

PRODUCTS

Effective date **31 March 2023 17.00**

House Purchase

60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61550	4.70%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	61519	4.90%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	61589	5.30%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	61540	4.90%	£1,495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	61524	5.20%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
3 year Fixed	61610	4.73%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61655	4.23%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed	61620	4.52%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61697	4.64%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61645	4.52%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	61626	4.82%	£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	61551	4.73%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	61520	4.92%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	61590	5.32%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation

2 year Fixed (Boost LTI)	61541	4.92%	£1,495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	61525	5.22%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
3 year Fixed	61611	4.78%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61656	4.28%	£1,495	Min: £50,000 Max: £5m	Free Standard Valuation
5 year Fixed	61621	4.54%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61698	4.69%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61646	4.54%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	61627	4.84%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation

80% LTV House Purchase Fixed

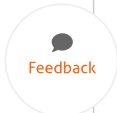
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61552	4.83%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	61554	4.93%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	61521	4.94%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	61532	5.04%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	61591	5.34%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	61542	4.97%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61545	5.10%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	61612	4.83%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	61657	4.38%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	61659	4.48%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation



5 year Fixed	61622	4.56%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	61636	4.66%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61647	4.56%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61648	4.68%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	61628	4.86%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

85% LTV House Purchase Fixed

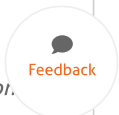
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61553	4.98%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	61522	4.99%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	61533	5.24%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	61555	5.28%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	61592	5.39%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	61543	5.21%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61546	5.49%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	61526	5.29%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	61535	5.59%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	61613	4.93%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	61658	4.48%	£1,495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	61660	4.58%	£1,495	Min: £50,000 Max: £2m	Free Standard Valuation
5 year Fixed	61623	4.61%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation



5 year Fixed	61637	4.71%	£495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed	61699	4.74%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61649	4.69%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61650	4.82%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	61629	4.91%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	61638	5.01%	£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	61523	5.04%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	61534	5.24%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed	61593	5.44%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	61544	5.10%	£1,495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61547	5.31%	£1,495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Cascade Score)	61548	5.99%	£1,495	Min: £50,000 Max: £500,000	Free Standard Valuation
2 year Fixed (Cascade Score)	61549	6.19%	£1,495	Min: £50,000 Max: £750,000	Free Standard Valuation
2 year Fixed Offset	61527	5.34%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
3 year Fixed	61614	5.11%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	61624	4.66%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	61639	4.76%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed	61700	4.91%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation.



5 year Fixed (Boost LTI)	61651	4.66%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61652	4.76%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	61653	5.20%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	61654	5.30%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	61702	5.45%	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	61625	5.09%	£495	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	61640	5.19%	£495	Min: £50,000 Max: £600,000	Free Standard Valuation
5 year Fixed	61701	5.36%	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

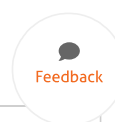
85% LTV House Purchase Tracker

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	61713	2 year Tracker Rate BoE+0.99% 1.99% 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	61538	6.19%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed Flats	61539	6.29%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed Houses	61536	5.34%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed Houses	61537	5.54%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed Flats	61643	5.34%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Flats	61644	5.54%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	61641	4.96%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed Houses	61642	5.16%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation

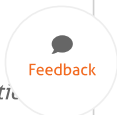
95% LTV House Purchases (New Build) Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed (Deposit Unlock) Houses	61708	4.99%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) Houses	61709	5.06%	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	61583	4.65%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	61556	4.73%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61574	4.82%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	61600	5.24%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61605	5.34%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61565	4.74%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation



2 year Fixed Offset	61561	5.03%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	61615	4.65%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61691	4.14%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	61661	4.44%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61686	4.48%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61703	4.59%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61676	4.44%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61667	4.74%	£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	61584	4.72%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	61557	4.80%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61575	4.89%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	61601	5.29%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61606	5.39%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61566	4.82%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61562	5.10%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	61616	4.75%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61692	4.19%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
5 year Fixed	61662	4.46%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation



5 year Fixed	61687	4.50%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61704	4.67%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61677	4.46%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61668	4.76%	£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	61558	4.82%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61585	4.82%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	61576	4.91%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	61587	4.92%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	61579	5.01%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	61602	5.31%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61607	5.41%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61567	4.89%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	61570	5.06%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	61617	4.80%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61693	4.24%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	61695	4.34%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
5 year Fixed	61663	4.48%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61688	4.52%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation



5 year Fixed	61671	4.58%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61678	4.48%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61679	4.60%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61669	4.78%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation

85% LTV Remortgage Fixed

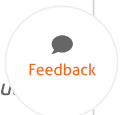
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61559	4.87%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61577	4.96%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	61586	5.05%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	61580	5.13%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	61588	5.35%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	61603	5.41%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61608	5.51%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61568	5.13%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	61571	5.38%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61563	5.17%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61582	5.43%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	61618	4.90%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61694	4.40%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	61696	4.50%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation



5 year Fixed	61664	4.53%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61689	4.57%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	61672	4.63%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61705	4.74%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61680	4.60%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61681	4.74%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61670	4.83%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61673	4.93%	£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	61560	4.95%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61578	5.04%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	61581	5.14%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed	61604	5.51%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61609	5.61%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61569	5.05%	£1,495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	61572	5.95%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	61573	6.14%	£1,495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61564	5.25%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	61619	5.00%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation



5 year Fixed	61665	4.70%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61690	4.74%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	61674	4.80%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61706	4.86%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61682	4.70%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61683	4.80%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	61684	5.23%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	61685	5.33%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	61707	5.39%	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	61666	5.20%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61675	5.30%	£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	61405	2 year Tracker Rate BoE+0.61% 1.61% 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	61406	2 year Tracker Rate BoE+0.66% 1.66% 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	61407	2 year Tracker Rate BoE+0.86% 1.86% collar.	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Tracker	61408	2 year Tracker Rate BoE+1.21% 2.21% collar.	£995	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation

House purchase and Remortgage

60% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61528	4.85%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	61630	4.47%	£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	61529	4.87%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	61631	4.49%	£995	Min: £30,000 Max: £5m	None
10 year Fixed	61710	4.93%	£995	Min: £50,000 Max: £5m	Free Standard Valuation

80% LTV House purchase and Remortgage Fixed

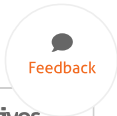
Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	61632	4.51%	£995	Min: £30,000 Max: £1m	None

85% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61530	4.94%	£995	Min: £30,000 Max: £1m	None
5 year Fixed	61633	4.56%	£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	61531	4.99%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	61634	4.61%	£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	61635	5.04%	£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	61594	5.07%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	61595	5.37%	None	Min: £3,000 Max: £500,000	None

85% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61596	5.24%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	61597	5.54%	None	Min: £3,000 Max: £500,000	None

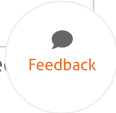
90% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61598	5.34%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	61599	5.64%	None	Min: £3,000 Max: £500,000	None

95% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	61711	5.26%	None	Min: £3,000 Max: £500,000	None
5 year Fixed Offset	61712	5.56%	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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