

Effective date **30 June 2023**

House Purchase

60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503638	6.04%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503635	6.28%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503687	6.48%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503632	6.74%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503656	5.66%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503737	5.75%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503696	5.83%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503734	5.94%	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	503647	6.14%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503644	6.36%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503690	6.56%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503641	6.82%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503665	5.73%	£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	503729	6.25%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503653	6.47%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503693	6.69%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503650	6.97%	None	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503676	5.82%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503673	5.91%	£995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503701	6.00%	£495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503670	6.11%	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	503681	6.80%	£995	Min: £50,000 Max: £500,000	Cashback – £500 Free Standard Valuation
5 year Fixed	503684	6.17%	£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	503703	5.49%	£3,495	Min: £150,000 Max: £1m	Free Legal Service
2 year Fixed	503637	6.01%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503636	6.02%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503634	6.17%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503633	6.19%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

2 year Fixed	503686	6.31%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503685	6.35%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503631	6.57%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503726	6.60%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
3 year Fixed	503725	5.37%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
3 year Fixed	503725	5.37%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
3 year Fixed	503717	5.92%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503705	5.53%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
5 year Fixed	503654	5.64%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503655	5.64%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503736	5.70%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503735	5.71%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503695	5.76%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503694	5.78%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503732	5.89%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503733	5.89%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503658	6.20%	£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	503707	5.57%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>

2 year Fixed	503646	6.09%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503645	6.10%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503643	6.25%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503642	6.27%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503689	6.39%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503688	6.43%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503640	6.65%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503639	6.68%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
3 year Fixed	503723	5.56%	£3,495	Min: £150,000 Max: £1m	Free Legal Service
3 year Fixed	503723	5.56%	£3,495	Min: £150,000 Max: £1m	Free Legal Service
3 year Fixed	503715	6.00%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503709	5.61%	£3,495	Min: £150,000 Max: £1m	Free Legal Service
5 year Fixed	503664	5.71%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503663	5.72%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503662	5.78%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503661	5.79%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503698	5.84%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503697	5.86%	£495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503660	5.95%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503659	5.97%	None	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

5 year Fixed	503667	6.28%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
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75% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503711	5.73%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
2 year Fixed	503728	6.21%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503727	6.23%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503652	6.37%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503651	6.39%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503692	6.54%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503691	6.58%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503649	6.80%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
2 year Fixed	503648	6.84%	None	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
3 year Fixed	503721	5.67%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
3 year Fixed	503731	6.15%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503713	5.75%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
5 year Fixed	503675	5.76%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503674	5.78%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503672	5.87%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503671	5.88%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503700	5.92%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>

5 year Fixed	503699	5.94%	£495	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed	503669	6.03%	None	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503668	6.05%	None	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed	503678	6.37%	£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	503679	6.75%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
2 year Fixed	503680	6.78%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
3 year Fixed	503719	6.50%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503683	6.17%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service & Free Standard Valuation</i>
5 year Fixed	503682	6.58%	£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
2 year Tracker	503498	2 year Tracker Rate BoE+1.00% 2.00% collar.	£995	Min: £50,000 Max: £500,000	Free Legal Service & Free Standard Valuation

House purchase and Remortgage

60% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503702	5.45%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503724	5.35%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503724	5.35%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503716	5.94%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503704	5.51%	£3,495	Min: £150,000 Max: £1m	None
5 year Fixed	503657	6.21%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

65% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503706	5.53%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503722	5.53%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503722	5.53%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503714	6.02%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503708	5.59%	£3,495	Min: £150,000 Max: £1m	None
5 year Fixed	503666	6.29%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

75% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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2 year Fixed	503710	5.68%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503720	5.64%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503730	6.14%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250</i> <i>Free Standard Valuation</i>
5 year Fixed	503712	5.73%	£3,495	Min: £150,000 Max: £1m	None
5 year Fixed	503677	6.38%	£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	503718	6.53%	£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 7.99% 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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