

PRODUCT FINDER

Find out what we can offer your client

Effective date **31/10/2023**

House & Flat Purchase

60% LTV House & Flat Purchase Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504221	5 Year Fixed	5.04%	£3,495	60%	None	£150k - £1m
504208	3 Year Fixed	5.09%	£3,495	60%	None	£150k - £1m
504217	5 Year Fixed	5.14%	£1,995	60%	£500 cashback Free standard valuation	£50k - £1m
504204	2 Year Fixed	5.24%	£3,495	60%	None	£150k - £1m
504201	2 Year Fixed	5.54%	£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
504249	5 Year Fixed	5.14%	£3,495	65%	None	£150k - £1m
504236	3 Year Fixed	5.19%	£3,495	65%	None	£150k - £1m
504245	5 Year Fixed	5.24%	£1,995	65%	£500 cashback Free standard valuation	£50k - £1m
504232	2 Year Fixed	5.34%	£3,495	65%	None	£150k - £1m
504229	2 Year Fixed	5.64%	£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
504275	5 Year Fixed	5.34%	£3,495	75%	None	£150k - £1m
504264	3 Year Fixed	5.39%	£3,495	75%	None	£150k - £1m
504271	5 Year Fixed	5.44%	£1,995	75%	£500 cashback Free standard valuation	£50k - £1m
504260	2 Year Fixed	5.54%	£3,495	75%	None	NEED HELP?

504257	2 Year Fixed	5.84%	£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
504285	5 Year Fixed	5.69%	£3,495	80%	None	£150k - £500k
504279	2 Year Fixed	5.89%	£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
504213	5 Year Fixed	5.24%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504210	5 Year Fixed	5.39%	£0	60%	Free standard valuation	£50k - £1m
504206	3 Year Fixed	5.49%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504216	5 Year Fixed	5.74%	£1,995	60%	£250 cashback ERC free Free standard valuation	£50k - £1m
504199	2 Year Fixed	5.79%	£995	60%	£250 cashback Free standard valuation	£50k - £1m
504196	2 Year Fixed	6.19%	£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
504289	2 Year Tracker	BoE base rate + 0.39%, 1.39% collar	£1,995	60%	None	£50k - £1m
504287	2 Year Tracker	BoE base rate + 0.74%, 1.74% 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
504241	5 Year Fixed	5.34%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504238	5 Year Fixed	5.49%	£0	65%	Free standard valuation	£50k - £1m

504234	3 Year Fixed	5.59%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504244	5 Year Fixed	5.84%	£1,995	65%	£250 cashback ERC free Free standard valuation	£50k - £1m
504226	2 Year Fixed	5.89%	£995	65%	£250 cashback Free standard valuation	£50k - £1m
504223	2 Year Fixed	6.29%	£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
504268	5 Year Fixed	5.54%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504266	5 Year Fixed	5.69%	£0	75%	Free standard valuation	£50k - £1m
504262	3 Year Fixed	5.79%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504270	5 Year Fixed	6.04%	£1,995	75%	£250 cashback ERC free Free standard valuation	£50k - £1m
504254	2 Year Fixed	6.09%	£995	75%	£250 cashback Free standard valuation	£50k - £1m
504251	2 Year Fixed	6.49%	£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
504297	2 Year Tracker	BoE base rate + 0.49%, 1.49% collar	£1,995	75%	None	£50k - £1m
504295	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
504283	5 Year Fixed	5.89%	£995	80%	£250 cashback Free standard valuation	£50k - £500k
504281	3 Year Fixed	6.14%	£995	80%	£250 cashback Free standard valuation	£50k - £500k

