

Effective date **26 July 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

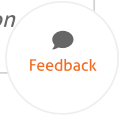


Feedback

**CHATBOT**

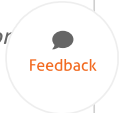
80% LTV House Purchase Fixed

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

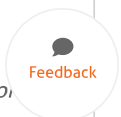
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63930	6.39%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63892	6.47%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63934	6.59%	£1,495	Min: £50,000 Max: £2m	Cashback – £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 (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	63894	7.72%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63905	7.92%	£995	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
3 year Fixed	63999	7.16%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed	64003	7.36%	£995	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed	64032	6.25%	£495	Min: £50,000 Max: £500,000	Free Standard Valuation



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>

## 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>

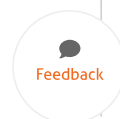
## 90% LTV House Purchase Tracker

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 <b>Flats</b>	63909	7.67%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed <b>Flats</b>	63910	7.87%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed <b>Houses</b>	63907	6.87%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed <b>Houses</b>	63908	7.07%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed <b>Flats</b>	64006	7.04%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed <b>Flats</b>	64007	7.14%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed <b>Houses</b>	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	Cashback – £250 Free Standard Valuation
5 year Fixed Flats	64049	6.35%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Flats	64050	6.45%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	64047	5.95%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	64048	6.05%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation

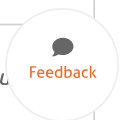
## 95% LTV House Purchases (New Build) Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed (Deposit Unlock) Houses	63911	6.95%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Deposit Unlock) Houses	63888	7.10%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Deposit Unlock) Houses	63912	7.15%	£495	Min: £500,000 Max: £600,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Deposit Unlock) Houses	63889	7.30%	None	Min: £500,000 Max: £600,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Deposit Unlock) Houses	64008	6.72%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Deposit Unlock) Houses	64009	6.92%	£495	Min: £500,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	64051	6.00%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	64052	6.10%	£495	Min: £500,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	64025	6.11%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	64026	6.21%	None	Min: £500,000 Max: £600,000	Cashback – £250 Free Standard Valuation

## Remortgage

### 75% LTV Remortgage Fixed

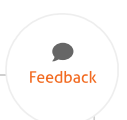
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63973	6.06%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation



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	Free Legal Service & Free Standard Valuation

## 80% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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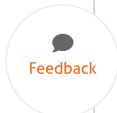
2 year Fixed	63974	6.10%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63944	6.18%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63979	6.19%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	63976	6.25%	£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	63981	6.34%	£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)	63955	6.28%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	63957	6.35%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed Offset (Boost LTI)	63960	6.58%	£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

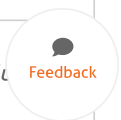
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63975	6.35%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63945	6.43%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63980	6.44%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	63965	6.52%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	63977	6.65%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	63937	6.67%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	63951	6.68%	£995	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	63982	6.74%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	63941	6.76%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	63969	6.77%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
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	Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	64103	6.56%	£495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation



Feedback



95% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63947	7.43%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	63967	7.52%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	63953	7.53%	£995	Min: £50,000 Max: £600,000	Free Legal Service & Free Standard Valuation
2 year Fixed	63971	7.62%	£995	Min: £50,000 Max: £600,000	Cashback – £500 Free Standard Valuation
3 year Fixed	64015	6.99%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
3 year Fixed	64020	7.08%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	64083	6.28%	£495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	64090	6.38%	£495	Min: £50,000 Max: £600,000	Free Legal Service & Free Standard Valuation

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	Free Legal Service & Free Standard Valuation

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	Free Legal Service & Free Standard Valuation
2 year Tracker	64128	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

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	5.65%	£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	63901	7.67%	£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
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
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Feedback

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	63989	7.72%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	63994	7.72%	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.
- 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.
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- 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.

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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