



PRODUCTS

Effective date **3 April 2023**

House Purchase

60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503105	4.67%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503102	4.80%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503099	4.99%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503096	5.24%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503093	5.49%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503152	4.52%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503149	4.56%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503146	4.69%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503143	4.79%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503140	4.89%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

65% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503120	4.76%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503117	4.89%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503114	5.09%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

2 year Fixed	503111	5.33%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	503108	5.58%	None	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503169	4.58%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503166	4.61%	£1,495	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	503135	4.85%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	503132	4.97%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	503129	5.13%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	503126	5.38%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
2 year Fixed	503123	5.63%	None	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503186	4.64%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503183	4.67%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503180	4.72%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503177	4.82%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500</i> <i>Free Standard Valuation</i>
5 year Fixed	503174	4.92%	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
2 year Fixed	503103	4.64%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed	503104	4.64%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>

2 year Fixed	503100	4.74%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503101	4.74%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503097	4.89%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503098	4.89%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503094	5.14%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503095	5.14%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503091	5.38%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503092	5.38%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503150	4.53%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503151	4.53%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503147	4.56%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503148	4.56%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503144	4.63%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503145	4.63%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503141	4.73%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503142	4.73%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503138	4.83%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503139	4.83%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503154	5.13%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation

65% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503118	4.80%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503119	4.80%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503115	4.89%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503116	4.89%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503112	5.01%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503113	5.01%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503109	5.26%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503110	5.26%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503106	5.50%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503107	5.50%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503167	4.58%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503168	4.58%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503164	4.61%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503165	4.61%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503161	4.67%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503162	4.67%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503158	4.77%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503159	4.77%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503155	4.87%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

5 year Fixed	503156	4.87%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503171	5.17%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>

75% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503133	4.93%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503134	4.93%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503130	5.02%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503131	5.02%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503127	5.12%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503128	5.12%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503124	5.29%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503125	5.29%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503121	5.53%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503122	5.53%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	503137	4.96%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503184	4.62%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503185	4.62%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503181	4.66%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503182	4.66%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503178	4.70%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>

5 year Fixed	503179	4.70%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503175	4.77%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503176	4.77%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503172	4.87%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503173	4.87%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503188	5.20%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & 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 & 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 & 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 & 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	503153	5.13%	£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
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5 year Fixed	503170	5.17%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
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75% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
3 year Fixed	503136	4.96%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed	503187	5.20%	£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.
- 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,
- 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 year without ERC. ERCs apply on redemption or transfer (part or full) to another product, or our SVR, during the ERC period.

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.

- 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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