

PRODUCTS

Effective date 10 March 2023

House Purchase

60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60740	4.60%	£1,495	Min: £50,000 Max: £5m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed	60709	4.80%	£995	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	60779	5.20%	None	Min: £50,000 Max: £5m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed (Boost LTI)	60730	4.80%	£1,495	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed Offset	60714	5.10%	£995	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
3 year Fixed	60800	4.73%	£995	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	60845	4.23%	£1,495	Min: £50,000 Max: £5m	<i>Free Standard Valuation</i>
5 year Fixed	60810	4.47%	£495	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	60887	4.69%	None	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed (Boost LTI)	60835	4.47%	£995	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed Offset	60816	4.77%	£495	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>

75% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60741	4.68%	£1,495	Min: £50,000 Max: £5m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed	60710	4.85%	£995	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	60780	5.30%	None	Min: £50,000 Max: £5m	CHATBOT

2 year Fixed (Boost LTI)	60731	4.85%	£1,495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	60715	5.15%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
3 year Fixed	60801	4.78%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60846	4.28%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed	60811	4.52%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60888	4.74%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	60836	4.52%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	60817	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	60742	4.73%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	60744	4.83%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	60711	4.87%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	60722	4.97%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	60781	5.32%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	60732	4.90%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60735	5.03%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	60802	4.83%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	60847	4.38%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	60849	4.48%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation

5 year Fixed	60812	4.55%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	60826	4.65%	£495	Min: £50,000 Max: £2m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed (Boost LTI)	60837	4.57%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed (Boost LTI)	60838	4.69%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed Offset	60818	4.85%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>

85% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61128	4.98%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed	61117	5.07%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	61129	5.28%	£1,495	Min: £50,000 Max: £2m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed	61120	5.32%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	60782	5.40%	None	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed (Boost LTI)	61124	5.29%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed (Boost LTI)	61125	5.57%	£1,495	Min: £50,000 Max: £2m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed Offset	61118	5.37%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed Offset	61121	5.67%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
3 year Fixed	60803	4.93%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	61173	4.58%	£1,495	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
5 year Fixed	61174	4.68%	£1,495	Min: £50,000 Max: £2m	<i>Free Standard Valuation</i>
5 year Fixed	61152	4.70%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>

5 year Fixed	60889	4.79%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	61159	4.80%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61167	4.78%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61168	4.91%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	61155	5.00%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	61160	5.10%	£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	60713	5.17%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	60724	5.37%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed	60783	5.49%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	60734	5.27%	£1,495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60737	5.61%	£1,495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Cascade Score)	61126	6.12%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
2 year Fixed (Cascade Score)	61127	6.32%	£1,495	Min: £50,000 Max: £750,000	Free Standard Valuation
2 year Fixed Offset	60717	5.47%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
3 year Fixed	60804	5.11%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	61153	4.85%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	61161	4.95%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed	61193	4.96%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation

5 year Fixed (Boost LTI)	61169	4.85%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61170	5.00%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	61171	5.39%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	61172	5.49%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	61195	5.50%	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	61154	5.58%	£495	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	61194	5.66%	None	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	61162	5.68%	£495	Min: £50,000 Max: £600,000	Free Standard Valuation

60% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	60903	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	60904	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	60905	2 year Tracker Rate BoE+0.79% 1.79% collar.	£995	Min: £50,000 Max: £1m	Free Standard Valuation
2 year Tracker	60906	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
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2 year Fixed Flats	61122	6.32%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed Flats	61123	6.42%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed Houses	60726	5.47%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed Houses	60727	5.67%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed Flats	61165	5.53%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Flats	61166	5.73%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	61163	5.15%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	61164	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	61197	5.40%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	61198	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	60773	4.55%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	60746	4.68%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60764	4.77%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	60790	5.14%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60795	5.24%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60755	4.70%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation

2 year Fixed Offset	60751	4.98%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	60805	4.65%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61201	4.23%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	60851	4.39%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60876	4.43%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60893	4.64%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60866	4.39%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	60857	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	60774	4.62%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	60747	4.75%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60765	4.84%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	60791	5.24%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60796	5.34%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60756	4.77%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	60752	5.05%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	60806	4.75%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61202	4.28%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	60852	4.44%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation

5 year Fixed	60877	4.48%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	60894	4.72%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60867	4.44%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	60858	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	60775	4.64%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	60777	4.74%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	60748	4.77%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60766	4.86%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	60769	4.96%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	60792	5.26%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	60797	5.36%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	60757	4.86%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	60760	5.11%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	60807	4.80%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61203	4.38%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	61204	4.48%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed	60853	4.52%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60878	4.56%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

5 year Fixed	60861	4.62%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60868	4.52%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	60869	4.66%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	60859	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	61144	4.99%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	61130	5.04%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61139	5.13%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	61145	5.24%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	61141	5.30%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	61148	5.41%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61150	5.51%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61134	5.30%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	61136	5.60%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61132	5.34%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61143	5.60%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	60808	4.90%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61191	4.66%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	61175	4.67%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation

5 year Fixed	61189	4.71%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	61192	4.76%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed	61179	4.77%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60895	4.79%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61183	4.74%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61184	4.88%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61178	4.97%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61180	5.07%	£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	61131	5.14%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61140	5.23%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	61142	5.33%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed	61149	5.61%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61151	5.71%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61135	5.39%	£1,495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	61137	6.14%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	61138	6.33%	£1,495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61133	5.44%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	60809	5.00%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation

5 year Fixed	61176	4.81%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61190	4.85%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	61181	4.91%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	60896	4.91%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61185	4.81%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61186	4.91%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	61187	5.34%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	61188	5.44%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	61196	5.44%	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	61177	5.57%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61182	5.67%	£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	60907	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	60908	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
2 year Tracker	60909	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	60910	2 year Tracker Rate BoE+1.11% 2.11% 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	60718	4.75%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	60820	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	60719	4.80%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	60821	4.47%	£995	Min: £30,000 Max: £5m	None
10 year Fixed	60900	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	60822	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	61119	5.02%	£995	Min: £30,000 Max: £1m	None
5 year Fixed	61156	4.65%	£995	Min: £30,000 Max: £1m	None

90% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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2 year Fixed	60721	5.12%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	61157	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	61158	5.53%	£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	60784	5.05%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	60785	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	61146	5.25%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	61147	5.55%	None	Min: £3,000 Max: £500,000	None

90% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	60788	5.39%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	60789	5.69%	None	Min: £3,000 Max: £500,000	None

95% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	61199	5.66%	None	Min: £3,000 Max: £500,000	None
5 year Fixed Offset	61200	5.96%	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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