

# PRODUCTS

Effective date **21 April 2023**

## House Purchase

### 60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61745	4.55%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	61714	4.75%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	61784	5.10%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	61735	4.75%	£1,495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	61719	5.05%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
3 year Fixed	61805	4.58%	£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	61815	4.37%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61880	4.49%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61840	4.37%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	61821	4.67%	£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	61746	4.58%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Standard Valuation
2 year Fixed	61715	4.77%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
year Fixed	61785	5.12%	None	Min: £50,000 Max: £5m	

**CHATBOT**

2 year Fixed (Boost LTI)	61736	4.77%	£1,495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed Offset	61720	5.07%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
3 year Fixed	61806	4.63%	£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	61816	4.39%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61881	4.54%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61841	4.39%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed Offset	61822	4.69%	£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	61747	4.68%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	61749	4.78%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Standard Valuation
2 year Fixed	61716	4.79%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	61727	4.89%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	61786	5.14%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed (Boost LTI)	61737	4.82%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61740	4.95%	£1,495	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	61807	4.68%	£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	61817	4.41%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

5 year Fixed	61659	4.48%	£1,495	Min: £50,000 Max: £2m	<i>Free Standard Valuation</i>
5 year Fixed	61831	4.51%	£495	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed (Boost LTI)	61842	4.41%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed (Boost LTI)	61843	4.53%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed Offset	61823	4.71%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>

85% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61748	4.83%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	61717	4.84%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	61728	5.09%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	61750	5.13%	£1,495	Min: £50,000 Max: £2m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	61787	5.19%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed (Boost LTI)	61738	5.06%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed (Boost LTI)	61741	5.34%	£1,495	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed Offset	61721	5.14%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed Offset	61730	5.44%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	61808	4.78%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	61818	4.46%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	61658	4.48%	£1,495	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
5 year Fixed	61832	4.56%	£495	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>

5 year Fixed	61660	4.58%	£1,495	Min: £50,000 Max: £2m	<i>Free Standard Valuation</i>
5 year Fixed	61882	4.59%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed (Boost LTI)	61844	4.54%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed (Boost LTI)	61845	4.67%	£995	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed Offset	61824	4.76%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed Offset	61833	4.86%	£495	Min: £50,000 Max: £2m	<i>Cashback – £500 Free Standard Valuation</i>

## 90% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61718	4.89%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	61729	5.09%	£995	Min: £50,000 Max: £750,000	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	61788	5.24%	None	Min: £50,000 Max: £500,000	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed (Boost LTI)	61739	4.95%	£1,495	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed (Boost LTI)	61742	5.16%	£1,495	Min: £50,000 Max: £750,000	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed (Cascade Score)	61743	5.84%	£1,495	Min: £50,000 Max: £500,000	<i>Free Standard Valuation</i>
2 year Fixed (Cascade Score)	61744	6.04%	£1,495	Min: £50,000 Max: £750,000	<i>Free Standard Valuation</i>
2 year Fixed Offset	61722	5.19%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
3 year Fixed	61809	4.96%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	61819	4.52%	£495	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	61834	4.62%	£495	Min: £50,000 Max: £750,000	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	61883	4.76%	None	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>

5 year Fixed (Boost LTI)	61846	4.52%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Boost LTI)	61847	4.62%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	61848	5.06%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	61849	5.16%	£495	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
5 year Fixed (Cascade Score)	61885	5.30%	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	61884	5.42%	None	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	61820	5.46%	£495	Min: £50,000 Max: £500,000	Free Standard Valuation
5 year Fixed	61835	5.56%	£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	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	61895	2 year Tracker Rate BoE+0.79% 1.79% 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 <b>Flats</b>	61733	6.04%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed <b>Flats</b>	61734	6.14%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
2 year Fixed <b>Houses</b>	61731	5.19%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
2 year Fixed <b>Houses</b>	61732	5.39%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed <b>Flats</b>	61838	5.20%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed <b>Flats</b>	61839	5.40%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Standard Valuation
5 year Fixed <b>Houses</b>	61836	4.82%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Standard Valuation
5 year Fixed <b>Houses</b>	61837	5.02%	£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) <b>Houses</b>	61891	4.87%	£495	Min: £50,000 Max: £600,000	Cashback – £250 Free Standard Valuation
5 year Fixed (Deposit Unlock) <b>Houses</b>	61892	4.98%	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	61778	4.50%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	61751	4.58%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61769	4.67%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	61795	4.99%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61800	5.09%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61760	4.59%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation

