

# PRODUCTS

Effective date **4 August 2023**

## House Purchase

### 60% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503853	5.79%	£3,495	Min: £150,000 Max: £1m	None
2 year Fixed	503850	6.37%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503847	6.43%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503844	6.52%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503841	6.65%	£495	Min: £50,000 Max: £1m	Free Standard Valuation
2 year Fixed	503838	6.90%	None	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	503876	5.51%	£3,495	Min: £150,000 Max: £1m	None
5 year Fixed	503875	5.66%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503872	5.77%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503869	5.79%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503866	5.84%	£495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	503863	5.94%	None	Min: £50,000 Max: £1m	Free Standard Valuation

### 65% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503897	5.86%	£3,495	Min: £150,000 Max: £1m	None
2 year Fixed	503894	6.45%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation

**NEED HELP?**

2 year Fixed	503889	6.57%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503886	6.68%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503883	6.79%	£495	Min: £50,000 Max: £1m	Free Standard Valuation
2 year Fixed	503880	7.13%	None	Min: £50,000 Max: £1m	Free Standard Valuation
3 year Fixed	503901	5.85%	£3,495	Min: £150,000 Max: £1m	None
5 year Fixed	503920	5.52%	£3,495	Min: £150,000 Max: £1m	None
5 year Fixed	503917	5.75%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503914	5.79%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
5 year Fixed	503913	5.87%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503910	5.92%	£495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	503907	6.01%	None	Min: £50,000 Max: £1m	Free Standard Valuation

### 75% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503941	5.99%	£3,495	Min: £150,000 Max: £1m	None
2 year Fixed	503938	6.56%	£1,995	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503935	6.66%	£1,495	Min: £50,000 Max: £1m	Cashback – £500 Free Standard Valuation
2 year Fixed	503930	6.73%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503927	6.85%	£495	Min: £50,000 Max: £1m	Free Standard Valuation
2 year Fixed	503924	7.10%	None	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	503964	5.66%	£3,495	Min: £150,000 Max: £1m	None

5 year Fixed	503963	5.80%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	503960	5.82%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £500 Free Standard Valuation</i>
5 year Fixed	503957	5.95%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503954	6.00%	£495	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
5 year Fixed	503951	6.09%	None	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>

## 80% LTV House Purchase Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503973	6.42%	£3,495	Min: £150,000 Max: £500,000	None
2 year Fixed	503968	6.97%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503980	5.91%	£3,495	Min: £150,000 Max: £500,000	None
5 year Fixed	503979	6.13%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250 Free Standard Valuation</i>

## Remortgage

### 60% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503854	5.74%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
2 year Fixed	503848	6.28%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503849	6.28%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503842	6.47%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503843	6.47%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503839	6.55%	£495	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
2 year Fixed	503840	6.64%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

2 year Fixed	503836	6.80%	None	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
2 year Fixed	503837	6.89%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
3 year Fixed	503858	5.73%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
3 year Fixed	503856	6.06%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503877	5.50%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
5 year Fixed	503873	5.68%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503874	5.68%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503870	5.73%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503871	5.73%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503864	5.78%	£495	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
5 year Fixed	503867	5.79%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503868	5.79%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503865	5.82%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503861	5.88%	None	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
5 year Fixed	503862	5.92%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503860	6.29%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## 65% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503898	5.85%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
2 year Fixed	503892	6.38%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>

2 year Fixed	503893	6.38%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503890	6.47%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503891	6.47%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503884	6.65%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
2 year Fixed	503885	6.65%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503881	6.76%	£495	Min: £50,000 Max: £1m	Free Standard Valuation
2 year Fixed	503882	6.85%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
2 year Fixed	503878	7.01%	None	Min: £50,000 Max: £1m	Free Standard Valuation
2 year Fixed	503879	7.10%	None	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
3 year Fixed	503902	5.84%	£3,495	Min: £150,000 Max: £1m	Free Legal Service
3 year Fixed	503900	6.24%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503921	5.54%	£3,495	Min: £150,000 Max: £1m	Free Legal Service
5 year Fixed	503918	5.73%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503919	5.73%	£1,995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503915	5.77%	£1,495	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503916	5.77%	£1,495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503911	5.83%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503912	5.83%	£995	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation
5 year Fixed	503908	5.88%	£495	Min: £50,000 Max: £1m	Free Standard Valuation
5 year Fixed	503909	5.92%	£495	Min: £50,000 Max: £1m	Free Legal Service & Free Standard Valuation

5 year Fixed	503905	5.98%	None	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
5 year Fixed	503906	6.02%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503904	6.33%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

75% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503942	6.04%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
2 year Fixed	503936	6.52%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503937	6.52%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503933	6.65%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503934	6.65%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503928	6.77%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503929	6.77%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503925	6.90%	£495	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
2 year Fixed	503926	6.99%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
2 year Fixed	503922	7.15%	None	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
2 year Fixed	503923	7.24%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
3 year Fixed	503946	5.99%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
3 year Fixed	503944	6.29%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503965	5.61%	£3,495	Min: £150,000 Max: £1m	<i>Free Legal Service</i>
5 year Fixed	503961	5.86%	£1,995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>

5 year Fixed	503962	5.86%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503958	5.90%	£1,495	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503959	5.90%	£1,495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503955	5.95%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503956	5.95%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503952	6.00%	£495	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
5 year Fixed	503953	6.03%	£495	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503949	6.09%	None	Min: £50,000 Max: £1m	<i>Free Standard Valuation</i>
5 year Fixed	503950	6.13%	None	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503948	6.45%	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## 80% LTV Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Fixed	503974	6.55%	£3,495	Min: £150,000 Max: £500,000	<i>Free Legal Service</i>
2 year Fixed	503966	6.97%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250 Free Standard Valuation</i>
2 year Fixed	503967	6.97%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service &amp; Free Standard Valuation</i>
3 year Fixed	503976	6.84%	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>
5 year Fixed	503981	5.91%	£3,495	Min: £150,000 Max: £500,000	<i>Free Legal Service</i>
5 year Fixed	503977	6.13%	£995	Min: £50,000 Max: £500,000	<i>Cashback – £250 Free Standard Valuation</i>
5 year Fixed	503978	6.13%	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service &amp; Free Standard Valuation</i>

## 60% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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2 year Tracker	503852	2 year Tracker Rate BoE+0.27% 1.27% collar.	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service</i>
2 year Tracker	503846	2 year Tracker Rate BoE+0.56% 1.56% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## 65% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503896	2 year Tracker Rate BoE+0.39% 1.39% collar.	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service</i>
2 year Tracker	503888	2 year Tracker Rate BoE+0.68% 1.68% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## 75% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503940	2 year Tracker Rate BoE+0.52% 1.52% collar.	£1,995	Min: £50,000 Max: £1m	<i>Free Legal Service</i>
2 year Tracker	503932	2 year Tracker Rate BoE+0.80% 1.80% collar.	£995	Min: £50,000 Max: £1m	<i>Free Legal Service &amp; Free Standard Valuation</i>

## 80% LTV Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503972	2 year Tracker Rate BoE+0.77% 1.77% collar.	£1,995	Min: £50,000 Max: £500,000	<i>Free Legal Service</i>
2 year Tracker	503970	2 year Tracker Rate BoE+1.00% 2.00% collar.	£995	Min: £50,000 Max: £500,000	<i>Free Legal Service &amp; Free Standard Valuation</i>

## House purchase and Remortgage

### 60% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
3 year Fixed	503857	5.77%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503855	6.08%	£995	Min: £50,000 Max: £1m	<i>Cashback – £250 Free Standard Valuation</i>



5 year Fixed	503859	6.29%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
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## 65% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
3 year Fixed	503899	6.16%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503903	6.33%	£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
3 year Fixed	503945	5.95%	£3,495	Min: £150,000 Max: £1m	None
3 year Fixed	503943	6.28%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation
5 year Fixed	503947	6.45%	£1,995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

## 80% LTV House purchase and Remortgage Fixed

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
3 year Fixed	503975	6.87%	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

## 60% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503851	2 year Tracker Rate BoE+0.22% 1.22% collar.	£1,995	Min: £50,000 Max: £1m	None
2 year Tracker	503845	2 year Tracker Rate BoE+0.58% 1.58% collar.	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

## 65% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
2 year Tracker	503895	2 year Tracker Rate BoE+0.35% 1.35% collar.	£1,995	Min: £50,000 Max: £1m	None
2 year Tracker	503887	2 year Tracker Rate BoE+0.70% 1.70% collar.	£995	Min: £50,000 Max: £1m	Cashback – £250 Free Standard Valuation

## 75% LTV House purchase and Remortgage Tracker

Description	Code	Rate	Product Fee	Min/Max Loan	Incentives
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2 year Tracker	503939	2 year Tracker Rate BoE+0.47% 1.47% collar.	£1,995	Min: £50,000 Max: £1m	None
2 year Tracker	503931	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	503971	2 year Tracker Rate BoE+0.72% 1.72% collar.	£1,995	Min: £50,000 Max: £500,000	None
2 year Tracker	503969	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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