

PRODUCTS

Effective date **1 June 2023**

House Purchase

60% LTV House Purchase Fixed

| Description | Code | Rate | Product Fee | Min/Max Loan | Incentives |
|--------------|--------|-------|-------------|--------------------------|----------------------------------------------------------|
| 2 year Fixed | 503418 | 5.36% | £1,995 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 2 year Fixed | 503415 | 5.50% | £1,495 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 2 year Fixed | 503412 | 5.58% | £995 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 2 year Fixed | 503501 | 5.78% | £495 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 2 year Fixed | 503409 | 6.04% | None | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503456 | 5.23% | £1,995 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503453 | 5.29% | £1,495 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503450 | 5.33% | £995 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503510 | 5.41% | £495 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503447 | 5.52% | 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 | 503430 | 5.48% | £1,995 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 2 year Fixed | 503427 | 5.62% | £1,495 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 2 year Fixed | 503424 | 5.70% | £995 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 2 year Fixed | 503504 | 5.90% | £495 | Min: £50,000 Max: £1m | <i>Cas</i> <i>Fre</i> |

NEED HELP?

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|--------------|--------|-------|--------|--------------------------|----------------------------------------------------------|
| 2 year Fixed | 503421 | 6.16% | None | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503468 | 5.25% | £1,995 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503465 | 5.31% | £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 | 503442 | 5.60% | £1,995 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 2 year Fixed | 503439 | 5.73% | £1,495 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 2 year Fixed | 503436 | 5.82% | £995 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 2 year Fixed | 503507 | 5.99% | £495 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 2 year Fixed | 503433 | 6.27% | None | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503482 | 5.28% | £1,995 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503479 | 5.34% | £1,495 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503476 | 5.37% | £995 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503515 | 5.46% | £495 | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503473 | 5.57% | None | Min: £50,000 Max: £1m | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |

80% LTV House Purchase Fixed

| Description | Code | Rate | Product Fee | Min/Max Loan | Incentives |
|--------------|--------|-------|-------------|-------------------------------|----------------------------------------------------------|
| 2 year Fixed | 503493 | 5.91% | £995 | Min: £50,000 Max: £500,000 | <i>Cashback – £500</i> <i>Free Standard Valuation</i> |
| 5 year Fixed | 503496 | 5.74% | £995 | Min: £50,000 Max: £500,000 | <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 | 503417 | 5.37% | £1,995 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 2 year Fixed | 503416 | 5.39% | £1,995 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 2 year Fixed | 503411 | 5.47% | £995 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 2 year Fixed | 503414 | 5.48% | £1,495 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 2 year Fixed | 503410 | 5.49% | £995 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 2 year Fixed | 503413 | 5.49% | £1,495 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 2 year Fixed | 503500 | 5.61% | £495 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 2 year Fixed | 503499 | 5.65% | £495 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 2 year Fixed | 503408 | 5.87% | None | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 2 year Fixed | 503407 | 5.90% | None | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 5 year Fixed | 503454 | 5.25% | £1,995 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 5 year Fixed | 503455 | 5.25% | £1,995 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 5 year Fixed | 503449 | 5.28% | £995 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 5 year Fixed | 503448 | 5.29% | £995 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 5 year Fixed | 503451 | 5.29% | £1,495 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 5 year Fixed | 503452 | 5.29% | £1,495 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 5 year Fixed | 503509 | 5.34% | £495 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 5 year Fixed | 503508 | 5.36% | £495 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 5 year Fixed | 503445 | 5.47% | None | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 5 year Fixed | 503446 | 5.47% | None | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |

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|--------------|--------|-------|--------|--------------------------|---------------------------------------------------------|
| 5 year Fixed | 503458 | 5.78% | £1,995 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |
|--------------|--------|-------|--------|--------------------------|---------------------------------------------------------|

65% LTV Remortgage Fixed

| Description | Code | Rate | Product Fee | Min/Max Loan | Incentives |
|--------------|--------|-------|-------------|--------------------------|---------------------------------------------------------|
| 2 year Fixed | 503429 | 5.47% | £1,995 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |
| 2 year Fixed | 503428 | 5.50% | £1,995 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 2 year Fixed | 503423 | 5.59% | £995 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |
| 2 year Fixed | 503426 | 5.59% | £1,495 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |
| 2 year Fixed | 503425 | 5.60% | £1,495 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 2 year Fixed | 503422 | 5.61% | £995 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 2 year Fixed | 503503 | 5.73% | £495 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |
| 2 year Fixed | 503502 | 5.77% | £495 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 2 year Fixed | 503420 | 5.99% | None | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |
| 2 year Fixed | 503419 | 6.02% | None | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 5 year Fixed | 503467 | 5.25% | £1,995 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |
| 5 year Fixed | 503466 | 5.26% | £1,995 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 5 year Fixed | 503462 | 5.30% | £995 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |
| 5 year Fixed | 503464 | 5.30% | £1,495 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |
| 5 year Fixed | 503461 | 5.31% | £995 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 5 year Fixed | 503463 | 5.31% | £1,495 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 5 year Fixed | 503512 | 5.36% | £495 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |

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|--------------|--------|-------|--------|--------------------------|----------------------------------------------|
| 5 year Fixed | 503511 | 5.38% | £495 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 5 year Fixed | 503460 | 5.47% | None | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 5 year Fixed | 503459 | 5.49% | None | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 5 year Fixed | 503470 | 5.80% | £1,995 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |

75% LTV Remortgage Fixed

| Description | Code | Rate | Product Fee | Min/Max Loan | Incentives |
|--------------|--------|-------|-------------|--------------------------|----------------------------------------------|
| 2 year Fixed | 503441 | 5.61% | £1,995 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 2 year Fixed | 503440 | 5.63% | £1,995 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 2 year Fixed | 503435 | 5.71% | £995 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 2 year Fixed | 503438 | 5.72% | £1,495 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 2 year Fixed | 503437 | 5.73% | £1,495 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 2 year Fixed | 503434 | 5.74% | £995 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 2 year Fixed | 503506 | 5.89% | £495 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 2 year Fixed | 503505 | 5.93% | £495 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 2 year Fixed | 503432 | 6.10% | None | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 2 year Fixed | 503431 | 6.14% | None | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 3 year Fixed | 503444 | 5.63% | £995 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 5 year Fixed | 503481 | 5.28% | £1,995 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |
| 5 year Fixed | 503480 | 5.29% | £1,995 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |
| 5 year Fixed | 503475 | 5.33% | £995 | Min: £50,000 Max: £1m | Free Legal Service & Free Standard Valuation |

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|--------------|--------|-------|--------|--------------------------|---------------------------------------------------------|
| 5 year Fixed | 503478 | 5.33% | £1,495 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |
| 5 year Fixed | 503474 | 5.34% | £995 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 5 year Fixed | 503477 | 5.34% | £1,495 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 5 year Fixed | 503514 | 5.38% | £495 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |
| 5 year Fixed | 503513 | 5.40% | £495 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 5 year Fixed | 503472 | 5.49% | None | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |
| 5 year Fixed | 503471 | 5.51% | None | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 5 year Fixed | 503484 | 5.83% | £1,995 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |

80% LTV Remortgage Fixed

| Description | Code | Rate | Product Fee | Min/Max Loan | Incentives |
|--------------|--------|-------|-------------|-------------------------------|---------------------------------------------------------|
| 2 year Fixed | 503491 | 5.91% | £995 | Min: £50,000 Max: £500,000 | <i>Cashback – £250 Free Standard Valuation</i> |
| 2 year Fixed | 503492 | 5.91% | £995 | Min: £50,000 Max: £500,000 | <i>Free Legal Service & Free Standard Valuation</i> |
| 5 year Fixed | 503494 | 5.74% | £995 | Min: £50,000 Max: £500,000 | <i>Cashback – £250 Free Standard Valuation</i> |
| 5 year Fixed | 503495 | 5.74% | £995 | Min: £50,000 Max: £500,000 | <i>Free Legal Service & Free Standard Valuation</i> |

60% LTV Remortgage Tracker

| Description | Code | Rate | Product Fee | Min/Max Loan | Incentives |
|----------------|--------|---------------------------------------------------|-------------|--------------------------|---------------------------------------------------------|
| 2 year Tracker | 503486 | 2 year Tracker Rate BoE+0.56% 1.56% 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 | 503488 | 2 year Tracker Rate BoE+0.68% 1.68% 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 | 503490 | 2 year Tracker Rate BoE+0.80% 1.80% collar. | £995 | Min: £50,000 Max: £1m | <i>Free Legal Service & Free Standard Valuation</i> |

80% LTV Remortgage Tracker

| Description | Code | Rate | Product Fee | Min/Max Loan | Incentives |
|----------------|--------|---------------------------------------------------|-------------|----------------------------------|---------------------------------------------------------|
| 2 year Tracker | 503498 | 2 year Tracker Rate BoE+1.00% 2.00% collar. | £995 | Min: £50,000 Max: £500,000 | <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 | 503457 | 5.79% | £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 | 503469 | 5.81% | £1,995 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |

75% LTV House purchase and Remortgage Fixed

| Description | Code | Rate | Product Fee | Min/Max Loan | Incentives |
|--------------|--------|-------|-------------|--------------------------|----------------------------------------------------|
| 3 year Fixed | 503443 | 5.64% | £995 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |
| 5 year Fixed | 503483 | 5.84% | £1,995 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |

60% LTV House purchase and Remortgage Tracker

| Description | Code | Rate | Product Fee | Min/Max Loan | Incentives |
|----------------|--------|------------------------------------------------|-------------|--------------------------|----------------------------------------------------|
| 2 year Tracker | 503485 | 2 year Tracker Rate BoE+0.58% 1.58% collar. | £995 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |

65% LTV House purchase and Remortgage Tracker

| Description | Code | Rate | Product Fee | Min/Max Loan | Incentives |
|----------------|--------|------------------------------------------------|-------------|--------------------------|----------------------------------------------------|
| 2 year Tracker | 503487 | 2 year Tracker Rate BoE+0.70% 1.70% collar. | £995 | Min: £50,000 Max: £1m | <i>Cashback – £250 Free Standard Valuation</i> |

75% LTV House purchase and Remortgage Tracker

| Description | Code | Rate | Product Fee | Min/Max Loan | Incentives |
|----------------|--------|------------------------------------------------|-------------|--------------------------|--------------------------------------------|
| 2 year Tracker | 503489 | 2 year Tracker Rate BoE+0.83% 1.83% collar. | £995 | Min: £50,000 Max: £1m | Cashback – £250 Free Standard Valuation |

80% LTV House purchase and Remortgage Tracker

| Description | Code | Rate | Product Fee | Min/Max Loan | Incentives |
|----------------|--------|------------------------------------------------|-------------|-------------------------------|--------------------------------------------|
| 2 year Tracker | 503497 | 2 year Tracker Rate BoE+1.03% 2.03% collar. | £995 | Min: £50,000 Max: £500,000 | 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 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, 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.
- 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.
- 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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