2 year Fixed Offset	61756	4.88%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	61810	4.50%	£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	61850	4.29%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61875	4.33%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61886	4.44%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61865	4.29%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61856	4.59%	£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	61779	4.57%	£1,495	Min: £50,000 Max: £5m	Free Legal Service & Free Standard Valuation
2 year Fixed	61752	4.65%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61770	4.74%	£995	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed	61796	5.04%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61801	5.14%	None	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61761	4.67%	£1,495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61757	4.95%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	61811	4.60%	£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	61851	4.31%	£495	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation

5 year Fixed	61876	4.35%	£495	Min: £50,000 Max: £5m	Cashback – £500 Free Standard Valuation
5 year Fixed	61887	4.52%	None	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61866	4.31%	£995	Min: £50,000 Max: £5m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61857	4.61%	£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	61753	4.67%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61780	4.67%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	61771	4.76%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	61782	4.77%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	61774	4.86%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	61797	5.06%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61802	5.16%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61762	4.74%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	61765	4.91%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	61812	4.65%	£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	61852	4.33%	£495	Min: £50,000 Max: £1m	Cashback – £250 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	61877	4.37%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation



5 year Fixed	61860	4.43%	£495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61867	4.33%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61868	4.45%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61858	4.63%	£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	61754	4.75%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61772	4.84%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	61781	4.90%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	61775	5.01%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
2 year Fixed	61798	5.16%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61783	5.20%	£1,495	Min: £50,000 Max: £2m	Free Legal Service & Free Standard Valuation
2 year Fixed	61803	5.26%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61763	5.01%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Boost LTI)	61766	5.26%	£1,495	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61758	5.05%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61777	5.31%	£995	Min: £50,000 Max: £2m	Cashback – £500 Free Standard Valuation
3 year Fixed	61813	4.75%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61853	4.38%	£495	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	61878	4.42%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	61861	4.48%	£495	Min: £50,000 Max: £2m	Cashback – £250 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	61888	4.59%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61869	4.45%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61870	4.59%	£995	Min: £50,000 Max: £2m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61859	4.68%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed Offset	61862	4.78%	£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	61755	4.80%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61773	4.89%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed	61776	4.99%	£995	Min: £50,000 Max: £750,000	Cashback – £500 Free Standard Valuation
2 year Fixed	61799	5.26%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed	61804	5.36%	None	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
2 year Fixed (Boost LTI)	61764	4.90%	£1,495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	61767	5.80%	£1,495	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation
2 year Fixed (Cascade Score)	61768	5.99%	£1,495	Min: £50,000 Max: £750,000	Free Legal Service & Free Standard Valuation
2 year Fixed Offset	61759	5.10%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
3 year Fixed	61814	4.85%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation

5 year Fixed	61854	4.55%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61879	4.59%	£495	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	61863	4.65%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61889	4.71%	None	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61871	4.55%	£995	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Boost LTI)	61872	4.65%	£995	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	61873	5.08%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	61874	5.18%	£495	Min: £50,000 Max: £750,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed (Cascade Score)	61890	5.24%	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	61855	5.34%	£495	Min: £50,000 Max: £500,000	Cashback – £250 Free Legal Service & Free Standard Valuation
5 year Fixed	61864	5.44%	£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	61896	2 year Tracker Rate BoE+0.76% 1.76% collar.	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Tracker	61897	2 year Tracker Rate BoE+1.11% 2.11% 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	61723	4.70%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	61825	4.32%	£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	61724	4.72%	£995	Min: £30,000 Max: £5m	None
5 year Fixed	61826	4.34%	£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	61827	4.36%	£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	61725	4.79%	£995	Min: £30,000 Max: £1m	None
5 year Fixed	61828	4.41%	£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	61726	4.84%	£995	Min: £30,000 Max: £500,000	None
5 year Fixed	61829	4.47%	£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	61830	5.41%	£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	61789	4.87%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	61790	5.17%	None	Min: £3,000 Max: £500,000	None

### 85% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61791	5.04%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	61792	5.34%	None	Min: £3,000 Max: £500,000	None

### 90% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	61793	5.14%	None	Min: £3,000 Max: £500,000	None
2 year Fixed Offset	61794	5.44%	None	Min: £3,000 Max: £500,000	None

### 95% LTV Portability Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	61893	5.32%	None	Min: £3,000 Max: £500,000	None
5 year Fixed Offset	61894	5.62%	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.

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