

PRODUCT FINDER

Find out what we can offer your client

Effective date 10/11/2023

House & Flat Purchase

60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504325	5 Year Fixed	4.79%	£3,495	60%	None	£150k - £1m
504321	5 Year Fixed	4.89%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
504310	2 Year Fixed	4.94%	£3,495	60%	None	£150k - £1m
504314	3 Year Fixed	4.94%	£3,495	60%	None	£150k - £1m
504307	2 Year Fixed	5.24%	£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
504349	5 Year Fixed	4.89%	£3,495	65%	None	£150k - £1m
504345	5 Year Fixed	4.99%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
504334	2 Year Fixed	5.04%	£3,495	65%	None	£150k - £1m
504338	3 Year Fixed	5.04%	£3,495	65%	None	£150k - £1m
504331	2 Year Fixed	5.34%	£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
504373	5 Year Fixed	5.09%	£3,495	75%	None	£150k - £1m
504369	5 Year Fixed	5.19%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
504362	3 Year Fixed	5.24%	£3,495	75%	None	£150k - £1m
504358	2 Year Fixed	5.29%	£3,495	75%	None	£150k - £1m

504355	2 Year Fixed	5.59%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
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80% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504383	5 Year Fixed	5.69%	£3,495	80%	None	£150k - £500k
504377	2 Year Fixed	5.69%	£3,495	80%	None	£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
504318	5 Year Fixed	4.99%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504316	5 Year Fixed	5.14%	£0	60%	Free standard valuation	£50k - £1m
504312	3 Year Fixed	5.34%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504305	2 Year Fixed	5.49%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504320	5 Year Fixed	5.49%	£1,995	60%	£250 cashback ERC free Free standard valuation	£50k - £1m
504303	2 Year Fixed	5.89%	£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
504387	2 Year Tracker	BoE base rate + 0.29%, 1.29% collar	£1,995	60%	None	£50k - £1m
504385	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
504342	5 Year Fixed	5.09%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504340	5 Year Fixed	5.24%	£0	65%	Free standard valuation	£50k - £1m

504336	3 Year Fixed	5.44%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504329	2 Year Fixed	5.59%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504344	5 Year Fixed	5.59%	£1,995	65%	£250 cashback ERC free Free standard valuation	£50k - £1m
504327	2 Year Fixed	5.99%	£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
504366	5 Year Fixed	5.29%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504364	5 Year Fixed	5.44%	£0	75%	Free standard valuation	£50k - £1m
504360	3 Year Fixed	5.64%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504368	5 Year Fixed	5.79%	£1,995	75%	£250 cashback ERC free Free standard valuation	£50k - £1m
504353	2 Year Fixed	5.84%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504351	2 Year Fixed	6.24%	£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
504391	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	None	£50k - £1m
504389	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
504381	5 Year Fixed	5.89%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
504379	3 Year Fixed	5.99%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

504375	2 Year Fixed	6.24%	£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
504395	2 Year Tracker	BoE base rate + 0.59%, 1.59% collar	£1,995	80%	None	£50k - £500k
504393	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
504326	5 Year Fixed	4.79%	£3,495	60%	Remortgage legal service	£150k - £1m
504323	5 Year Fixed	4.89%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504322	5 Year Fixed	4.89%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
504319	5 Year Fixed	4.99%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504311	2 Year Fixed	4.99%	£3,495	60%	Remortgage legal service	£150k - £1m
504315	3 Year Fixed	4.99%	£3,495	60%	Remortgage legal service	£150k - £1m
504317	5 Year Fixed	5.19%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
504309	2 Year Fixed	5.24%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504308	2 Year Fixed	5.24%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
504313	3 Year Fixed	5.34%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504306	2 Year Fixed	5.49%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504324	5 Year Fixed	5.49%	£1,995	60%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504304	2 Year Fixed	5.99%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m

60% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504388	2 Year Tracker	BoE base rate + 0.44%, 1.44% collar	£1,995	60%	Remortgage legal service	£50k - £1m
504386	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
504350	5 Year Fixed	4.89%	£3,495	65%	Remortgage legal service	£150k - £1m
504347	5 Year Fixed	4.99%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504346	5 Year Fixed	4.99%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
504343	5 Year Fixed	5.09%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504335	2 Year Fixed	5.09%	£3,495	65%	Remortgage legal service	£150k - £1m
504339	3 Year Fixed	5.09%	£3,495	65%	Remortgage legal service	£150k - £1m
504341	5 Year Fixed	5.29%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
504333	2 Year Fixed	5.34%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504332	2 Year Fixed	5.34%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
504337	3 Year Fixed	5.44%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504330	2 Year Fixed	5.59%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504348	5 Year Fixed	5.59%	£1,995	65%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504328	2 Year Fixed	6.09%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504374	5 Year Fixed	5.09%	£3,495	75%	Remortgage legal service	£150k - £1m

504371	5 Year Fixed	5.19%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504370	5 Year Fixed	5.19%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
504363	3 Year Fixed	5.29%	£3,495	75%	Remortgage legal service	£150k - £1m
504367	5 Year Fixed	5.29%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504359	2 Year Fixed	5.34%	£3,495	75%	Remortgage legal service	£150k - £1m
504365	5 Year Fixed	5.49%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
504357	2 Year Fixed	5.59%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504356	2 Year Fixed	5.59%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
504361	3 Year Fixed	5.64%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504372	5 Year Fixed	5.79%	£1,995	75%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504354	2 Year Fixed	5.84%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504352	2 Year Fixed	6.34%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504392	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£1,995	75%	Remortgage legal service	£50k - £1m
504390	2 Year Tracker	BoE base rate + 0.84%, 1.84% collar	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m

80% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504384	5 Year Fixed	5.69%	£3,495	80%	Remortgage legal service	£150k - £500k
504378	2 Year Fixed	5.74%	£3,495	80%	Remortgage legal service	£150k - £500k
504382	5 Year Fixed	5.89%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

504380	3 Year Fixed	5.99%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
504376	2 Year Fixed	6.24%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504396	2 Year Tracker	BoE base rate + 0.74%, 1.74% collar	£1,995	80%	Remortgage legal service	£50k - £500k
504394	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.](#)

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