

# PRODUCTS

Effective date **29 June 2023**

## House Purchase

### 60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63049	6.16%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	63061	6.61%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63053	6.46%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
3 year Fixed	63118	5.97%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	63168	5.49%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed	63135	5.63%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	63180	5.75%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	63160	5.63%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	63174	5.79%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed Offset	63141	5.93%	£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	63050	6.19%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	63019	6.26%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	63062	6.63%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63040	6.26%	£1,495	Min: £50,000 Max: £5m	



Feedback

**CHATBOT**

2 year Fixed Offset	63054	6.49%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63024	6.56%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
3 year Fixed	63119	6.02%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	63169	5.51%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed	63136	5.65%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	63181	5.77%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	63161	5.65%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	63175	5.81%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed Offset	63142	5.95%	£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	63051	6.29%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63020	6.36%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63057	6.39%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	63031	6.46%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	63063	6.65%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63041	6.40%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63044	6.50%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63055	6.59%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63059	6.69%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation



3 year Fixed	63120	6.07%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	63170	5.53%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	63172	5.63%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed	63137	5.67%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	63151	5.77%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	63176	5.83%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed Offset	63178	5.93%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed Offset	63143	5.97%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

## 85% LTV House Purchase Fixed

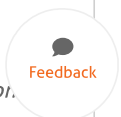
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63052	6.44%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63021	6.52%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	63058	6.64%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	63032	6.77%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	63064	6.80%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63042	6.79%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63045	7.04%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63056	6.74%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63025	6.82%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed Offset	63060	6.94%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation



2 year Fixed Offset	63035	7.07%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
3 year Fixed	63121	6.17%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	63171	5.58%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	63173	5.68%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed	63138	5.72%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	63152	5.82%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed	63182	5.84%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	63162	5.82%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	63163	5.95%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	63177	5.88%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed Offset	63179	5.98%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed Offset	63144	6.02%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed Offset	63153	6.12%	£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	63022	6.57%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63033	6.77%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63065	6.85%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63043	6.79%	£1,495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63046	7.04%	£1,495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation.





2 year Fixed (Cascade Score)	63047	7.57%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
2 year Fixed (Cascade Score)	63048	7.77%	£1,495	Min: £50,000 Max: £750,000	Free Standard Valuation
2 year Fixed Offset	63026	6.87%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed	63122	6.32%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Cascade Score)	63128	7.07%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	63139	5.80%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed	63154	5.90%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed	63183	5.92%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	63164	5.82%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Boost LTI)	63165	5.95%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	63166	6.32%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	63167	6.42%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Cascade Score)	63185	6.45%	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	63023	7.77%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63034	7.97%	£995	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
3 year Fixed	63123	7.09%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed	63140	6.25%	£495	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	63155	6.35%	£495	Min: £50,000 Max: £600,000	Free Standard Valuation



5 year Fixed	63184	6.37%	None	Min: £50,000 Max: £500,000	<i>Free Standard Valuation</i>
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### 60% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	62907	2 year Tracker Rate BoE+0.49% 1.49% collar.	£995	Min: £50,000 Max: £5m	<i>Free Standard Valuation</i>

### 75% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	62908	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	62909	2 year Tracker Rate BoE+0.79% 1.79% collar.	£995	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
2 year Tracker	62910	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	63038	7.72%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed Flats	63039	7.82%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed Houses	63036	6.92%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed Houses	63037	7.12%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed Flats	63126	6.97%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed Flats	63127	7.07%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed Houses	63124	6.57%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
3 year Fixed Houses	63125	6.77%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>



5 year Fixed <b>Flats</b>	63158	6.38%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed <b>Flats</b>	63159	6.48%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed <b>Houses</b>	63156	6.00%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed <b>Houses</b>	63157	6.10%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation

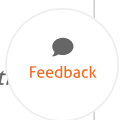
## 95% LTV House Purchases (New Build) Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed (Deposit Unlock) <b>Houses</b>	63232	7.00%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Deposit Unlock) <b>Houses</b>	63233	7.15%	None	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Deposit Unlock) <b>Houses</b>	63234	6.90%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
3 year Fixed (Deposit Unlock) <b>Houses</b>	63235	7.01%	None	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) <b>Houses</b>	63236	6.15%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) <b>Houses</b>	63237	6.26%	None	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation

## Remortgage

### 60% LTV Remortgage Fixed

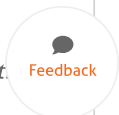
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63090	6.06%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	63108	6.50%	None	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	63113	6.55%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
3 year Fixed	63129	5.83%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	63215	5.47%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	63186	5.55%	£495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation



5 year Fixed	63210	5.57%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	63227	5.70%	None	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63201	5.55%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63221	5.77%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63192	5.85%	£495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation

## 75% LTV Remortgage Fixed

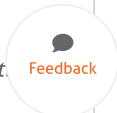
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63091	6.06%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	63066	6.14%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	63078	6.19%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	63109	6.55%	None	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	63114	6.60%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63073	6.17%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed Offset	63071	6.44%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
3 year Fixed	63130	5.93%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	63216	5.49%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	63187	5.57%	£495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	63211	5.59%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
5 year Fixed	63228	5.72%	None	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63202	5.57%	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation



