

# PRODUCTS

Effective date **23 March 2023**

## House Purchase

### 60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503001	4.78%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	502998	4.90%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	502995	5.11%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	502992	5.36%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	502989	5.61%	None	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503048	4.62%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503045	4.66%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503042	4.76%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503039	4.86%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503036	4.96%	None	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>

### 65% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503016	4.94%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	503013	5.06%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	503010	5.22%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	503007	5.47%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>

2 year Fixed	503004	5.72%	None	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503065	4.68%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503062	4.74%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503059	4.84%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503056	4.94%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503053	5.04%	None	Min: £50,000 Max: £1m	<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	503031	5.04%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	503028	5.11%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	503025	5.31%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	503022	5.56%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	503019	5.81%	None	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503082	4.72%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503079	4.76%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503076	4.88%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503073	4.98%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503070	5.08%	None	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>

## Remortgage

### 60% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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2 year Fixed	502999	4.77%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503000	4.77%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	502996	4.86%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	502997	4.86%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	502993	4.98%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	502994	4.98%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	502990	5.23%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	502991	5.23%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	502987	5.48%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	502988	5.48%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503046	4.60%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503047	4.60%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503043	4.63%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503044	4.63%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503040	4.68%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503041	4.68%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503037	4.79%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503038	4.79%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503034	4.89%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503035	4.89%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation

5 year Fixed	503050	5.18%	£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	503014	4.89%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503015	4.89%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503011	5.02%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503012	5.02%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503008	5.11%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503009	5.11%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503005	5.36%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503006	5.36%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503002	5.61%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503003	5.61%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503063	4.67%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503064	4.67%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503060	4.71%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503061	4.71%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503057	4.76%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503058	4.76%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503054	4.85%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>

5 year Fixed	503055	4.85%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503051	4.95%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503052	4.95%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503067	5.26%	£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	503029	5.03%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503030	5.03%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503026	5.11%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503027	5.11%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503023	5.21%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503024	5.21%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503020	5.45%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503021	5.45%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503017	5.69%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503018	5.69%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
3 year Fixed	503033	5.20%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503080	4.70%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503081	4.70%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503077	4.72%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>

5 year Fixed	503078	4.72%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503074	4.81%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503075	4.81%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503071	4.91%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503072	4.91%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503068	5.01%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503069	5.01%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503084	5.31%	£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	503086	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	503088	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	503090	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	503049	5.18%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>

65% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
5 year Fixed	503066	5.26%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>

75% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
3 year Fixed	503032	5.20%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed	503083	5.31%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>

60% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503085	2 year Tracker Rate BoE+0.82% 1.82% collar.	£995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>

65% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503087	2 year Tracker Rate BoE+0.83% 1.83% collar.	£995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>

75% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503089	2 year Tracker Rate BoE+0.95% 1.95% collar.	£995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>

**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 7.49% 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. No further applications are accepted after withdrawal.
- 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.
  - Early Repayment Charges (ERCs) and overpayments: unless otherwise stated, all products allow 10% overpayments per

- **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.
- 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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Accord Mortgages Limited is registered in England No: 2139881 Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

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