

Effective date **20 June 2023**

House Purchase

60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503524	5.72%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503521	5.96%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503592	6.16%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503518	6.42%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503553	5.57%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503550	5.66%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503601	5.74%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503547	5.85%	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	503533	5.82%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503530	6.04%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503595	6.24%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503527	6.50%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503562	5.64%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

NEED HELP?

75% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503542	5.93%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503539	6.15%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503598	6.37%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503536	6.65%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503573	5.73%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503570	5.82%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503606	5.91%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503567	6.02%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

80% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503584	6.48%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	503587	6.08%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation

Remortgage

60% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503608	5.17%	£3,495	Min: £150,000 Max: £1m	Free Legal Service
2 year Fixed	503523	5.69%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503522	5.70%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503520	5.85%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503519	5.87%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

2 year Fixed	503591	5.99%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503590	6.03%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503517	6.25%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503516	6.28%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
3 year Fixed	503630	5.16%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
3 year Fixed	503622	5.71%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503610	5.44%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
5 year Fixed	503551	5.55%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503552	5.55%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503549	5.61%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503548	5.62%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503600	5.67%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503599	5.69%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503545	5.80%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503546	5.80%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503555	6.11%	£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	503612	5.25%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
2 year Fixed	503532	5.77%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>

2 year Fixed	503531	5.78%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503529	5.93%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503528	5.95%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503594	6.07%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503593	6.11%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503526	6.33%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503525	6.36%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
3 year Fixed	503628	5.35%	£3,495	Min: £150,000 Max: £1m	Free Legal Service
3 year Fixed	503620	5.79%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503614	5.52%	£3,495	Min: £150,000 Max: £1m	Free Legal Service
5 year Fixed	503561	5.62%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503560	5.63%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503559	5.69%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503558	5.70%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503603	5.75%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503602	5.77%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503557	5.86%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503556	5.88%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503564	6.19%	£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	503616	5.41%	£3,495	Min: £150,000 Max: £1m	Free Legal Service
2 year Fixed	503541	5.89%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503540	5.91%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503538	6.05%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503537	6.07%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503597	6.22%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503596	6.26%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503535	6.48%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503534	6.52%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
3 year Fixed	503626	5.46%	£3,495	Min: £150,000 Max: £1m	Free Legal Service
3 year Fixed	503544	5.94%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503618	5.66%	£3,495	Min: £150,000 Max: £1m	Free Legal Service
5 year Fixed	503572	5.67%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503571	5.69%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503569	5.78%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503568	5.79%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503605	5.83%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503604	5.85%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503566	5.94%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation

5 year Fixed	503565	5.96%	None	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed	503575	6.28%	£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	503582	6.43%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed	503583	6.46%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	503624	6.29%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503586	6.08%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503585	6.49%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>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
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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>
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House purchase and Remortgage

60% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503607	5.13%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503629	5.14%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503621	5.73%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503609	5.42%	£3,495	Min: £150,000 Max: £1m	None
5 year Fixed	503554	6.12%	£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
2 year Fixed	503611	5.21%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503627	5.32%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503619	5.81%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503613	5.50%	£3,495	Min: £150,000 Max: £1m	None
5 year Fixed	503563	6.20%	£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
2 year Fixed	503615	5.36%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503625	5.43%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503543	5.93%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
year Fixed	503617	5.64%	£3,495	Min: £150,000 Max: £1m	None

5 year Fixed	503574	6.29%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
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80% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
3 year Fixed	503623	6.32%	£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
2 year Tracker	503489	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>

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</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.
- 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.

- 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.
 - **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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