5 year Fixed Offset	63222	5.79%	£1,495	Min: £50,000 Max: £5m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed Offset	63193	5.87%	£495	Min: £50,000 Max: £5m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## 80% LTV Remortgage Fixed

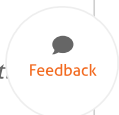
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63092	6.10%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	63067	6.18%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	63079	6.23%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	63094	6.25%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	63083	6.33%	£995	Min: £50,000 Max: £2m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	63110	6.57%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	63115	6.62%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed (Boost LTI)	63074	6.27%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed (Boost LTI)	63087	6.40%	£1,495	Min: £50,000 Max: £2m	<i>Cashback – £250 Free Legal Service &amp; Free Standard Valuation</i>
3 year Fixed	63131	5.98%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	63217	5.51%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	63188	5.59%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	63212	5.61%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	63219	5.61%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed (Boost LTI)	63203	5.59%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed Offset	63223	5.81%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>



5 year Fixed Offset	63194	5.89%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed Offset	63225	5.91%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## 85% LTV Remortgage Fixed

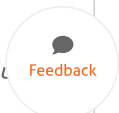
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63093	6.35%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	63068	6.43%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	63080	6.48%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	63095	6.65%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	63111	6.67%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	63116	6.72%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	63084	6.73%	£995	Min: £50,000 Max: £2m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed (Boost LTI)	63088	7.02%	£1,495	Min: £50,000 Max: £2m	<i>Cashback – £250 Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed Offset	63072	6.73%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed Offset	63089	7.03%	£995	Min: £50,000 Max: £2m	<i>Cashback – £250 Free Standard Valuation</i>
3 year Fixed	63132	6.08%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	63218	5.61%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	63189	5.69%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	63213	5.71%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	63220	5.71%	£1,495	Min: £50,000 Max: £2m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	63196	5.79%	£495	Min: £50,000 Max: £2m	<i>Free Legal Service &amp; Free Standard Valuation</i>



5 year Fixed	63229	5.79%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63204	5.77%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63205	5.92%	£995	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63224	5.91%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63195	5.99%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63226	6.01%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed Offset	63197	6.09%	£495	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	63069	6.48%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	63081	6.53%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63085	6.73%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63112	6.77%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	63117	6.82%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	63075	6.61%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	63076	7.48%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	63077	7.73%	£1,495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
3 year Fixed	63133	6.18%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	63190	5.86%	£495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	63230	5.87%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation



5 year Fixed	63214	5.88%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed	63198	5.96%	£495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63206	5.86%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	63207	5.96%	£995	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	63208	6.34%	£495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	63231	6.35%	None	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	63209	6.44%	£495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation

95% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63070	7.43%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed	63082	7.48%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed	63086	7.58%	£995	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
3 year Fixed	63134	6.92%	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	63191	6.16%	£495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
5 year Fixed	63199	6.26%	£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	62911	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
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2 year Tracker	62912	2 year Tracker Rate BoE+0.54% 1.54% collar.	£995	Min: £50,000 Max: £5m	<i>Free Legal Service &amp; Free Standard Valuation</i>
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## 85% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	62913	2 year Tracker Rate BoE+0.76% 1.76% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Tracker	62914	2 year Tracker Rate BoE+1.06% 2.06% collar.	£995	Min: £50,000 Max: £2m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## House purchase and Remortgage

### 60% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	63145	5.58%	£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	63027	6.21%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	63146	5.60%	£995	Min: £30,000 Max: £5m	None

### 80% LTV House purchase and Remortgage Fixed

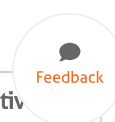
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	63147	5.62%	£995	Min: £30,000 Max: £1m	None

### 85% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63028	6.47%	£995	Min: £30,000 Max: £1m	None
5 year Fixed	63148	5.67%	£995	Min: £30,000 Max: £1m	None

### 90% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentiv
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2 year Fixed	63029	6.52%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	63149	5.75%	£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	63030	7.72%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	63150	6.20%	£995	Min: £30,000 Max: £500,000	None

## Portability

### 75% LTV Portability Fixed

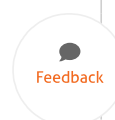
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63096	6.38%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	63097	6.68%	None	Min: £3,000 Max: £500,000	None

### 85% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63098	6.70%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	63103	6.80%	None	Min: £3,000 Max: £2m	None
2 year Fixed Offset	63099	7.00%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	63104	7.10%	None	Min: £3,000 Max: £2m	None

### 90% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63100	6.75%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	63105	6.85%	None	Min: £3,000 Max: £750,000	None
2 year Fixed Offset	63101	7.05%	None	Min: £3,000 Max: £500,000	None



2 year Fixed Offset	63106	7.15%	None	Min: £3,000 Max: £750,000	None
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## 95% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	63102	7.67%	None	Min: £3,000 Max: £500,000	None
2 year Fixed	63107	7.77%	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 7.49% from 6.99% in March 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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