

# PRODUCT FINDER

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Effective date 05/12/2023

## House & Flat Purchase

### 60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504419	5 Year Fixed	4.59%	£3,495	60%	Free standard valuation	£150k - £1m
504408	3 Year Fixed	4.64%	£3,495	60%	Free standard valuation	£150k - £1m
504415	5 Year Fixed	4.69%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
504404	2 Year Fixed	4.79%	£3,495	60%	Free standard valuation	£150k - £1m
504401	2 Year Fixed	5.09%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m

### 65% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504443	5 Year Fixed	4.69%	£3,495	65%	Free standard valuation	£150k - £1m
504432	3 Year Fixed	4.74%	£3,495	65%	Free standard valuation	£150k - £1m
504439	5 Year Fixed	4.79%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
504428	2 Year Fixed	4.89%	£3,495	65%	Free standard valuation	£150k - £1m
504425	2 Year Fixed	5.19%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m

### 75% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504467	5 Year Fixed	4.89%	£3,495	75%	Free standard valuation	£150k - £1m
504456	3 Year Fixed	4.94%	£3,495	75%	Free standard valuation	£150k - £1m
504463	5 Year Fixed	4.99%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m

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504452	2 Year Fixed	5.14%	£3,495	75%	Free standard valuation	£150k - £1m
504449	2 Year Fixed	5.44%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m

### 80% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504471	2 Year Fixed	5.59%	£3,495	80%	Free standard valuation	£150k - £500k
504477	5 Year Fixed	5.69%	£3,495	80%	Free standard valuation	£150k - £500k

## House & Flat Purchase, and Remortgage

### 60% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504412	5 Year Fixed	4.79%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504410	5 Year Fixed	4.94%	£0	60%	Free standard valuation	£50k - £1m
504406	3 Year Fixed	5.04%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504414	5 Year Fixed	5.29%	£1,995	60%	£250 cashback ERC free Free standard valuation	£50k - £1m
504399	2 Year Fixed	5.34%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504397	2 Year Fixed	5.74%	£0	60%	Free standard valuation	£50k - £1m

### 60% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504481	2 Year Tracker	BoE base rate + 0.29%, 1.29% collar	£1,995	60%	Free standard valuation	£50k - £1m
504479	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	60%	£250 cashback Free standard valuation	£50k - £1m

### 65% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504436	5 Year Fixed	4.89%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504434	5 Year Fixed	5.04%	£0	65%	Free standard valuation	£50k - £1m

504430	3 Year Fixed	5.14%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504438	5 Year Fixed	5.39%	£1,995	65%	£250 cashback ERC free Free standard valuation	£50k - £1m
504423	2 Year Fixed	5.44%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504421	2 Year Fixed	5.84%	£0	65%	Free standard valuation	£50k - £1m

## 75% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504460	5 Year Fixed	5.09%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504458	5 Year Fixed	5.24%	£0	75%	Free standard valuation	£50k - £1m
504454	3 Year Fixed	5.34%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504462	5 Year Fixed	5.59%	£1,995	75%	£250 cashback ERC free Free standard valuation	£50k - £1m
504447	2 Year Fixed	5.69%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504445	2 Year Fixed	6.09%	£0	75%	Free standard valuation	£50k - £1m

## 75% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504485	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	Free standard valuation	£50k - £1m
504483	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£995	75%	£250 cashback Free standard valuation	£50k - £1m

## 80% LTV House & Flat Purchase, and Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504475	5 Year Fixed	5.89%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
504473	3 Year Fixed	5.99%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

504469	2 Year Fixed	6.14%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
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## 80% LTV House & Flat Purchase, and Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504489	2 Year Tracker	BoE base rate + 0.59%, 1.59% collar	£1,995	80%	Free standard valuation	£50k - £500k
504487	2 Year Tracker	BoE base rate + 0.94%, 1.94% collar	£995	80%	£250 cashback Free standard valuation	£50k - £500k

## Remortgage

### 60% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504420	5 Year Fixed	4.59%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
504417	5 Year Fixed	4.69%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504416	5 Year Fixed	4.69%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
504409	3 Year Fixed	4.69%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
504413	5 Year Fixed	4.79%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504405	2 Year Fixed	4.84%	£3,495	60%	Free standard valuation Remortgage legal service	£150k - £1m
504411	5 Year Fixed	4.99%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
504407	3 Year Fixed	5.04%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504403	2 Year Fixed	5.09%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504402	2 Year Fixed	5.09%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
504418	5 Year Fixed	5.29%	£1,995	60%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504400	2 Year Fixed	5.34%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m

504398	2 Year Fixed	5.84%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
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## 60% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504482	2 Year Tracker	BoE base rate + 0.44%, 1.44% collar	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504480	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m

## 65% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504444	5 Year Fixed	4.69%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
504441	5 Year Fixed	4.79%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504440	5 Year Fixed	4.79%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
504433	3 Year Fixed	4.79%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
504437	5 Year Fixed	4.89%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504429	2 Year Fixed	4.94%	£3,495	65%	Free standard valuation Remortgage legal service	£150k - £1m
504435	5 Year Fixed	5.09%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
504431	3 Year Fixed	5.14%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504427	2 Year Fixed	5.19%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504426	2 Year Fixed	5.19%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
504442	5 Year Fixed	5.39%	£1,995	65%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504424	2 Year Fixed	5.44%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m

504422	2 Year Fixed	5.94%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
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## 75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504468	5 Year Fixed	4.89%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
504457	3 Year Fixed	4.99%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
504465	5 Year Fixed	4.99%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504464	5 Year Fixed	4.99%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
504461	5 Year Fixed	5.09%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504453	2 Year Fixed	5.19%	£3,495	75%	Free standard valuation Remortgage legal service	£150k - £1m
504459	5 Year Fixed	5.29%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
504455	3 Year Fixed	5.34%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504451	2 Year Fixed	5.44%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504450	2 Year Fixed	5.44%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
504466	5 Year Fixed	5.59%	£1,995	75%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504448	2 Year Fixed	5.69%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504446	2 Year Fixed	6.19%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

## 75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504486	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m

504484	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
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## 80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504472	2 Year Fixed	5.64%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
504478	5 Year Fixed	5.69%	£3,495	80%	Free standard valuation Remortgage legal service	£150k - £500k
504476	5 Year Fixed	5.89%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
504474	3 Year Fixed	5.99%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
504470	2 Year Fixed	6.14%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

## 80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504490	2 Year Tracker	BoE base rate + 0.74%, 1.74% collar	£1,995	80%	Free standard valuation Remortgage legal service	£50k - £500k
504488	2 Year Tracker	BoE base rate + 0.94%, 1.94% collar	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

**Consumer Duty fair value** - Consumer Duty is a new principle introduced by the Financial Conduct Authority (FCA), coming into force from 31 July 2023. [Read more about our approach on our Consumer Duty fair value page.](#)