64004	6.64%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed Houses	64005	6.84%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed Flats	64049	6.35%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed Flats	64050	6.45%	£495	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed Houses	64047	5.95%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed Houses	64048	6.05%	£495	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>

95% LTV House Purchases (New Build) Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed (Deposit Unlock) Houses	64381	7.02%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed (Deposit Unlock) Houses	64376	7.22%	None	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed (Deposit Unlock) Houses	64382	7.22%	£495	Min: £500,000 Max: £600,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed (Deposit Unlock) Houses	64377	7.42%	None	Min: £500,000 Max: £600,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed (Deposit Unlock) Houses	64008	6.72%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed (Deposit Unlock) Houses	64009	6.92%	£495	Min: £500,000 Max: £600,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed (Deposit Unlock) Houses	64397	5.90%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed (Deposit Unlock) Houses	64398	6.00%	£495	Min: £500,000 Max: £600,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed (Deposit Unlock) Houses	64395	6.01%	None	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed (Deposit Unlock) Houses	64396	6.11%	None	Min: £500,000 Max: £600,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>

Remortgage

75% LTV Remortgage Fixed

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

5 year Fixed Offset (Boost LTI)	64095	5.99%	£995	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>
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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	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63944	6.18%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63979	6.19%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	63976	6.25%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63964	6.27%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	63950	6.28%	£995	Min: £50,000 Max: £2m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63981	6.34%	£1,495	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	63968	6.37%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	63936	6.57%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63940	6.66%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed (Boost LTI)	63955	6.28%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed (Boost LTI)	63957	6.35%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed Offset (Boost LTI)	63960	6.58%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	64012	6.05%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	64017	6.14%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	64112	5.61%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	64080	5.71%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>

5 year Fixed	64117	5.71%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	64105	5.76%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	64108	5.86%	£495	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed (Boost LTI)	64092	5.71%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed Offset	64115	5.91%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed Offset	64085	6.01%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed Offset	64119	6.01%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed Offset (Boost LTI)	64096	6.01%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>

85% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63975	6.35%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63945	6.43%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63980	6.44%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	63965	6.52%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	63977	6.65%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63937	6.67%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63951	6.68%	£995	Min: £50,000 Max: £2m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	63982	6.74%	£1,495	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	63941	6.76%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	63969	6.77%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>

2 year Fixed (Boost LTI)	63958	6.97%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed Offset	63949	6.73%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed Offset	63972	7.07%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	64013	6.15%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	64018	6.24%	£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)	64093	5.89%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	64098	6.02%	£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)	64097	6.19%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset (Boost LTI)	64099	6.32%	£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	63946	6.48%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	63966	6.57%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	63952	6.68%	£995	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
2 year Fixed	63938	6.77%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	63970	6.77%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed	63942	6.86%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	63956	6.62%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	63961	7.48%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	63962	7.68%	£1,495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
3 year Fixed	64014	6.25%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
3 year Fixed	64019	6.34%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	64077	5.92%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	64082	5.98%	£495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	64107	6.03%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	64089	6.08%	£495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
5 year Fixed	64110	6.13%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	64094	5.98%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	64101	6.11%	£995	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	64078	6.40%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation

5 year Fixed (Cascade Score)	64102	6.46%	£495	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed (Cascade Score)	64103	6.56%	£495	Min: £50,000 Max: £750,000	<i>Free Legal Service & Free Standard Valuation</i>

95% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64383	6.88%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	64385	6.97%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	64384	6.98%	£995	Min: £50,000 Max: £600,000	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	64386	7.07%	£995	Min: £50,000 Max: £600,000	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	64391	6.65%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	64392	6.74%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	64083	6.28%	£495	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	64090	6.38%	£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	64127	2 year Tracker Rate BoE+0.76% 1.76% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Tracker	64128	2 year Tracker Rate BoE+1.06% 2.06% 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
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	63899	6.42%	£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	63900	6.47%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	64040	5.76%	£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	64379	6.87%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	64041	6.21%	£995	Min: £30,000 Max: £500,000	None

Portability

75% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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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	63985	6.75%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	63990	6.75%	None	Min: £3,000 Max: £2m	None
2 year Fixed Offset	63986	7.05%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	63991	7.05%	None	Min: £3,000 Max: £2m	None

90% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63987	6.80%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	63992	6.80%	None	Min: £3,000 Max: £750,000	None
2 year Fixed Offset	63988	7.10%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	63993	7.10%	None	Min: £3,000 Max: £750,000	None

95% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	64387	7.04%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	64388	7.04%	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
- 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.

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.
- 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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