

# PRODUCTS

Effective date **27 January 2023**

## House Purchase

### 60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	502807	4.94%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	502804	5.09%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	502801	5.36%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	502798	5.62%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	502795	5.86%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	502846	4.82%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	502843	4.93%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	502840	5.03%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	502837	5.13%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	502834	5.23%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>

### 65% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	502818	5.07%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	502815	5.20%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	502812	5.46%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
2 year Fixed	502726	5.72%	£495	Min: £50,000 Max: £1m	<i>Cas Fre</i>

**NEED HELP?**

2 year Fixed	502810	5.97%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	502863	4.99%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	502860	5.02%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	502857	5.09%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	502854	5.24%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	502851	5.34%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

## 75% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	502831	5.22%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	502828	5.35%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	502744	5.57%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	502741	5.82%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	502821	6.06%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	502880	5.11%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	502877	5.15%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	502874	5.21%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	502871	5.32%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	502868	5.42%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

## Remortgage

### 60% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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**NEED HELP?**

2 year Fixed	502805	4.90%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	502806	4.90%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	502802	5.03%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	502803	5.03%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	502799	5.24%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	502800	5.24%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	502796	5.49%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	502797	5.49%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	502793	5.73%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	502794	5.73%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	502844	4.85%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	502845	4.85%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	502841	4.90%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	502842	4.90%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	502838	4.99%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	502839	4.99%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	502835	5.09%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	502836	5.09%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	502832	5.19%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	502833	5.19%	None	Min: £50,000 Max: £1m	Free Legal Service &

**NEED HELP?**

5 year Fixed	502848	5.49%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
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## 65% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	502816	5.07%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	502817	5.07%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	502813	5.14%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	502814	5.14%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	502727	5.35%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	502728	5.35%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	502811	5.60%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	502725	5.60%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	502808	5.83%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	502809	5.83%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	502861	4.97%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	502862	4.97%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	502858	5.00%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	502859	5.00%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	502855	5.06%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	502856	5.06%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	502852	5.24%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>

**NEED HELP?**

5 year Fixed	502853	5.24%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	502849	5.33%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	502850	5.33%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	502865	5.56%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## 75% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	502829	5.19%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	502830	5.19%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	502826	5.25%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	502827	5.25%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	502824	5.42%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	502825	5.42%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	502822	5.67%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	502823	5.67%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	502819	5.92%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	502820	5.92%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
3 year Fixed	502659	5.40%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	502878	5.14%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	502879	5.14%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	502875	5.17%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>

**NEED HELP?**

5 year Fixed	502876	5.17%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	502872	5.19%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	502873	5.19%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	502869	5.29%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	502870	5.29%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	502866	5.39%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	502867	5.39%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	502882	5.69%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

### 60% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	502619	2 year Tracker Rate BoE+0.82% 1.82% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

### 65% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	502621	2 year Tracker Rate BoE+0.83% 1.83% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

### 75% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	502623	2 year Tracker Rate BoE+0.95% 1.95% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## House purchase and Remortgage

### 60% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	502847	5.49%	£1,995	Min: £50,000 Max: £1m	<i>Cas Fre</i> <b>NEED HELP?</b>

## 65% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	502864	5.56%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

## 75% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
3 year Fixed	502658	5.40%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	502881	5.69%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

## 60% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	502618	2 year Tracker Rate BoE+0.82% 1.82% collar.	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

## 65% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	502620	2 year Tracker Rate BoE+0.83% 1.83% collar.	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

## 75% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	502622	2 year Tracker Rate BoE+0.95% 1.95% collar.	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

**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:

- Please note that Accord Mortgages' Buy to Let Standard Variable Rate is currently 6.99% and is set independently of Accord Mortgages' residential Standard Variable Rate. This is because Accord Mortgages' Buy to Let lending business is run differently from its residential lending business. As such, Accord Mortgages' Buy to Let Standard Variable Rate may be different from Accord Mortgages' residential Standard Variable Rate at any time and can vary upwards or downwards from time to time.
- The full mortgage application should not be started unless you receive an 'Accept' Lending Decision.
- Product Withdrawal: we aim to give prior notice of withdrawal, but products may be withdrawn without notice.
- Free Standard Valuation: on selected products Accord will pay for the valuation. (This excludes second or subsequent valuations and does not include HomeBuyers Reports, structural surveys or specialists reports).
- Refunded Valuation: on selected products Accord will refund the valuation fee on completion. (This excludes second or subsequent valuations and does not include HomeBuyers Reports, structural surveys or specialists reports).
- Cashback products (when available): on selected products Accord will pay the cashback on completion via your client's solicitor.

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No further applications are accepted after withdrawal.

- **Product Fee:** Accord offers a range of products with differing fees, to suit different client requirements. Product Fees are payable on completion and can be added to the loan, however, interest will be payable on the fee during the life of the loan. A Mortgage Fee of £90 is payable on redemption of 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.

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, or our SVR, during the ERC period.

- Accord does not offer Further Advances for BTL mortgages.
- A Product Switching fee, which is £90, is payable when changing products prior to completion and is payable at the point of switching. It covers part of the costs incurred when the product applied for is reserved and is payable each time the product is changed before completion. (Where a product carries an incentive such as a free valuation or free legals then an alternative product with the same incentives must be selected)

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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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