



PRODUCTS

Effective date 25 January 2023

House Purchase

60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60254	4.95%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	60293	5.40%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60267	4.95%	£1,495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	60258	5.25%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
3 year Fixed	60309	4.98%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60317	4.62%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60382	4.89%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60342	4.62%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	60323	4.92%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation

75% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60255	4.99%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	60294	5.50%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60268	4.99%	£1,495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	60259	5.29%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation

3 year Fixed	60310	5.03%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60318	4.67%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60383	4.94%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60343	4.67%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	60324	4.97%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation

80% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60256	5.01%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	60264	5.11%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	60295	5.52%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60269	5.04%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60271	5.17%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	60311	5.08%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60319	4.69%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60333	4.79%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60344	4.72%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60345	4.84%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	60325	4.99%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

85% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60257	5.06%	£995	Min: £50,000 Max: £1m	Cashback – £500

CHATBOT

2 year Fixed	60265	5.16%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	60296	5.61%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60270	5.21%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60272	5.32%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	60260	5.36%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	60266	5.46%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	60312	5.18%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60320	4.74%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60334	4.84%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed	60384	4.99%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60346	4.79%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60347	4.91%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	60326	5.04%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	60335	5.14%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation

90% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	60321	4.85%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	60336	4.95%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed	60385	5.09%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60348	4.85%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation

CHATBOT

5 year Fixed (Boost LTI)	60349	5.05%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	60350	5.10%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	60351	5.20%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	60387	5.34%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation

95% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	60322	5.10%	£495	Min: £50,000 Max: £500,000	Cashback – £750 Free Standard Valuation
5 year Fixed	60337	5.20%	£495	Min: £50,000 Max: £600,000	Cashback – £750 Free Standard Valuation
5 year Fixed	60386	5.29%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation

60% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	60243	2 year Tracker Rate BoE+0.51% 1.51% collar.	£995	Min: £50,000 Max: £5m	Free Standard Valuation

75% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	60244	2 year Tracker Rate BoE+0.59% 1.59% 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	60245	2 year Tracker Rate BoE+0.79% 1.79% collar.	£995	Min: £50,000 Max: £1m	Free Standard Valuation
2 year Tracker	60246	2 year Tracker Rate BoE+0.94% 1.94% collar.	£995	Min: £50,000 Max: £2m	Free Standard Valuation

House Purchases (New Build)

90% LTV House Purchases (New Build) Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed Flats	60340	5.49%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation

5 year Fixed Flats	60341	5.69%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	60338	5.15%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	60339	5.35%	£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
5 year Fixed (Deposit Unlock) Houses	60391	5.40%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	60392	5.50%	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	60273	4.83%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60286	4.92%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	60301	5.29%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60305	5.39%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60280	4.85%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	60277	5.13%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	60313	4.95%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60352	4.54%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60377	4.58%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60234	4.84%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60367	4.54%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation

5 year Fixed Offset	60358	4.84%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
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75% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60274	4.90%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60287	4.99%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	60302	5.39%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60306	5.49%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60281	4.92%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	60278	5.20%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	60314	5.05%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60353	4.59%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60378	4.63%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60235	4.92%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60368	4.59%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	60359	4.89%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation

80% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60275	4.92%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60288	5.01%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	60290	5.11%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	60303	5.41%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Servic

2 year Fixed	60307	5.51%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60282	5.01%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	60284	5.26%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	60315	5.10%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60354	4.67%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60379	4.71%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60362	4.77%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60369	4.67%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60370	4.81%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	60360	4.97%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation

85% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60276	4.99%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60289	5.08%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	60291	5.18%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	60304	5.46%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60308	5.56%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60283	5.19%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	60285	5.38%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	60279	5.29%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation

2 year Fixed Offset	60292	5.48%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	60316	5.20%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60355	4.72%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60380	4.76%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60363	4.82%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60388	4.99%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60371	4.75%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60372	4.90%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	60361	5.02%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	60364	5.12%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation

90% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	60356	4.83%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60381	4.87%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	60365	4.93%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60389	5.11%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60373	4.83%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60374	4.98%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	60375	5.08%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	60376	5.17%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation

5 year Fixed (Cascade Score)	60390	5.36%	None	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Legal Service & Free Standard Valuation</i>
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95% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	60357	5.22%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	60366	5.32%	£495	Min: £50,000 Max: £600,000	<i>Cashback – £250</i> <i>Free Legal Service & Free Standard Valuation</i>

60% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	60247	2 year Tracker Rate BoE+0.51% 1.51% collar.	£995	Min: £50,000 Max: £5m	<i>Free Legal Service & Free Standard Valuation</i>

75% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	60248	2 year Tracker Rate BoE+0.56% 1.56% 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	60249	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	60250	2 year Tracker Rate BoE+0.91% 1.91% collar.	£995	Min: £50,000 Max: £2m	<i>Free Legal Service & Free Standard Valuation</i>

House purchase and Remortgage

60% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60261	4.90%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	60327	4.57%	£995	Min: £30,000 Max: £5m	None

75% LTV House purchase and Remortgage Fixed

CHATBOT

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60262	4.94%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	60328	4.62%	£995	Min: £30,000 Max: £5m	None
10 year Fixed	60393	5.15%	£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	60329	4.64%	£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	60263	5.01%	£995	Min: £30,000 Max: £1m	None
5 year Fixed	60330	4.69%	£995	Min: £30,000 Max: £1m	None

90% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	60331	4.80%	£995	Min: £30,000 Max: £500,000	None

95% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	60332	5.05%	£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	60297	5.25%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	60298	5.55%	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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2 year Fixed	60299	5.36%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	60300	5.66%	None	Min: £3,000 Max: £500,000	None

90% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	60394	5.09%	None	Min: £3,000 Max: £500,000	None
5 year Fixed Offset	60395	5.39%	None	Min: £3,000 Max: £500,000	None

95% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	60396	5.29%	None	Min: £3,000 Max: £500,000	None
5 year Fixed Offset	60397	5.59%	None	Min: £3,000 Max: £500,000	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 6.99% from 6.49% in February 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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