504277	2 Year Fixed	6.44%	£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
504301	2 Year Tracker	BoE base rate + 0.59%, 1.59% collar	£1,995	80%	None	£50k - £500k
504299	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
504222	5 Year Fixed	5.04%	£3,495	60%	Remortgage legal service	£150k - £1m
504219	5 Year Fixed	5.14%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504218	5 Year Fixed	5.14%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
504209	3 Year Fixed	5.14%	£3,495	60%	Remortgage legal service	£150k - £1m
504215	5 Year Fixed	5.24%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504205	2 Year Fixed	5.29%	£3,495	60%	Remortgage legal service	£150k - £1m
504212	5 Year Fixed	5.44%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m
504207	3 Year Fixed	5.49%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504203	2 Year Fixed	5.54%	£1,995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504202	2 Year Fixed	5.54%	£1,995	60%	£250 cashback Free standard valuation	£50k - £1m
504220	5 Year Fixed	5.74%	£1,995	60%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504200	2 Year Fixed	5.79%	£995	60%	Free standard valuation Remortgage legal service	£50k - £1m
504198	2 Year Fixed	6.29%	£0	60%	Free standard valuation Remortgage legal service	£50k - £1m

60% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504290	2 Year Tracker	BoE base rate + 0.54%, 1.54% collar	£1,995	60%	Remortgage legal service	£50k - £1m
504288	2 Year Tracker	BoE base rate + 0.74%, 1.74% 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
504250	5 Year Fixed	5.14%	£3,495	65%	Remortgage legal service	£150k - £1m
504247	5 Year Fixed	5.24%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504246	5 Year Fixed	5.24%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
504237	3 Year Fixed	5.24%	£3,495	65%	Remortgage legal service	£150k - £1m
504243	5 Year Fixed	5.34%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504233	2 Year Fixed	5.39%	£3,495	65%	Remortgage legal service	£150k - £1m
504240	5 Year Fixed	5.54%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m
504235	3 Year Fixed	5.59%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504231	2 Year Fixed	5.64%	£1,995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504230	2 Year Fixed	5.64%	£1,995	65%	£250 cashback Free standard valuation	£50k - £1m
504248	5 Year Fixed	5.84%	£1,995	65%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504228	2 Year Fixed	5.89%	£995	65%	Free standard valuation Remortgage legal service	£50k - £1m
504225	2 Year Fixed	6.39%	£0	65%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Fixed

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504276	5 Year Fixed	5.34%	£3,495	75%	Remortgage legal service	£150k - £1m

504265	3 Year Fixed	5.44%	£3,495	75%	Remortgage legal service	£150k - £1m
504273	5 Year Fixed	5.44%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504272	5 Year Fixed	5.44%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
504269	5 Year Fixed	5.54%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504261	2 Year Fixed	5.59%	£3,495	75%	Remortgage legal service	£150k - £1m
504267	5 Year Fixed	5.74%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m
504263	3 Year Fixed	5.79%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504259	2 Year Fixed	5.84%	£1,995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504258	2 Year Fixed	5.84%	£1,995	75%	£250 cashback Free standard valuation	£50k - £1m
504274	5 Year Fixed	6.04%	£1,995	75%	ERC free Free standard valuation Remortgage legal service	£50k - £1m
504256	2 Year Fixed	6.09%	£995	75%	Free standard valuation Remortgage legal service	£50k - £1m
504253	2 Year Fixed	6.59%	£0	75%	Free standard valuation Remortgage legal service	£50k - £1m

75% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504298	2 Year Tracker	BoE base rate + 0.64%, 1.64% collar	£1,995	75%	Remortgage legal service	£50k - £1m
504296	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
504286	5 Year Fixed	5.69%	£3,495	80%	Remortgage legal service	£150k - £500k
504284	5 Year Fixed	5.89%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
504280	2 Year Fixed	5.94%	£3,495	80%	Remortgage legal service	£150k - £500k

504282	3 Year Fixed	6.14%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k
504278	2 Year Fixed	6.44%	£995	80%	Free standard valuation Remortgage legal service	£50k - £500k

80% LTV Remortgage Tracker

Code	Type	Rate	Prod fee	Max LTV	Incentives	Loan size
504302	2 Year Tracker	BoE base rate + 0.74%, 1.74% collar	£1,995	80%	Remortgage legal service	£50k - £500k
504300	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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