

PRODUCTS

Effective date 15 March 2023

House Purchase

60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61243	4.80%	£1,495	Min: £50,000 Max: £5m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed	61212	5.30%	£995	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	61282	5.70%	None	Min: £50,000 Max: £5m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed (Boost LTI)	61233	5.30%	£1,495	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed Offset	61217	5.60%	£995	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
3 year Fixed	61303	5.18%	£995	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	61345	4.48%	£1,495	Min: £50,000 Max: £5m	<i>Free Standard Valuation</i>
5 year Fixed	61313	4.87%	£495	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	61385	5.09%	None	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed (Boost LTI)	61335	4.87%	£995	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed Offset	61318	5.17%	£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	61244	4.83%	£1,495	Min: £50,000 Max: £5m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed	61213	5.35%	£995	Min: £50,000 Max: £5m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
year Fixed	61283	5.80%	None	Min: £50,000 Max: £5m	CHATBOT

2 year Fixed (Boost LTI)	61234	5.35%	£1,495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	61218	5.65%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
3 year Fixed	61304	5.23%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61346	4.53%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed	61314	4.92%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61386	5.14%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61336	4.92%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	61319	5.22%	£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	61245	4.93%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	61247	5.03%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	61214	5.37%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	61225	5.47%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	61284	5.82%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	61235	5.40%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61238	5.53%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	61305	5.28%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	61347	4.63%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	61349	4.73%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation

5 year Fixed	61315	4.95%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	61327	5.05%	£495	Min: £50,000 Max: £2m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed (Boost LTI)	61337	4.95%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed (Boost LTI)	61338	5.07%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed Offset	61320	5.25%	£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	61246	5.15%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed	61215	5.42%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	61248	5.45%	£1,495	Min: £50,000 Max: £2m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed	61226	5.67%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	61285	5.90%	None	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed (Boost LTI)	61236	5.64%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed (Boost LTI)	61239	5.92%	£1,495	Min: £50,000 Max: £2m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed Offset	61219	5.72%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed Offset	61228	6.02%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
3 year Fixed	61306	5.38%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	61348	4.73%	£1,495	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
5 year Fixed	61350	4.83%	£1,495	Min: £50,000 Max: £2m	<i>Free Standard Valuation</i>
5 year Fixed	61316	5.00%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>

5 year Fixed	61328	5.10%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed	61387	5.19%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61339	5.08%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61340	5.21%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	61321	5.30%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	61329	5.40%	£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	61216	5.47%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	61227	5.67%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed	61286	5.99%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	61237	5.53%	£1,495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61240	5.74%	£1,495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Cascade Score)	61241	6.42%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
2 year Fixed (Cascade Score)	61242	6.62%	£1,495	Min: £50,000 Max: £750,000	Free Standard Valuation
2 year Fixed Offset	61220	5.77%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
3 year Fixed	61307	5.56%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	61317	5.05%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	61330	5.15%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed	61388	5.36%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation

5 year Fixed (Boost LTI)	61341	5.05%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61342	5.15%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	61343	5.59%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	61344	5.69%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	61390	5.90%	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	61162	5.68%	£495	Min: £50,000 Max: £600,000	Free Standard Valuation
5 year Fixed	61389	5.86%	None	Min: £50,000 Max: £500,000	Free Standard Valuation

60% LTV House Purchase Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	61401	2 year Tracker Rate BoE+0.61% 1.61% 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	61402	2 year Tracker Rate BoE+0.69% 1.69% 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	61403	2 year Tracker Rate BoE+0.89% 1.89% collar.	£995	Min: £50,000 Max: £1m	Free Standard Valuation
2 year Tracker	61404	2 year Tracker Rate BoE+1.04% 2.04% 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	61231	6.62%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed Flats	61232	6.72%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed Houses	61229	5.77%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed Houses	61230	5.97%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed Flats	61333	5.73%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Flats	61334	5.93%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	61331	5.35%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	61332	5.55%	£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	61396	5.60%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	61397	5.70%	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	61276	4.75%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	61249	5.08%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61267	5.17%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	61293	5.64%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61298	5.74%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61258	5.09%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation

2 year Fixed Offset	61254	5.38%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	61308	5.10%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61379	4.39%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	61351	4.79%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61374	4.83%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61391	5.04%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61364	4.79%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61356	5.09%	£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	61277	4.82%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	61250	5.15%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61268	5.24%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	61294	5.74%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61299	5.84%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61259	5.17%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61255	5.45%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	61309	5.20%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61380	4.44%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	61352	4.84%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation

5 year Fixed	61375	4.88%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61392	5.12%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61365	4.84%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61357	5.14%	£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	61278	4.92%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	61280	5.02%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	61251	5.17%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61269	5.26%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	61272	5.36%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	61295	5.76%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61300	5.86%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61260	5.24%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	61263	5.41%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	61310	5.25%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61381	4.54%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	61383	4.64%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed	61353	4.92%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61376	4.96%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

5 year Fixed	61360	5.02%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61366	4.92%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61367	5.04%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61358	5.22%	£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	61279	5.15%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	61252	5.22%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61270	5.31%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	61281	5.45%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	61273	5.48%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	61296	5.91%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61301	6.01%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61261	5.48%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	61264	5.73%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61256	5.52%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61275	5.78%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	61311	5.35%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61382	4.70%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	61384	4.80%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation

5 year Fixed	61354	4.97%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61377	5.01%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	61361	5.07%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61393	5.19%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61368	5.04%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61369	5.18%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61359	5.27%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61362	5.37%	£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	61253	5.32%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61271	5.41%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	61274	5.51%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed	61297	6.11%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61302	6.21%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61262	5.42%	£1,495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	61265	6.32%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	61266	6.51%	£1,495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61257	5.62%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	61312	5.45%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation

5 year Fixed	61355	5.02%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	61378	5.06%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	61363	5.12%	£495	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	61394	5.31%	None	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed (Boost LTI)	61370	5.02%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed (Boost LTI)	61371	5.12%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed (Cascade Score)	61372	5.55%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed (Cascade Score)	61373	5.65%	£495	Min: £50,000 Max: £750,000	<i>Cashback – £250</i> <i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed (Cascade Score)	61395	5.84%	None	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Legal Service & Free Standard Valuation</i>

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	<i>Cashback – £250</i> <i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	61182	5.67%	£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	61405	2 year Tracker Rate BoE+0.61% 1.61% 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	61406	2 year Tracker Rate BoE+0.66% 1.66% 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	61407	2 year Tracker Rate BoE+0.86% 1.86% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Tracker	61408	2 year Tracker Rate BoE+1.21% 2.21% 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	61221	5.25%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	61322	4.82%	£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	61222	5.30%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	61323	4.87%	£995	Min: £30,000 Max: £5m	None
10 year Fixed	61398	5.33%	£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	61324	4.90%	£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	61223	5.37%	£995	Min: £30,000 Max: £1m	None
5 year Fixed	61325	4.95%	£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	61224	5.42%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	61326	5.00%	£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	61287	5.55%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	61288	5.85%	None	Min: £3,000 Max: £500,000	None

85% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61289	5.75%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	61290	6.05%	None	Min: £3,000 Max: £500,000	None

90% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61291	5.89%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	61292	6.19%	None	Min: £3,000 Max: £500,000	None

95% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	61399	5.76%	None	Min: £3,000 Max: £500,000	None
5 year Fixed Offset	61400	6.06%	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 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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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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