

# PRODUCTS

Effective date 10 February 2023

## House Purchase

### 60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60536	4.60%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	60506	4.80%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	60575	5.20%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	60527	4.80%	£1,495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	60511	5.10%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
3 year Fixed	60596	4.73%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60641	4.23%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed	60606	4.47%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60683	4.69%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60631	4.47%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	60612	4.77%	£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	60537	4.68%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	60507	4.85%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
year Fixed	60576	5.30%	None	Min: £50,000 Max: £5m	

 Feedback

CHATBOT

2 year Fixed (Boost LTI)	60528	4.85%	£1,495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	60512	5.15%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
3 year Fixed	60597	4.78%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60642	4.28%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed	60607	4.52%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60684	4.74%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60632	4.52%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	60613	4.82%	£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	60538	4.73%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	60540	4.83%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	60508	4.87%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	60519	4.97%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	60577	5.32%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	60529	4.90%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60532	5.03%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	60598	4.83%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60643	4.38%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	60608	4.55%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation



5 year Fixed	60622	4.65%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed	60645	4.95%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed (Boost LTI)	60633	4.57%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60634	4.69%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	60614	4.85%	£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	60539	4.80%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	60541	4.90%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	60509	4.94%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	60520	5.04%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	60578	5.40%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	60530	5.15%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60533	5.28%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	60513	5.24%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	60522	5.54%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	60599	4.93%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60644	4.46%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	60609	4.60%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60623	4.70%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation



5 year Fixed	60685	4.79%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60646	5.30%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed (Boost LTI)	60635	4.67%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60636	4.81%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	60615	4.90%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	60624	5.00%	£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
2 year Fixed	60510	5.17%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	60521	5.37%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed	60579	5.49%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	60531	5.27%	£1,495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Cascade Score)	60534	5.77%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
2 year Fixed (Cascade Score)	60535	5.97%	£1,495	Min: £50,000 Max: £750,000	Free Standard Valuation
2 year Fixed Offset	60514	5.47%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
3 year Fixed	60600	5.11%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	60610	4.75%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	60625	4.85%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed	60686	4.89%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60637	4.75%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation.



5 year Fixed (Boost LTI)	60638	4.90%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	60639	5.06%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	60640	5.16%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	60688	5.20%	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	60611	5.10%	£495	Min: £50,000 Max: £500,000	Cashback – £750 Free Standard Valuation
5 year Fixed	60626	5.20%	£495	Min: £50,000 Max: £600,000	Cashback – £750 Free Standard Valuation
5 year Fixed	60687	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	60699	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	60700	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	60701	2 year Tracker Rate BoE+0.79% 1.79% collar.	£995	Min: £50,000 Max: £1m	Free Standard Valuation
2 year Tracker	60702	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
2 year Fixed Flats	60525	5.97%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation



2 year Fixed Flats	60526	6.17%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed Houses	60523	5.47%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed Houses	60524	5.67%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed Flats	60629	5.41%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Flats	60630	5.61%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	60627	5.05%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	60628	5.25%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation

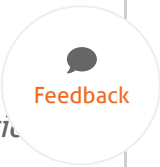
### 95% LTV House Purchases (New Build) Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed (Deposit Unlock) Houses	60694	5.30%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	60695	5.40%	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	60560	4.55%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	60542	4.68%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60566	4.77%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	60586	5.14%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60591	5.24%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60551	4.70%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	60547	4.98%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation





3 year Fixed	60601	4.65%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60672	4.18%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	60647	4.39%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60678	4.43%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60689	4.64%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60662	4.39%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	60653	4.69%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation

### 75% LTV Remortgage Fixed

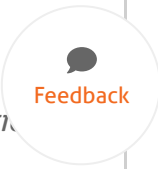
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60561	4.62%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	60543	4.75%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60567	4.84%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	60587	5.24%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60592	5.34%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60552	4.77%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	60548	5.05%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	60602	4.75%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60673	4.23%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	60648	4.44%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60679	4.48%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation



5 year Fixed	60690	4.72%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60663	4.44%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	60654	4.74%	£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	60562	4.64%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	60564	4.74%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	60544	4.77%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60568	4.86%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	60571	4.96%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	60588	5.26%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60593	5.36%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60553	4.86%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	60556	5.11%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	60603	4.80%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60674	4.33%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	60676	4.43%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed	60649	4.52%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60680	4.56%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60657	4.62%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation

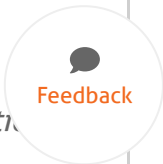




5 year Fixed (Boost LTI)	60664	4.52%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60665	4.66%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	60655	4.82%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation

### 85% LTV Remortgage Fixed

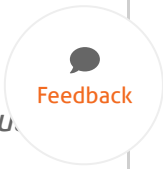
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60563	4.74%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	60545	4.84%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60569	4.93%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	60565	4.94%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	60572	5.03%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	60589	5.31%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60594	5.41%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60554	5.09%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	60557	5.27%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	60549	5.14%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	60574	5.33%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	60604	4.90%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60675	4.41%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	60677	4.51%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed	60650	4.57%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation



5 year Fixed	60681	4.61%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60658	4.67%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60691	4.79%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60666	4.63%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60667	4.78%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	60656	4.87%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	60659	4.97%	£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
2 year Fixed	60546	5.09%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60570	5.18%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	60573	5.28%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed	60590	5.51%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60595	5.61%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60555	5.34%	£1,495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	60558	5.74%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	60559	5.99%	£1,495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
2 year Fixed Offset	60550	5.39%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	60605	5.00%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60651	4.71%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation



5 year Fixed	60682	4.75%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	60660	4.81%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60692	4.91%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60668	4.71%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60669	4.81%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	60707	5.02%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	60671	5.12%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	60693	5.22%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation

### 95% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	60652	5.22%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60661	5.32%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Legal Service & Free Standard Valuation

### 60% LTV Remortgage Tracker

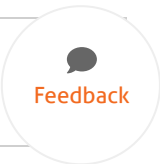
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	60703	2 year Tracker Rate BoE+0.51% 1.51% collar.	£995	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation

### 75% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	60704	2 year Tracker Rate BoE+0.56% 1.56% 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
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2 year Tracker	60705	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	60706	2 year Tracker Rate BoE+1.11% 2.11% 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
2 year Fixed	60515	4.75%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	60616	4.42%	£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	60516	4.80%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	60617	4.47%	£995	Min: £30,000 Max: £5m	None
10 year Fixed	60696	5.15%	£995	Min: £50,000 Max: £5m	<i>Free Standard Valuation</i>

### 80% LTV House purchase and Remortgage Fixed

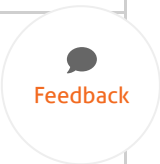
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	60618	4.50%	£995	Min: £30,000 Max: £1m	None

### 85% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60517	4.89%	£995	Min: £30,000 Max: £1m	None
5 year Fixed	60619	4.55%	£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	60518	5.12%	£995	Min: £30,000 Max: £500,000	None



5 year Fixed	60620	4.70%	£995	Min: £30,000 Max: £500,000	None
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### 95% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	60621	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	60580	5.05%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	60581	5.35%	None	Min: £3,000 Max: £500,000	None

### 85% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60582	5.15%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	60583	5.45%	None	Min: £3,000 Max: £500,000	None

### 90% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60584	4.95%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	60585	5.25%	None	Min: £3,000 Max: £500,000	None

### 95% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	60697	5.29%	None	Min: £3,000 Max: £500,000	None
5 year Fixed Offset	60698	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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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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