

Effective date **14 July 2023**

House Purchase

60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503743	6.40%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503797	6.60%	£495	Min: £50,000 Max: £1m	Free Standard Valuation
2 year Fixed	503740	6.64%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503766	6.05%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503763	6.14%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503806	6.22%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503760	6.33%	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	503749	6.50%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503746	6.72%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503800	6.75%	£495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	503775	6.12%	£1,995	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	503755	6.61%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

NEED HELP?

2 year Fixed	503803	6.80%	£495	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
2 year Fixed	503752	6.83%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	503786	6.21%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	503783	6.30%	£995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	503811	6.39%	£495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	503780	6.50%	None	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>

80% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503791	7.16%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	503794	6.56%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £500 Free Standard Valuation</i>

Remortgage

60% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503813	5.85%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
2 year Fixed	503742	6.37%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503741	6.38%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503739	6.53%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503738	6.55%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503795	6.67%	£495	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
2 year Fixed	503796	6.67%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	503835	5.71%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>

3 year Fixed	503827	6.26%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503815	5.92%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
5 year Fixed	503764	6.03%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503765	6.03%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503762	6.09%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503761	6.10%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503805	6.15%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503804	6.17%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503758	6.28%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503759	6.28%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503768	6.59%	£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	503817	5.93%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
2 year Fixed	503748	6.45%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503747	6.46%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503745	6.61%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503744	6.63%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503798	6.75%	£495	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
2 year Fixed	503799	6.75%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>

3 year Fixed	503833	5.90%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
3 year Fixed	503825	6.34%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503819	6.00%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
5 year Fixed	503774	6.10%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503773	6.11%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503772	6.17%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503771	6.18%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503808	6.23%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503807	6.25%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503770	6.34%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503769	6.36%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503777	6.67%	£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	503821	6.09%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
2 year Fixed	503754	6.57%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503753	6.59%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503751	6.73%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503750	6.75%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503801	6.90%	£495	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>

2 year Fixed	503802	6.90%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	503831	6.01%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
3 year Fixed	503757	6.49%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503823	6.14%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
5 year Fixed	503785	6.15%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503784	6.17%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503782	6.26%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503781	6.27%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503810	6.31%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503809	6.33%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503779	6.42%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503778	6.44%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503788	6.76%	£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	503789	7.11%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503790	7.14%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	503829	6.84%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503793	6.56%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503792	6.97%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250 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
2 year Fixed	503812	5.81%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503834	5.69%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503826	6.28%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503814	5.90%	£3,495	Min: £150,000 Max: £1m	None
5 year Fixed	503767	6.60%	£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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2 year Fixed	503816	5.89%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503832	5.87%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503824	6.36%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed	503818	5.98%	£3,495	Min: £150,000 Max: £1m	None
5 year Fixed	503776	6.68%	£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
2 year Fixed	503820	6.04%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503830	5.98%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503756	6.48%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed	503822	6.12%	£3,495	Min: £150,000 Max: £1m	None
5 year Fixed	503787	6.77%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>

80% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
3 year Fixed	503828	6.87%	£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	503485	2 year Tracker Rate BoE+0.58% 1.58% 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	503487	2 year Tracker Rate BoE+0.70% 1.70% 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
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2 year Tracker	503489	2 year Tracker Rate BoE+0.83% 1.83% collar.	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
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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	<i>Cashback – £250 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 7.99% 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. 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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